

In this page, user will find more information about the Guarantee module and more specifically on:

- Master Page & Menu
- Creation of a new Guarantee
- Sending of a Guarantee for bidding
- Sending of an amendment
- Sending of a reduction
- Sending of a claim
- Sending of a pay or extend

**Guarantee Issuance System (GTI)** allows Financial Institutions and corporates to improve management and issuance of guarantees.

The GTI system covers the complete lifecycle of a transaction that includes:

- **Guarantee application process** - creation to issuance, and closure
- **Amendment process** - Several amendments are possible through a variety of communication channels.
- **Reduction process** - Creation of multiple reductions through the lifecycle of a guarantee.
- **Claim process** – Creation of a Claim or Extend-or-Pay request

## GTI MASTER HOME PAGE

It is a Dashboard of the GTI system where you can:

- Access the menu to display all functionalities
- See all your favorites transactions in a snapshot
- SWIFT Messages Box with three tabs :
  - Inbox - displays latest incoming or uploaded SWIFT messages
  - Outbox - displays latest outgoing SWIFT messages
  - Ancillary Messages - displays latest outgoing and incoming free format messages via SWIFT.
  - API messages : display latest in and outgoing message through Konsole & DVS channels
- Alarms: Shows the latest transactions with activated alarms
- Tasks: Shows the latest transactions with activated tasks
- Search your guarantee transactions using search functions in search box

Task Name	CCY	Amount	From	System ID	Systems
Guarantee pending completion	USD	300,000.00	CORPORATE TREASURY	G14090400062	Guarantee Issuance
Guarantee pending completion	EUR	100.00	CORPORATE TREASURY	G23082302335	Guarantee Issuance
Issuance Conflict	CAD	10.00	CORPORATE TREASURY	G23081002314	Guarantee Issuance
Documents paid	EUR	150,000.00	Alpha Bank	L2307270597/D002	LC Export
Export Documentary Credit is Op	USD	565,000.40	CORPORATE TREASURY	L2301190571	LC Export
LC is Operable - Goods can be shi	USD	565,000.40	BMW Munich	L2301190571	LC Export

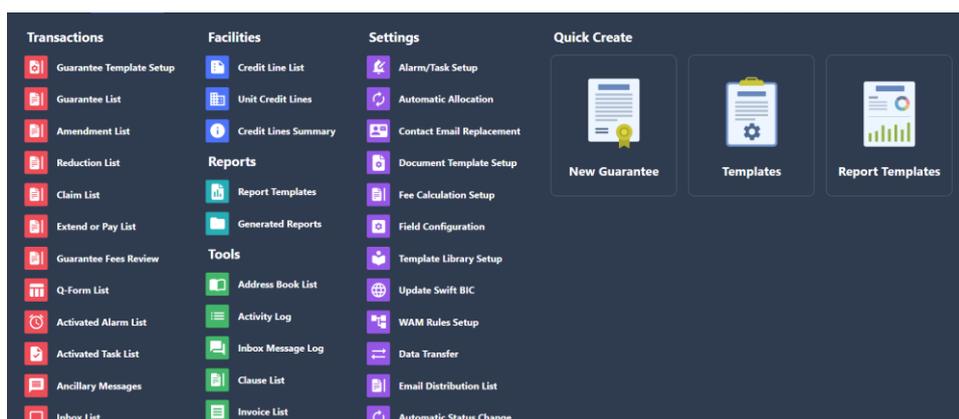
For each section, user



can

- Decide on the number of lines displayed (5, 10, 25, 50 or 100)
- Saves any changes they apply to the section using the “pin”
- Export current data of a section into an excel file.
- Add or remove columns from display on the grid
- Reset : get the original values of the filtered columns.
- Expand: show all the lines

When you access the menu, you will be able to access different pages :



Under transactions; user will be able to access different lists depending on the type of message:

- Guarantee list : list of all guarantees from applied to issued status
- Amendment list: list of all amendments
- Reduction list : list of all the reduction messages
- ...

Under each list page, user will be able to see one guarantee per line. User can filters per column and customize the view of the column by drag and dropping the column and click on the “pin” to save the view.

A search box is also available for user to search by key words.

System ID	Status	Corporate Ref. No.	Guarantor Ref. No. 1	Nominal/Actual CCY	Nominal Amount	Issue Date
G23121300073	Issued	Naomimigration11	UndertakingNao	EUR	25,000.00	2023-12-13
G23121300072	Issued	NAOMINEWMIGRA	bankrefnew2	EUR	35,000.00	2023-12-13
G23121300071	Issued	NAOMIMIGRATION	BANKMIGRATION	EUR	250,000.00	2023-12-13
G23121300070	In Process	NAOMITESTMIGRA	(empty)	EUR	0.00	(empty)
G23120800068	Issued	Test 12-8-23	55551111	EUR	500.00	2023-12-08
G23120400067	In Process	(empty)	(empty)	EUR	0.00	(empty)

## MENU ON THE GUARANTEE PAGE

@GlobalTrade | Menu | Search | CORPOQA1 GTC User (FQ3)

Screen ID: SC8006 | GUARANTEE ISSUANCE > TRANSACTIONS > VIEW GUARANTEE TRANSACTION | Need help?

SYSTEM ID: **G23102400045** | Issued | 2023-10-24 08:26:01

Guarantor: KonsoleBank | Applicant: CORPOQA1 | Initial Undertaking Amount: EUR 25,000.00 (EUR 25,000.00) | Beneficiary: **Beneficiary of Naomi** | Actual Amount: **EUR 25,000.00 (EUR 25,000.00)**

Undertaking Number: bankref12 | Type of Undertaking: [APAV] Advance Payment | Expiry Date: 2023-10-25 | Amount After Planned Reductions: EUR 20,000.00

Issue Date: 2023-10-24 | Form of Undertaking: Direct

Amendments (1) | Reductions (1) | Claims (0) | Extend or Pay (0)

Transaction | Text | Multi-party | Scheduled Amendment | Dunning | Documents | Est. Fee | Bank Fee | Corporate Fee | Internal Correspondence | History | RFQ | Treasury Memo | Bank Correspondence

Reference Numbers | Parties | Details | Contact Information | Internal Information | Additional Information | Attachments

CORPORATE REF. NO. (21T): CORPOREFNB | UNDERTAKING NUMBER (20): bankref12

BANK SYSTEM ID: | BANK REFERENCE NUMBER (21P): | BANK BUSINESS REFERENCE (21S): | APPLIED ON: 2023-10-24 08:24:19

@GlobalTrade | Menu | Search | CORPOQA1 GTC User (FQ3)

Screen ID: SC8006 | GUARANTEE ISSUANCE > TRANSACTIONS > VIEW GUARANTEE TRANSACTION | Need help?

SYSTEM ID: **G23102400045** | Issued | 2023-10-24 08:26:01

Guarantor: KonsoleBank | Applicant: CORPOQA1 | Initial Undertaking Amount: EUR 25,000.00 (EUR 25,000.00) | Beneficiary: **Beneficiary of Naomi** | Actual Amount: **EUR 25,000.00 (EUR 25,000.00)**

Undertaking Number: bankref12 | Type of Undertaking: [APAV] Advance Payment | Expiry Date: 2023-10-25 | Amount After Planned Reductions: EUR 20,000.00

Issue Date: 2023-10-24 | Form of Undertaking: Direct

Amendments (1) | Reductions (1) | Claims (0) | Extend or Pay (0)

Documents | Est. Fee | Bank Fee | Corporate Fee | Internal Correspondence | History | RFQ | Treasury Memo | Bank Correspondence | Transactional Alarms | Linked Transactions | Amount History | Fee Details

Reference Numbers | Parties | Details | Contact Information | Internal Information | Additional Information | Attachments

CORPORATE REF. NO. (21T): CORPOREFNB | UNDERTAKING NUMBER (20): bankref12

BANK SYSTEM ID: | BANK REFERENCE NUMBER (21P): | BANK BUSINESS REFERENCE (21S): | APPLIED ON: 2023-10-24 08:24:19

Once the user is on the guarantee page; it can access different tabs :

1. **Transaction:** display the main guarantee with all Swift fields information
2. **Text:** display the text of the guarantee and if any comments
3. **Multi party:** to handle guarantee with more than two parties, for example multiple applicant, beneficiary or currency...
4. **Scheduled amendment:** display the list of all scheduled amendment of the guarantee
5. **Dunning:** process of canceling a guarantee (no change of the status, informative only) → can trigger some task or alarm
6. **Documents:** display all documents shared with the bank and user can upload any electronic documents, such as, a copy of the contract or a copy of the guarantee received by E Mail.
7. **Est. Fee:** The estimated fee service module is a powerful way to calculate commission and fees that are payable in the future. To view the estimated commission and fees under a guarantee, open the transaction and click Est. Fee folder.

**This fee is charged to your bank after you provide the details for the establishment of your bank guarantee.**

The view estimated fee details page will load. This page has 3 sections :

- **Commission Details :** This part displays the periodic commission rate that are applicable to a transaction. In most cases, the fees and commission will be taken from the credit line commission matrix. If a record in commission detail section starts with 'CL'; it indicates that the commission rate is set in the credit line commission matrix level. If the record starts with 'CM', it indicates that the commission rate has been manually altered for the related transaction.
- **Fees and Charges :** This part displays the one time fee that are applicable to a transaction.
- **Estimated Commission and Fees :** This part displays the estimated commission and fees that system has calculated based on the parameters set in section 1 and 2

In order to overwrite the commission rate from the commission matrix OR to insert a new commission rate for a particular transaction, click the Edit button. The edit estimated fee details page will load.

The page has the following fields :

- **Commission / Fee Type:** Select the type of commission or fee that needs to be calculated.
- **Effective Date:** This is the effective date of the commission rate or fee. this is especially useful when the commission rate is changing over time. you can enter different commission rates for the same transaction with different effective dates, the commission will be calculated for the periods with applicable commission rates.
- **Currency:** This is the currency in which the commission will be calculated.
- **Rate:** This is the commission rate.
- **Minimum Amount:** This is the minimum amount that will be calculated if the commission is less than this amount. If the fee is a one-time fee, the same field should be used.
- **Frequency:** This field determines how often the commission will be charged.
- **Payable:** Indicates whether the commission will be paid in Advance or Arrear
- **Booking Reference:** Provide an appropriate reference for this record.
- **Charge Code:** This is a system field and indicates which internal charge code the system is using for the calculation of the fee. In most cases, you will have only one option
- **Minimum Months:** Commission will be charged for a minimum number of months if the tenor is shorter than this period.
- **Commission Start Period:** This field has two options.

- **Effective date:** This option means that the commission frequency will be calculated from the issuance date of the transaction. For example: if the commission is payable every quarter in Arrear and the issuance date of the transaction is 15-01-2022, the commission will be due on 15-04-2022, 15-07-2022, and so on
- **Calendar:** Instead of following #a, you can also set a custom date. For the above example, if the commission is to be paid at the end of each calendar quarter, then set the date as 01-01-2022. In this case, the commission will be due for payment on 01-04-2022, 01-07-2022, and so on even though the commission issue date is 15-01-2022. Please note: For the first quarter, the commission will only be charged from 15-01-2022 to 31-03-2022.
- **Day Count Convention:** Select the appropriate day count convention/accounting method.
- **Stop Commission On Expiry:** If this box is checked; for limited validity transactions, the commission will be calculated only up to the expiry date of the transaction. If this box is unchecked, the commission will be calculated for 25 years even if the transaction is expiring before 25 years. For unlimited validity transactions, the commission is always calculated for 25 years. This box has no effect on transactions with unlimited validity.

After adding the details, click Add Record button and then click Save.

In general fees and commission will be calculated when the transaction/child transaction is set to issued and closed. However, you can trigger a recalculation anytime using the recalculate button.

Commission and fees are posted by the system service every night. The service checks for the due dates and post all commission that is due on or before the current date.

8. **Bank Fee:** It displays details of Bank Fees. Fees is recorded directly under guarantee 'Bank Fee' folder. This is applied when you use the corresponding bank. Click on "edit Fees to add or edit the fees

Calculated fees are automatically calculated by the system based on information from the guarantee, the credit line and fee schedules. Charged fees are the fees that are received from banks via SWIFT or manually recorded in the system by a user. A bank fee can also be edited or deleted, if needed.

The source field will contains one of the following values based on how the fee was created:

- a. USER : a user manually created the fee
- b. SERVICE: the system calculated the fee
- c. MESSAGE: the fee was created by processing a SWIFT message

9. **Corporate Fee:** It displays details of Corporate Fees. Corporate fees are intended for inter company use; usually charged by Head Office to Business Units. Calculated fees are automatically calculated by the system based on information entered in the corporate fee schedules. Charged fees are the fees that are manually recorded in the system by a user. These fees can also be

edited or deleted, if needed. The source field will contain one of the following values based on how the fee was created.

10. **Internal Correspondence:** used to communicate any notes to users involved with this transaction. In most cases head office and business units use this folder to share information. The bottom of this page displays a detailed list of all actions performed on this transaction.
11. **History:** display all the messages exchanged linked to the guarantee (ex : amendment, issuance, draft...)
12. **RFQ:** display the information from the Market product regarding to the selected quote fees
13. **Treasury Memo:** The “Treasury Memo” folder is used to communicate information between Head Office users. Notes added on this page cannot be viewed by business unit users. The bottom of this page displays a detailed list of all actions performed on this transaction.
14. **Bank Correspondence:** display all the free format message exchanged with the bank
15. **Transactional Alarms:** The “Transactional Alarms” folder is used to create alarms that apply only to this transaction. Once created, the alarms are shown at the bottom of the page.
16. **Linked Transactions:** used to link two related transactions, e.g. a Bank Guarantee with a Documentary Credit.
17. **Amount History:** The “Transaction History” folder contains a history of all transactions that occurred throughout the life cycle of the guarantee . It shows the transaction type, system no., amount & currency, date and status of the transaction.

## CREATE A NEW GUARANTEE

Pre- requisite : Before user can create a new guarantee, at least one credit line must be set up.

User can create a new guarantee by 4 different ways:

1. From scratch : menu → quick create : new guarantee

Th user will be able to enter all information, at minima the mandatory ones.

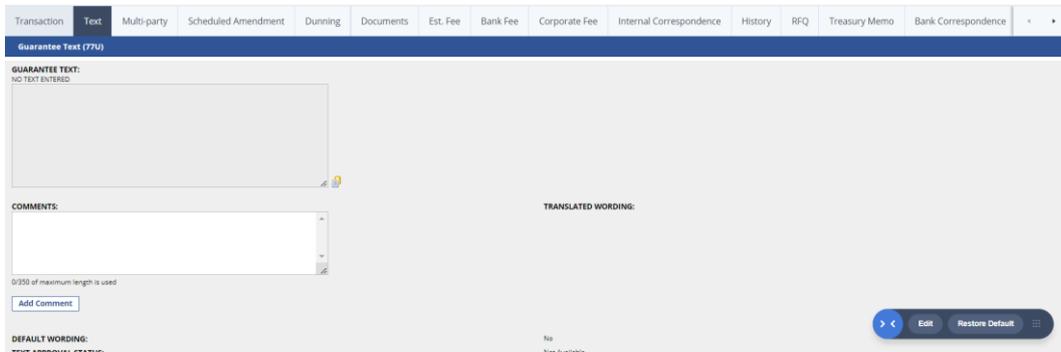
For addresses, the user can click on the “book” to display the address book.

The screenshot displays the GlobalTrade application interface. On the left, a form for creating a new guarantee is visible, with sections for 'BENEFICIARY (59):', 'BENEFICIARY CONTACT (29D):', and 'BORROWER (51):'. Each section has a 'NAME AND ADDRESS:' field with a 'book' icon. On the right, an address book pop-up window is shown, titled 'GlobalTrade' and 'STD-GTC Corporate Treasury'. It contains a search bar and a table of address book entries.

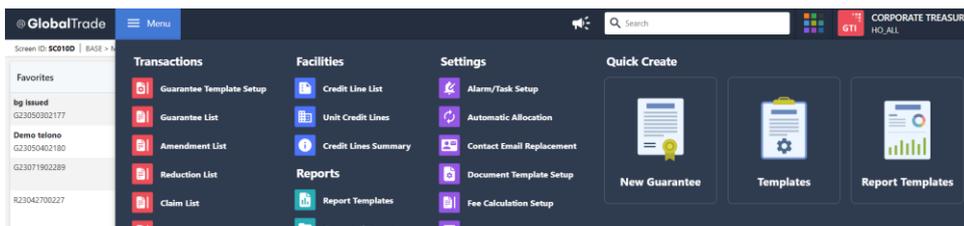
Org Type	Quick Code	Name	City/Country	Select Address
Beneficiary	ANZBANKNY			<input type="button" value="Insert address"/> <input type="button" value="Insert P.O.Box"/> <input type="button" value="Append Name Only"/> <input type="button" value="View"/>
Bank	ANZDUBAI			<input type="button" value="Insert address"/> <input type="button" value="Insert P.O.Box"/> <input type="button" value="Append Name Only"/> <input type="button" value="View"/>
Bank	BANCAANTON			<input type="button" value="Insert address"/> <input type="button" value="Insert P.O.Box"/> <input type="button" value="Append Name Only"/> <input type="button" value="View"/>
Broker	BROKER01	Broker LLC	Vancouver, CANADA	<input type="button" value="Insert address"/> <input type="button" value="Insert P.O.Box"/> <input type="button" value="Append Name Only"/> <input type="button" value="View"/>

Use the “Text” folder to add guarantee text. You will see the “Edit” button for “In Process” and “Pending Completion” guarantees but you can edit the page only if “Wording of guarantee” is other than “Standard wording of the issuing bank”.

Click the “Edit” button and add text using several options: manual text input, clause icon, auto filling from a clause, or insert variables.



2. Using a template already created : menu → quick create : templates



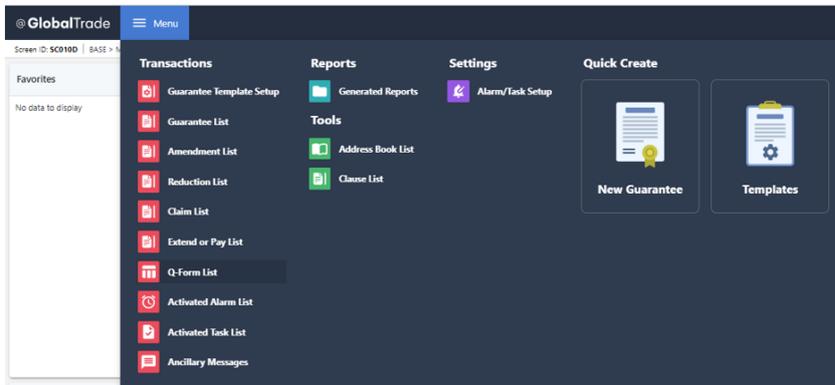
3. Copy an old guarantee: go on the guarantee page → more → Copy



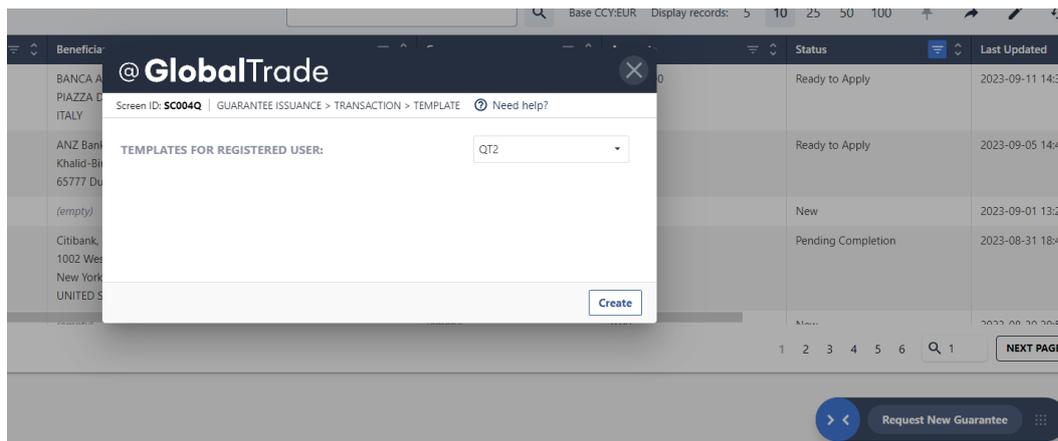
The user will then be able to modify the information duplicated if needed. Note that amount, corporate reference and expiry date are fields never copied to avoid any operational mistakes.

#### 4. Create an issuance application through + Quick Form template.

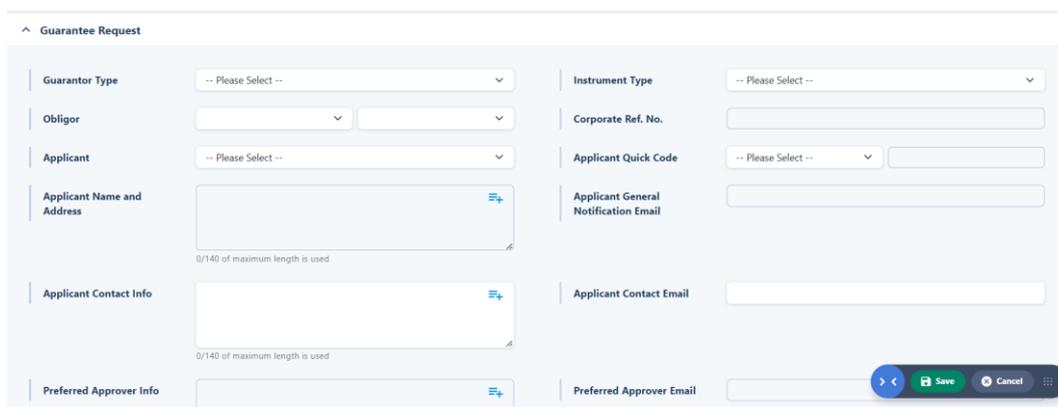
- a. Click on Menu → Transactions → Q Form list



The system will then open the Q Form list for the user to see all guarantee opened with Quick form. To request a new guarantee, the user needs to click on “Request New Guarantee”. A new pop up will be opened for the user to select the template to use.



The user will select the template to use and click on “Create”.

A screenshot of the 'Guarantee Request' form in the GlobalTrade application. The form is divided into two columns of fields. The left column includes: Guarantor Type (dropdown), Obligor (dropdown), Applicant (dropdown), Applicant Name and Address (text area), Applicant Contact Info (text area), and Preferred Approver Info (text area). The right column includes: Instrument Type (dropdown), Corporate Ref. No. (text field), Applicant Quick Code (dropdown), Applicant General Notification Email (text field), Applicant Contact Email (text field), and Preferred Approver Email (text field). At the bottom right, there are 'Save' and 'Cancel' buttons.

Once the user fills the mandatory information of the template of Q Form, the user will be able to save and follow the same workflow as for any other guarantee.

After entering all the information, the user can click on save, the guarantee is then in status “in progress”.

The user can then :

- Edit the Guarantee : Go back to editing mode to modify fields
- Edit Internal info : to modify any internal information not shared to counterparties

- Ready for Review: to follow the internal workflow and go to the “review” status
- Create email: to forward the guarantee per email

- i. Set to Pending Completion: to follow the internal workflow and go to the “pending completion” status
- ii. More :
  - Set to Not Executed: to change the status to “Not executed”
  - Set to Planned : to change the status to “Planned”

- Ready to Delete: to change the status to “Ready to delete”
- Copy : to clone to another guarantees
- Create Ancillary / Free format message : to send a free format message related to the guarantee

*Note : If the application request contains any validation errors and/ or if the mandatory/ dependent fields are not filled in, the system shall display the list of errors on the screen when the requestor clicks the [Send for Review] button*

## SENDING A GUARANTEE FOR BIDDING

Pre- requisite : This is an optional feature, please reach out to your Komgo main point of contact for the set-up.

Before issuing a Guarantee, corporates have the possibility to send this guarantee for bidding through the option “out for bidding”. To activate this feature, please contact Komgo.

Once it is activated, users can, once they reach the status “Ready to apply”, click on more to send this guarantee for bidding.

Users will then be able to access another product to select the banks to which they want to send the requests. Once the bank has been selected, all the fees and/or name of the bank selected will automatically flow back to the GTI module.

<b>SYSTEM ID:</b> <b>G23100500560</b> <span style="background-color: orange; color: white; padding: 2px;">READY TO APPLY</span> 2023-10-20 11:00:13	<b>Guarantor:</b> LMS Bank 9 United Kingdom London  <b>Undertaking Number:</b> (Empty) <b>Issue Date:</b> (Empty)	<b>Applicant:</b> STD-GTC Business Unit 1  <b>Type of Undertaking:</b> [BILL] Bill of Lading <b>Form of Undertaking:</b> Direct	<b>Initial Undertaking Amount:</b> EUR 10,000,000.00 (EUR 10,000,000.00)  <b>Expiry Date:</b> 2023-10-19  <b>Amount After Planned Reductions:</b> EUR 10,000,000.00
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ID	Fee Type	Currency	Rate %	Payable	Min. Fee	Payable	Max Fee	Payable	Min Months	Booking Reference	Start Period	Arrears/Advance	Day Count Convention	SE	Effective Date	Charge Code
CM001	Commission	USD	2.0	Monthly	0.00		0.00		0	Fee / Commission as per Market	2023-10-13	Advance	ACT/360	N	2023-10-20	

ID	Fee Type	Currency	Rate %	Min. Fee Amount	Booking Reference	Frequency	Payable	Effective Date	Charge Code
CH001	Amendment Charges (Correspondent Bank)	USD	0.0	12.00	Fee / Commission as per Market	Advance		2023-10-20	

## CREATE A NEW GUARANTEE VIA SWIFT MESSAGE

If the bank/ financial institutions are connected via the SWIFT channel, banks shall send MT762/760/761 + Attachments (FileAct) via SWIFT Messages

All incoming SWIFT Messages shall be visible in the inbox available on the master home page.

If the messages are received in full and do not contain any errors, the system shall successfully process the messages automatically and shall change the status of the incoming messages to Processed.

When the successful incoming messages MT762/ 760/ 761 + Attachments are processed from the Inbox, the transaction status in Applied status shall be automatically changed to Issued and the users shall receive a notification.

<b>SYSTEM ID:</b> <b>G23121300073</b> <span style="background-color: orange; color: white; padding: 2px;">ISSUED</span> 2023-12-13 13:47:12	<b>Guarantor:</b> KonsoleBank <b>Undertaking Number:</b> UndertakingNao <b>Issue Date:</b> 2023-12-13	<b>Applicant:</b> CORPOQA1 <b>Type of Undertaking:</b> [PERF] Performance <b>Form of Undertaking:</b> Direct	<b>Initial Undertaking Amount:</b> EUR 25,000.00 (EUR 25,000.00) <b>Expiry Date:</b> 2023-12-13 <b>Amount After Planned Reductions:</b> EUR 25,000.00
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Transaction	Text	Multi-party	Scheduled Amendment	Dunning	Documents	Est. Fee	Bank Fee	Corporate Fee	Internal Correspondence	History	RFQ
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Reference Numbers | Parties | Details | Contact Information | Internal Information | Additional Information | Attachments

CORPORATE REF.NO. (21T): Naomimigration11      UNDERTAKING NUMBER (20):

For unsuccessful messages, the SWIFT/ System Administrator team shall repair the incoming messages and re-upload and process them manually.

Users shall see the Issuance Confirmation Details and the attachments received from the bank by navigating to the History folder

Screen ID: SC019G | TRANSACTIONS > GUARANTEE > TRANSACTION HISTORY | Need help? | User Time zone not selected Server C

<b>SYSTEM ID:</b> <b>G23121300073</b> <span style="background-color: orange; color: white; padding: 2px;">ISSUED</span> 2023-12-13 13:47:12	<b>Guarantor:</b> KonsoleBank <b>Undertaking Number:</b> UndertakingNao <b>Issue Date:</b> 2023-12-13	<b>Applicant:</b> CORPOQA1 <b>Type of Undertaking:</b> [PERF] Performance <b>Form of Undertaking:</b> Direct	<b>Initial Undertaking Amount:</b> EUR 25,000.00 (EUR 25,000.00) <b>Expiry Date:</b> 2023-12-13 <b>Amount After Planned Reductions:</b> EUR 25,000.00	Actual Amount <b>EUR</b> Amendments (3)   Reductions (0)
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Show transaction type: --ALL--

Transaction	Text	Multi-party	Scheduled Amendment	Dunning	Documents	Est. Fee	Bank Fee	Corporate Fee	Internal Correspondence	History	RFQ	Treasury Memo	Bank Correspondence
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Type	System ID	Currency Code, Amount	Creation Date	Status
Guarantee Application	G23121300073	EUR 25,000.00	2023-12-13 13:45:59	Issued
Guarantee Application	G23121300073-O	EUR 25,000.00	2023-12-13 13:45:59	Applied
Guarantee Issuance	G23121300073-I	EUR 25,000.00	2023-12-13 13:47:06	Issued
Guarantee Amendment Application	G23121300073-A001	EUR 25,000.00	2023-12-13 13:48:27	Applied
Guarantee Amendment Application Original	G23121300073-A001-O	EUR 25,000.00	2023-12-13 13:48:27	Applied
Guarantee Amendment Application	G23121300073-A002	EUR 1,200.00	2023-12-13 13:49:24	Applied
Guarantee Amendment Application Original	G23121300073-A002-O	EUR 1,200.00	2023-12-13 13:49:24	Applied
Guarantee Amendment Application	G23121300073-A003	EUR 15,000.00	2023-12-18 10:21:47	Applied
Guarantee Amendment Application Original	G23121300073-A003-O	EUR 15,000.00	2023-12-18 10:21:47	Applied

The user shall also be able to view the SWIFT Message by clicking the up/ down arrow (  ) button available in the summary section.

Initial Undertaking Amount: EUR 1,000.00 (EUR 1,000.00) |  

Expiry Date: 2023-12-31

Amount After Planned Reductions: EUR 1,000.00

Inbox	Outbox	Ancillary Messages	API Messages
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Bundle Ref. No.	Purpose	Receiver ID	Processed on
G23121802467	GTI - Guarantee/Standby LC Application		2023-12-18 05:56:00
G23121802467	GTI - Guarantee/Standby LC Application		2023-12-18 05:56:00

Bank Fee	Corporate Fee	Internal Corresp
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Creation Date	Status	Uploaded Files
2023-12-18 05:54:14	Issued	
2023-12-18 05:54:14	Applied	
2023-12-19 08:02:35	Issued	

## COMMISSION AND FEE ADJUSTMENTS

After the instrument has been issued, the users having access to the below folders or functions shall perform the below-given support functions/ features available on the transaction.

Click the Est. Fee folder on the Main Transaction in Issued status and the system shall navigate the user to the following page.

ID	Fee Type	Currency	Rate %	Payable	Min. Fee	Payable	Max Fee	Payable	Min Months	Booking Reference	Start Period	Arrears/Advance	Day Count Convention	DE	Effective Date	Charge Code
0001	Commission	EUR	0.0	On Issuance	0.00	Annually	0.00	Annually	0	Commission @ per CL	Effective Date		30/250			

NO RECORDS FOUND

ESTIMATED COMMISSION AND FEES

NO RECORDS FOUND

Delete Booked Fees Recalculate Book Due Fee

< Edit >

Check if the default Commission Fee conditions from the credit facility are added to the transaction and verify if the following information is correct:

- Fee Type
- Currency
- Rate
- Min Fee
- Payable
- Max Fee
- Start Period
- Arrears/ Advance
- Day Count Convention

If the details are in order, then do NOT perform any action. If the commission/ fee pricing is incorrect or requires special pricing, click the “edit” button available

ID	Fee Type	Currency	Rate %	Payable	Min. Fee	Payable	Max Fee	Payable	Min Months	Booking Reference	Start Period	Arrears/Advance	Day Count Convention	DE
0001	Commission	USD	0.0	Quarterly	0.00	Quarterly	\$200.00	Quarterly	0	Commission @ per CL	2022-01-01	Arrears	ACT/360	

To Record Commission/ Counter

Guarantor Commission (for Direct/ Indirect Guarantees), enter the following information:

- **Commission/ Fee Type** = Commission
- **Effective Date** = Issuance Date of the Transaction
- **Currency** = Select the Commission Currency i.e., USD, EUR etc,
- **Rate** = Commission rate for the transaction
- **Minimum Amount** = If the calculated commission for the period is less than the Minimum Amount, the system shall post the Minimum Amount
- **Maximum Amount** = If the calculated commission for the period is more than the Maximum Amount, the system shall post the Maximum Amount
- **Arrears/ Advance** =  
Arrears will post the commission at the end of the period i.e., Monthly, Quarterly, Semi-Annual, Annually  
Advance will collect the commission upfront during the start of the period
- **Booking Reference** = Enter appropriate reference. For e.g., Commission
- **Charge Code** = Always select ACF2205020001-Commission
- **Minimum Months** = Leave it as '0'
- **Commission Start Period**

- Select Calendar if the commission should be calculated based on the Calendar Quarter period (i.e., 01-Jan, 01-April, 01-July, 01-Oct) and enter a valid Calendar Quarter starting period such as 01-01, 01-04, 01-07, 01-10
- Select Effective Date if the commission should be calculated from the issue date of the transaction and for the system to dynamically arrive at the period of the commission calculation from the issue date of the transaction. For e.g., if the issue date is 15-11-2022, system shall post the commission from 15-11-2022 to 15-02-2023, 15-02-2023 to 15-05-2023 etc.,
  - **Day Count Convention** = Select the basis days method for calculation of the commission i.e., 30/360, Actual Days/ 360, Actual Days/ 365 etc.,
  - **Stop Commission on Expiry** = Select the checkbox if the commission calculation in the system should stop on the expiry date of the transaction. If the checkbox is left blank, the commission shall be calculated till the release/ closure date of the instrument

Once the Commission details are recorded, click the “ Add Record ” button available on the Screen. The system shall override the default commission/ fee pricing details with the newly added parameters under the commission details section.

Once the Commission/ Fee Recording has been added, click on “save”.

*Note: If the instrument is Indirect and if the Local Guarantor/ Issuer commission is paid by the client, repeat the above steps by selecting the Commission/ Fee Type = Our Correspondent’s Commission*

Click the « Recalculated » button available. The system shall estimate and project the Commission/ Fee pricing till the date of Expiry Date of the transaction

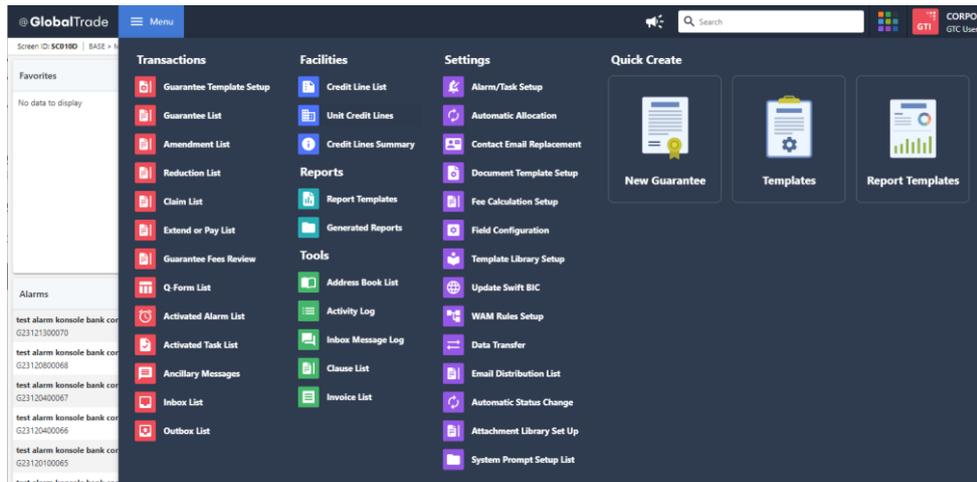
ID	Fee Type	Currency	Rate %	Payable	Min. Fee	Payable	Max Fee	Payable	Min Months	Booking Reference	Start Period	Arrears/Advance	Day Count Convention	SE	Effective Date	Charge Code
CM001	Commission	USD	0.25	Quarterly	200.00	Quarterly	3,000.00	Quarterly	0	Commission as per CL	2023-01-01	Arrears	ACT/360	Y	2023-11-18	ACF220520001-Commission

Originator	Fee Type	Currency	Amount	Booking Reference	Dist	Period From	Period To	Due Date	Accrued	Book Date	Booked Amount	Fee ID
CM001	Commission	USD	4,583.33	FEF FOR PERIOD ENDING 2023-01-01	Bank	2023-10-01	2023-01-01	2023-01-01	0.00			
CM001	Commission	USD	9,375.00	FEF FOR PERIOD ENDING 2023-04-01	Bank	2023-01-01	2023-04-01	2023-04-01	0.00			
CM001	Commission	USD	9,478.17	FEF FOR PERIOD ENDING 2023-07-01	Bank	2023-04-01	2023-07-01	2023-07-01	0.00			
CM001	Commission	USD	9,583.33	FEF FOR PERIOD ENDING 2023-10-01	Bank	2023-07-01	2023-10-01	2023-10-01	0.00			
CM001	Commission	USD	9,583.33	FEF FOR PERIOD ENDING 2024-01-01	Bank	2023-10-01	2024-01-01	2024-01-01	0.00			
CM001	Commission	USD	9,478.17	FEF FOR PERIOD ENDING 2024-04-01	Bank	2024-01-01	2024-04-01	2024-04-01	0.00			
CM001	Commission	USD	9,478.17	FEF FOR PERIOD ENDING 2024-07-01	Bank	2024-04-01	2024-07-01	2024-07-01	0.00			
CM001	Commission	USD	9,583.33	FEF FOR PERIOD ENDING 2024-10-01	Bank	2024-07-01	2024-10-01	2024-10-01	0.00			
CM001	Commission	USD	9,583.33	FEF FOR PERIOD ENDING 2025-01-01	Bank	2024-10-01	2025-01-01	2025-01-01	0.00			
CM001	Commission	USD	9,375.00	FEF FOR PERIOD ENDING 2025-04-01	Bank	2025-01-01	2025-04-01	2025-04-01	0.00			

QUICK FORM

Quick form has been created to simplify a guarantee issuance by selecting which fields should appear on the issuance page. User can access it from the main menu under the transaction column.



Once the user clicks on the page, it will access the list of all Q Form Guarantee on going and will be able to create a new one using the “Request New Guarantee” button.

Q-Form List

Base CCY:EUR Display records: 5 10 25 50 100

System ID	Corporate Ref. No.	Beneficiary	Currency	Amount	Status	Last Updated
G23120800069-Q	CRN-231208-001	CORPORATE NYC 10810 Smith St 10012 NEW YORK UNITED STATES	EUR	120.00	New	2023-12-08 21:17:45
G23111700058-Q	CRN-231117-001	CORPORATE NYC 10810 Smith St 10012 NEW YORK UNITED STATES	EUR	123.45	Issued	2023-11-17 23:48:02

1-2 of 2

1 1 NEXT PAGE

Request New Guarantee

A new page will then open for the user to filled out all the fields of the guarantee.

Guarantee Request

Guarantor Type: Corporate

Instrument Type: -- Please Select --

Obligor: -- Please Select --

Corporate Ref. No.:

Applicant: -- Please Select --

Applicant Quick Code: -- Please Select --

Applicant Name and Address: 0/140 of maximum length is used

Applicant General Notification Email:

Applicant Contact Info: 0/140 of maximum length is used

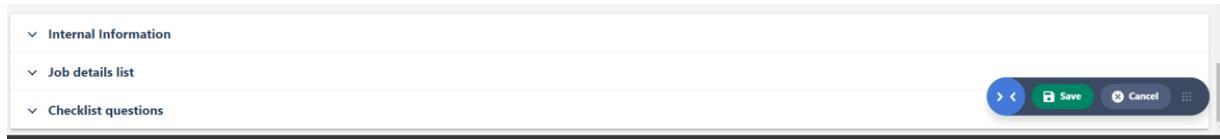
Applicant Contact Email:

Preferred Approver Info:

Preferred Approver Email:

Save Cancel

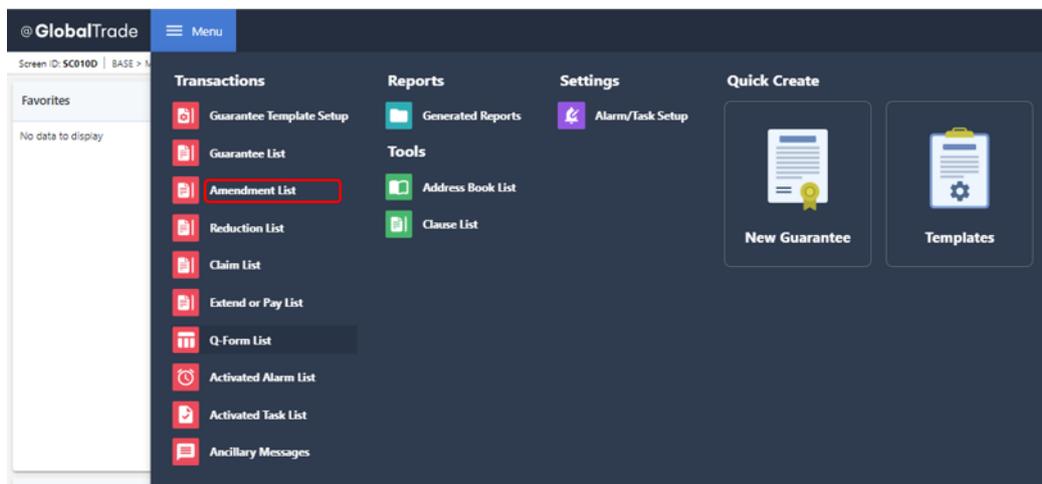
User will also need (if set up by the admin) to enter some internal information and/or checklist questions before being able to click on “save” and go through the workflow to send the guarantee to the counterparty.



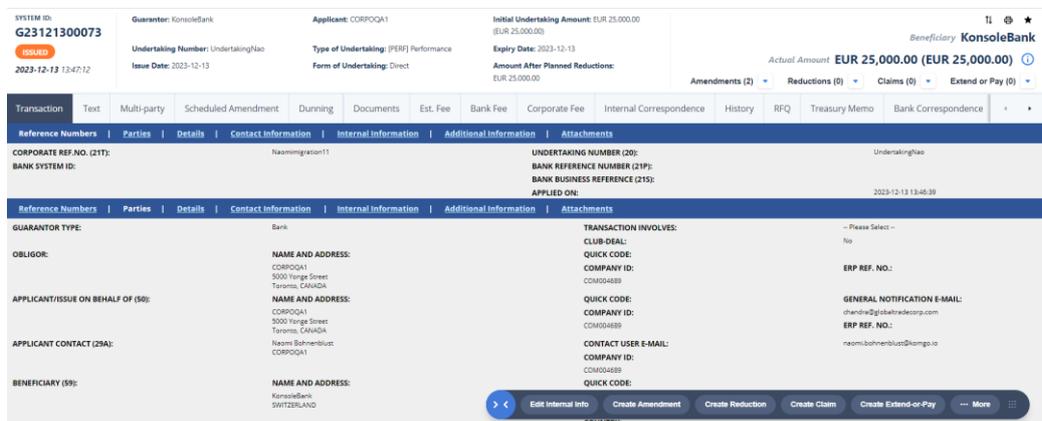
## REQUEST AN AMENDMENT

Once a guarantee has reach the status “ issued”, user can create a request for an amendment guarantee.

All Amendments created in the system can be viewed by navigating to Menu > Transactions > Amendment List



To create a new amendment, user needs to go on the guarantee page and click on the “Create Amendment” on the bottom right.



User will be redirected to the amendment page, where it would be able to add the information it wants to modify. Information of the guarantee will be display on the left and the new information that can be modified on the amendment will be display on the right.

**Note:** If the user wants to amend any other conditions on the undertaking, they shall select ‘Specify details if ‘Other’ against Other Amendments of Undertaking (77U) field and enter the instructions in the field. However, if there are no changes required in the Other Terms and Conditions, the default value ‘Other Terms Remain Unchanged’ should be selected

Once the information is correctly enter on the amendment page, user can click on the “save” button and then follow the workflow set up to reach the issued status. **Status of the amendment is updated under the amendment status and not on the header which related to the guarantee itself.**

SYSTEM ID: <b>G23121300073</b> <b>ISSUED</b> 2023-12-13 13:47:12	Guarantor: KonsoleBank	Applicant: CORPOQA1
	Undertaking Number: UndertakingNao	Type of Undertaking: [PERF] Performance
	Issue Date: 2023-12-13	Form of Undertaking: Direct

Amendment Information	Additional Information	Internal Information	Attachments	Tra
AMENDMENT STATUS:	Applied (2023-12-18 10:22:58)			
APPLIED ON:	2023-12-18 10:22:58			
CORPORATE SYSTEM ID:	G23121300073/A003 N			

The amendment will automatically become “Issued” if it was sent to the bank via SWIFT and the bank responded via SWIFT. To record issuance of an amendment that was manually sent to the bank, open the “Transaction” folder of the corresponding guarantee.

- 1 Click the “Transaction History” folder
- 2 Open the amendment transaction by clicking the transaction link in the “Type” column
- 3 Once the amendment transaction page opens, click the “Record Issuance” button
- 4 Record the “Issue Date” of the amendment
- 5 Upload an image if any and click the “Save”
- 6 Click the “Back to Amendment” button

7 From the guarantee amendment page, Click the “Set to Issued” button

8 The status is now “Issued”

## REQUEST A REDUCTION

Once a guarantee has reach the status “ issued”, user can create a reduction request for a guarantee.

User needs to go on the guarantee page and click on the “Create Reduction” on the bottom right. Once the user clicks, the reduction page will open for the user to enter information.

GlobalTrade | CORPOQA1  
GTC User (HK)

Screen ID: SC0196 | GUARANTEE ISSUANCE > TRANSACTION > EDIT GUARANTEE REDUCTION | Need help?

User: Time zone not selected. Server: Date and Time: 2023-12-18 10:38:14 | Useful Resources

SYSTEM ID: **G23121300073** | Issued: 2023-12-13 13:47:12

Guarantor: KonsolleBank | Applicant: CORPOQA1 | Initial Undertaking Amount: EUR 25,000.00 (EUR 25,000.00) | Beneficiary: KonsolleBank

Undertaking Number: Undertaking1ao | Type of Undertaking: (PERF) Performance | Expiry Date: 2023-12-13 | Actual Amount: EUR 25,000.00 (EUR 25,000.00)

Issue Date: 2023-12-13 | Form of Undertaking: Direct | Amount After Planned Reductions: EUR 25,000.00

Amendments (3) | Reductions (0) | Claims (0) | Extend or Pay (0)

Reduction Information | Invoice Information | Contact Information | Other Information | Attachments | Transaction History

STATUS: Not Assigned (2023-12-18 10:36:13)

CORPORATE SYSTEM ID: N

REDUCTION REQUEST DATE: [Calendar Icon]

AMOUNT REDUCED OR RELEASED (33B): \* EUR 0.00

REASON FOR REDUCTION/RELEASE (12F): \* UNDERLYING BUSINESS FINISHED

SETTLEMENT ACCOUNT: [Text Field]

OTHER REASON FOR REDUCTION/RELEASE (49K): [Text Area]

SEND MESSAGE BY: \* PAPER/FAX to: [Text Field]

PROCESSING BANK: [Text Field]

FORMATTED AS: \* SWIFT using [Text Field]

SEND ATTACHMENT BY: PAPER/FAX to: [Text Field]

0/390 of maximum length is used

Bank System ID: [Text Field]

REDUCTION ISSUE DATE: [Calendar Icon]

CALCULATE AMOUNT

0.00 Percent of Nominal Amount

Attachments will need to be sent manually to your counterparty.

Save Cancel

When reducing the amount of a guarantee a user has the capability to record the reason for the reduction and can reduce based on a specified amount or percentage of a amount.

Enter the following information related to Reduction Request:

- Request Date (non-mandatory)
- Reduction Date
- Amount Reduced or Released (33B)
- Reason for Reduction/ Release (12F)
- If the Reason for Reduction/ Release is OTHER, enter OTHER REASON FOR REDUCTION/RELEASE (49K)
- Settlement Account (non-mandatory)

& Other fields which are non-mandatory, if required

Click the “Save” button

Once saved, the reduction is in the “In Process” status and can be sent for review. Click the “Ready for Review” button. The status changes to “Ready for Review” and the button “Ready to Apply” is now available. Once it has been reviewed. Click the “Apply” button. The application has now been sent to the bank and the status changes to “Applied”

After the reduction details are recorded, the user shall attach all relevant documents pertaining to the Reduction by clicking the [Upload Attachment] button and the user shall enter the description, choose the file, and classify the file as Internal or External Use

(Internal Use documents shall not be sent to the bank and External User documents shall be sent to the bank)



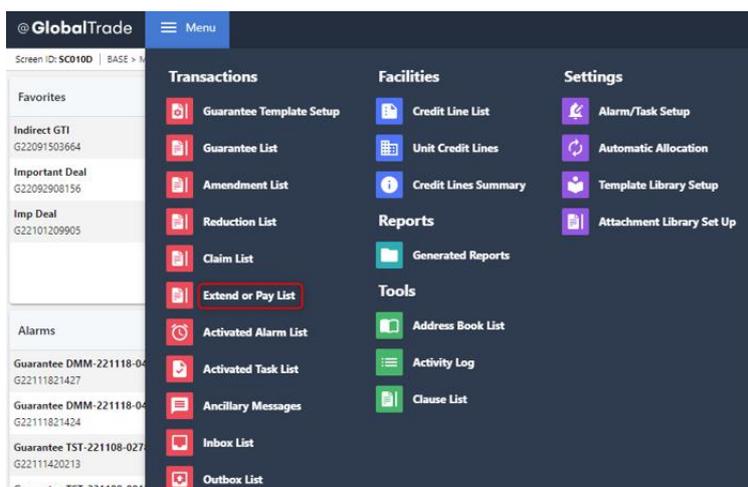
When the bank responds click the “Accept” button to change the status to “Issued”. This will be done automatically if the response is received via SWIFT.

## EXTEND OR PAY REQUEST

Finance Treasury Profile shall manually create Query to Extend or Pay if the channel of communication is other than SWIFT, Konsole or @GlobalTrade channel and if the EoP query was received outside the channel.

If Query to Extend or Pay is received via SWIFT or @GlobalTrade channel, automatically system shall create an Extend or Pay transaction directly in the ‘In Process’ status

All Extend or Pay created in the system can be viewed by navigating to Menu > Transactions > Extend



or Pay List

Clicking in the EoP list will guide the user to the summary of all the Extend or Pay transactions. Once a transaction is issued, user can click on it, then it will be redirect to the Guarantee transaction page and can click on “Create Extend-or-Pay” at the bottom of the page.

On the extend or pay page the following mandatory information must to be completed:

- “Claim or Request Date”
- “New Validity Expiry Date” required by the beneficiary
- The “Amount Claimed”
- The “Latest Date for Reply”
- The “Channel” and “Format” for sending the response
- The “Extend or Pay Instructions”

Click the “Save” button

*Note: If the Extend or Pay Response is transmitted via SWIFT or @GlobalTrade channel, select the appropriate channel of communication by clicking the [Select Channels] button. If the transaction is not transmitted via any channel, the communication channel for Main Message and Attachment shall remain as PAPER/ FAX*

Once the Extend or Pay Query details are recorded by the user, the user shall select the Extend or Pay Instructions (12D) field either as ‘Extend’ or ‘Pay’

**Note:**

*If the Extend or Pay Response is to ‘Extend’, it means the Applicant is willing to extend the instrument expiry to the date mentioned in the NEW VALIDITY EXPIRY DATE (31L) field*

If the Extend or Pay Response is to ‘Pay’, it means the Applicant is NOT willing to extend the instrument expiry to the date mentioned in the NEW VALIDITY EXPIRY DATE (31L) field. Instead, are willing to settle the amount mentioned in AMOUNT CLAIMED (34D) field. If the response is to ‘Pay’ then the BANK ACCOUNT NO. FOR SETTLEMENT (53C) field shall deem to be mandatory and the User MUST enter the account number for settlement

EXTEND OR PAY INSTRUCTIONS (12D):\* Pay

BANK ACCOUNT NO. FOR SETTLEMENT (53C):

After the Extend or Pay, Query details are recorded, the user shall attach all relevant documents pertaining to the Extend or Pay Response by clicking the [Upload Attachment] button and the user shall enter the description, choose the file, and classify the file as Internal or External Use (Internal Use documents shall not be sent to the bank and External User documents shall be sent to the bank)

Reduction Information Invoice Information Contact Information Other Information Attachments Transaction History

Upload Attachment

Your Name / Company	Description:	File / Purpose Description	Delete All
No images to save			

Your Name / Company	Description	File	Purpose Description	Size	Uploaded On
No images to display					

Reduction Information Invoice Information Contact Information Other Information Attachments Transaction History

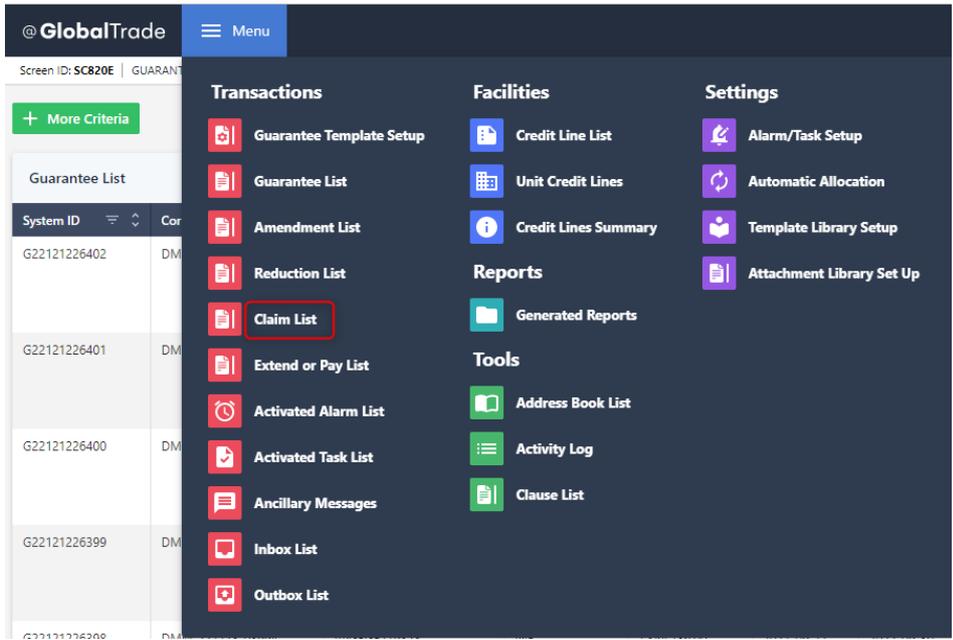
Send
> <
Save
Cancel

Once all the people required have validated the message, status will change from “in progress” to replied.

## CLAIM/ DEMAND

If a Claim/ Demand Notification is received via SWIFT (MT779/ MT765) or @GlobalTrade channel, automatically system shall create a Claim/ Demand Notification directly in the ‘Claim Requested’ status

All Claim/ Demand Notifications created in the system can be viewed by navigating to Menu > Transactions > Claim List



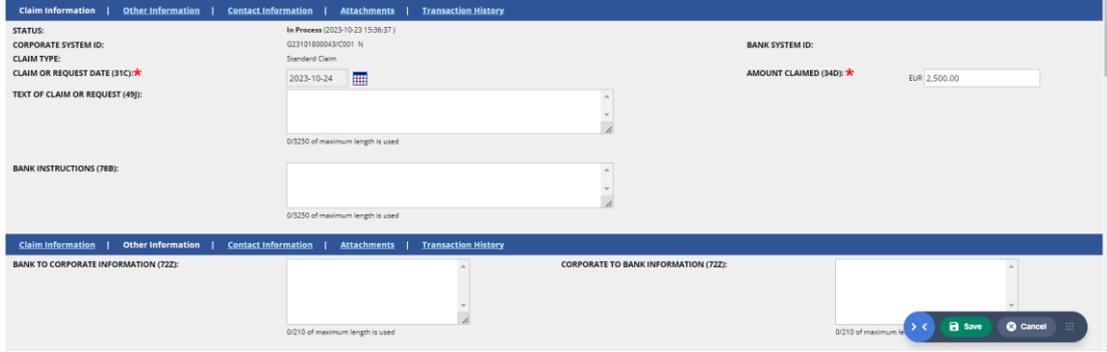
Clicking the Claim List shall navigate the user to the summary of all the Claim transactions. Once on this page, user can click on one of the line to display the claim. To create a claim, user can go on the main guarantee page of an instrument that has been issued and click on the “ Create Claim” at the bottom.



Enter all the Mandatory Field Information such as:

- CLAIM OR REQUEST DATE (31C)
- AMOUNT CLAIMED (34D)
- LATEST DATE FOR REPLY (31T)

Enter the non-mandatory, if required.



*Note: If the Claim/ Demand Notification is transmitted via SWIFT or @GlobalTrade channel, select the appropriate channel of communication by clicking the [Select Channels] button. If the transaction is*

not transmitted via any channel, the communication channel for Main Message and Attachment shall remain as PAPER/ FAX

After the Claim/ Demand Notification details are recorded, the user shall attach all relevant documents pertaining to the Claim by clicking the [Upload Attachment] button and the user shall enter the description, choose the file, and classify the file as Internal or External Use

(Internal Use documents shall not be sent to the bank and External User documents shall be sent to the bank)



Once all the people required have validated the message, status will change from “in progress” to claim requested.

### CLAIM WITHDRAW / REJECTION

The below steps are applicable and shall be done if the Claim/ Demand raised is Withdrawn or Rejected i.e., if the claim was withdrawn/ rejected after negotiating with the parties involved.

On the claim menu, user can click on the claim to reject or withdraw, once on the claim, user can click on the bottom menu on the button.

If the Claim is formally withdrawn (after negotiating and consent with the concerned parties involved), the User shall set the claim/ demand transaction to Claim Withdrawn by clicking the [Claim Withdrawn] button available



Status will then be updated from Claim requested to Claim withdrawn.

If the Claim is formally Rejected (after negotiating and consent with the concerned parties involved), the User shall set the claim/ demand transaction to Rejected by clicking the [Reject Claim] button available



Status will then be updated from Claim requested to Claim rejected.

### CLAIM ACCEPTANCE

<Claim Accepted> status is considered as a status to denote that the Claim/ Demand has been accepted by the applicant and the Claim Settlement/ Payment is still under process

If the Claim is formally Accepted and the claim settlement/ payment is still under process, the User shall first set the claim/ demand transaction to Claim Accepted by clicking the [Accept Claim] button available

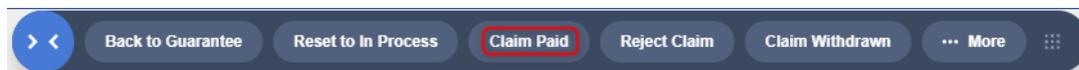


Status will then be uploaded from Claim requested to Claim accepted.

## CLAIM SETTLEMENT

The below steps are applicable and shall be done if the Claim/ Demand raised is Accepted and the Claim Details to be recorded.

If the Claim is formally settled/ paid, the User shall set the claim/ demand transaction to Claim Paid by clicking the [Claim Paid] button available on the Screen



Clicking the [Claim Paid] button, the system shall navigate the user to the below pop-up screen.

A screenshot of a 'CLAIM PAYMENT DETAILS' pop-up window. The window is titled 'CLAIM PAYMENT DETAILS' and contains several fields for entering payment information. A red arrow points from the 'AMOUNT CLAIMED (34D)' field in the background to the 'PAYMENT AMOUNT' field in the pop-up window. The 'PAYMENT AMOUNT' field is currently set to 'USD 110.0'. Other fields include 'PAYMENT VALUE DATE', 'FEE AND CHARGES', 'TOTAL PAYMENT AMOUNT', 'BANK ACCOUNT NO. FOR SETTLEMENT', and 'BANK ACCOUNT NO. FOR CHARGES'. The window also has 'Save' and 'Cancel' buttons at the bottom.

*Note: the system shall automatically display the amount of settlement from the Amount Claim (34D) field in the Payment Amount field in the pop-up window. However, the user shall have the provision of changing the Currency and/ or amount.*

User shall record all the details related to the Claim Settlement/ Payment in the pop-screen.

**CLAIM PAYMENT DETAILS**

Screen ID: SC024G | GUARANTEE ISSUANCE > TRANSACTION > EDIT CLAIM PAYMENT DETAILS

PAYMENT VALUE DATE: 2022-12-12

PAYMENT AMOUNT: USD 110.0

FEE AND CHARGES: USD 55

TOTAL PAYMENT AMOUNT: USD 165.00

BANK ACCOUNT NO. FOR SETTLEMENT: S1234567890

BANK ACCOUNT NO. FOR CHARGES: C963852741

ADDITIONAL DETAILS: THE CLAIM AND THE RELATED CHARGES WERE SETTLED BY THE BANK ON 12.12.2022. FUNDS HAVE BEEN FORWARDED TO THE BENEFICIARY ON THE SAME DATE AND BENEFICIARY ACKNOWLEDGED THE RECEIPT OF THE FUNDS. ]

190/350 of maximum length is used

Save Cancel

Notes: All fields are non-mandatory. Clicking on the “cancel” button will close the pop use without changing the status.

**Claim/ Demand Payment/ Settlement Related Fields:**

- **Payment Value Date** – The date when the claim was settled/ paid
- **Payment Amount** – The currency and amount of the settlement/ payment
- **Fees and Charges** – The currency and amount of the charges associated with the Claim Payment/ Settlement
- **Total Payment Amount** – The currency and amount of the total settlement (including charges) to the bank. The system shall not automatically calculate the amount. The user shall enter the total payment currency and amount manually
- **Bank Account No. for Settlement** – The account number used for settling the claim
- **Bank Account No. for Charges** – The account number for settling the charges related to the claim
- **Additional Details** – Free text field to record details of the claim. The system shall accept a maximum of 350 characters

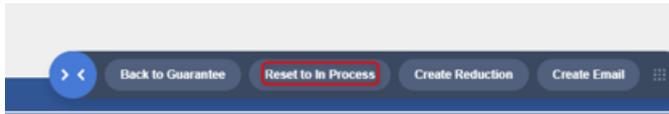
Upon clicking on save button, the system shall close the pop-up window and navigate the user back to the claim page and change the Claim Status to Claim Paid and the Claim Settlement/ Payment details recorded by the user shall be visible under the Other Information section.

Claim Information	Other Information	Contact Information	Attachments	Transaction History
<p><b>STATUS:</b> Claim Paid (2022-12-12 22:42:05)</p> <p><b>CORPORATE SYSTEM ID:</b> G2205250003-C013 N</p> <p><b>BANK SYSTEM ID:</b></p> <p><b>APPLIED ON:</b> 2022-12-12 21:59:35</p> <p><b>CLAIM TYPE:</b> Standard Claim</p> <p><b>CLAIM OR REQUEST DATE (B1C):</b> 2022-12-12</p> <p><b>AMOUNT CLAIMED (B4D):</b> USD 110.00</p> <p><b>TEXT OF CLAIM OR REQUEST (49I):</b> Test</p> <p><b>BANK INSTRUCTIONS (78B):</b> Test</p>				
Claim Information	Other Information	Contact Information	Attachments	Transaction History
<p><b>BANK TO CORPORATE INFORMATION (7ZZ):</b> Test</p> <p><b>CORPORATE TO BANK INFORMATION (7ZZ):</b> Test</p> <p><b>REQUESTOR TO MANAGER INFORMATION (INTERNAL):</b> Test</p> <p><b>PAYMENT VALUE DATE:</b> 2022-12-12</p> <p><b>PAYMENT AMOUNT:</b> USD 110.00</p> <p><b>ADDITIONAL DETAILS:</b> THE CLAIM AND THE RELATED CHARGES WERE SETTLED BY THE BANK ON 12.12.2022. FUNDS HAVE BEEN FORWARDED TO THE BENEFICIARY ON THE SAME DATE AND BENEFICIARY ACKNOWLEDGED THE RECEIPT OF THE FUNDS.</p> <p><b>FEE AND CHARGES:</b> USD 55.00</p> <p><b>TOTAL PAYMENT AMOUNT:</b> USD 165.00</p> <p><b>BANK ACCOUNT NO. FOR SETTLEMENT:</b> S1234567890</p> <p><b>BANK ACCOUNT NO. FOR CHARGES:</b> C963852741</p>				

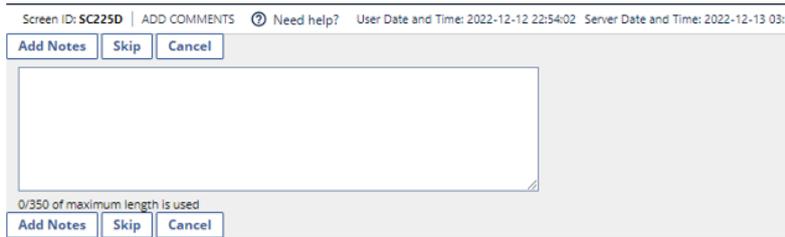
**DELETING A RECORDED CLAIM SETTLEMENT DETAILS**

To remove or delete the recorded Claim Settlement/ Payment details, the User shall set the claim/ demand transaction to In Process by clicking the [Reset to In Process] button available in the Claim Paid status on the Screen. Clicking the [Reset to In Process] button, the system shall open the

warning message box to ensure that the user wants to revert the status and delete the claim payment details.



Clicking the [OK] button shall close the pop-up warning message and further open the pop-up for the user to enter the reason regarding the removal of claim settlement details and/ or resetting the transaction to In Process and click the [Add Notes] button or if no such reason/ notes are required, click the [Skip] button



Clicking the [Add Notes] or [Skip] button shall close the pop-up and navigate the user Claim page and change the Claim status to In Process and shall remove all the recorded Claim Payment/ Settlement details