



Segment Maker User manual

## **Guarantee Management System**

Release V1.0

May 2024

## Table of Contents

1	Introduction .....	1
1.1	Audience .....	1
2	Dashboard .....	2
2.1	Menus .....	3
2.2	Segment Maker's Dashboard .....	3
3	Segment Limit Management .....	4
3.1	Issue New Limit .....	5
3.2	Manage Limits .....	6
4	Segment Guarantee Management .....	9
4.1	Issue New Guarantee .....	10
4.2	Manage Guarantee Details .....	13
5	Segment Report .....	19
5.1	Guarantee Report .....	19
5.2	Commission Report .....	21

## Table of Figures

Figure 1: Dashboard.....	2
Figure 2: Dashboard continued.....	2
Figure 3: Dashboard continued.....	3
Figure 4: M3 Sub-Menus.....	4
Figure 5: Issue Limit Page.....	5
Figure 6: Add Multiple Collateral .....	5
Figure 7: Manage Limits.....	6
Figure 8: Manage Limits Details.....	7
Figure 9: Manage Limits Action Buttons.....	7
Figure 10: LAF File Preview .....	8
Figure 11: Update Limit.....	8
Figure 12: M2 Sub-Menus.....	9
Figure 13: Issue New Guarantee.....	10
Figure 14: Issue New Guarantee (commission collected).....	11
Figure 15: Issue New Guarantee (commission not collected) .....	11
Figure 16: Issue New Guarantee with One Time Type .....	12
Figure 17: Issue New Guarantee with Issued Amount Exceeded Available Balance .....	12
Figure 18: Issue New Guarantee with Expiry Date of Guarantee Exceeded Limit Expiry Date .....	13
Figure 19: Manage Guarantee Details .....	13
Figure 20: Manage Guarantee Details Actions .....	14
Figure 21: Guarantee Details .....	15
Figure 22: Update Issued Guarantee .....	15
Figure 23: Guarantee Extension.....	16
Figure 24: Guarantee Termination .....	17
Figure 25: Settle Guarantee .....	17
Figure 26: Claim Guarantee .....	18
Figure 27: M4 Sub-Menus.....	19
Figure 28: Segment Report .....	19
Figure 29: All Guarantees Report of Segment .....	20
Figure 30: Guarantee Report by Filters.....	20
Figure 31: Commission Report.....	21
Figure 32: All Commission Collected Report.....	21

## 1 Introduction

This user manual is designed to help you quickly get acquainted with basic tasks of Guarantee Management System's segment maker.

### 1.1 Audience

This manual is intended for the following User Roles:

Role	Function
Segment Maker	Administer guarantees, limits, generating different kinds of report at segment level

## 2 Dashboard

After you have successfully logged into Guarantee Management System as segment maker, the screen on (Figure 1, Figure 2, and Figure 3) will be displayed.

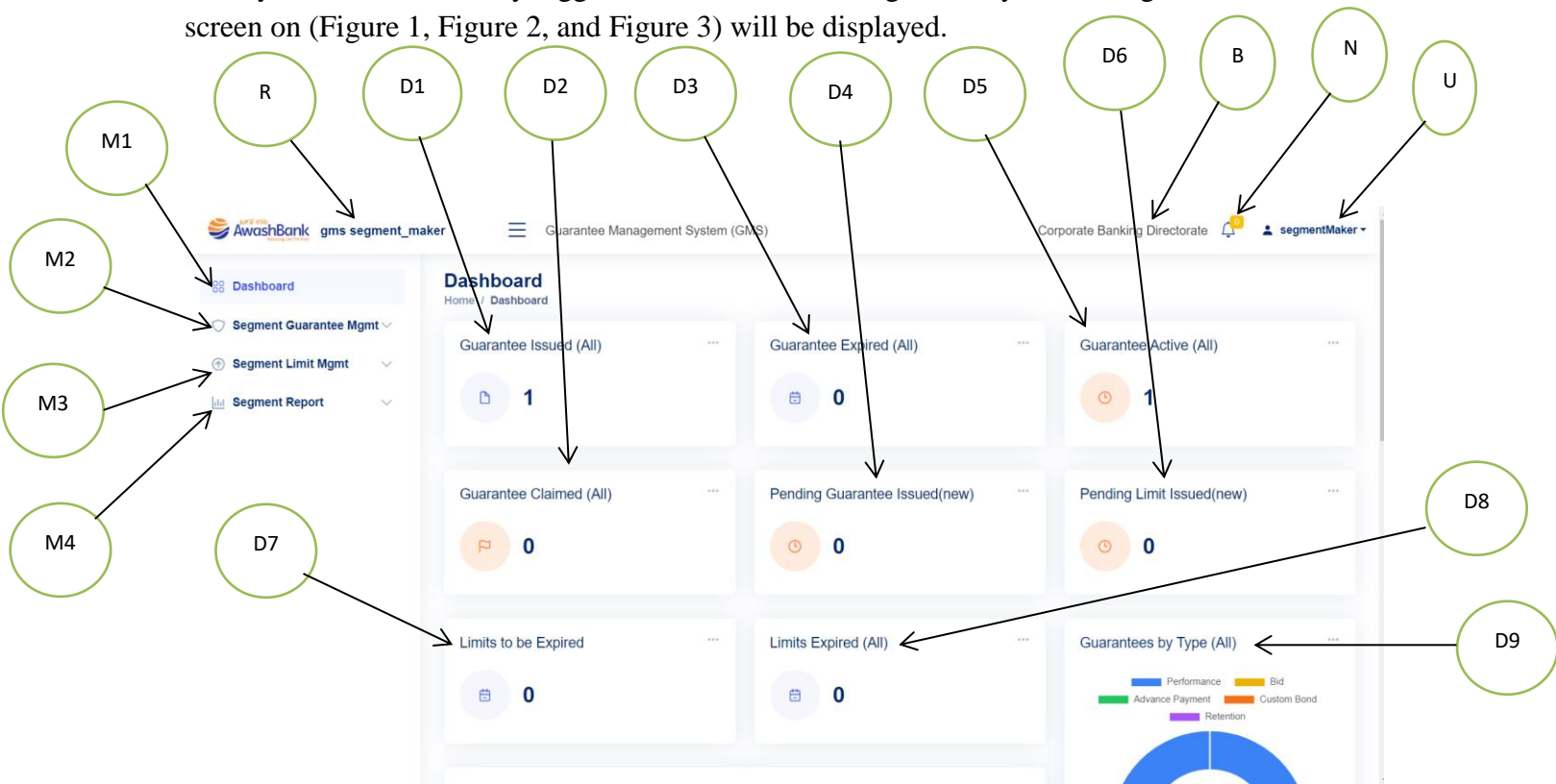


Figure 1: Dashboard



Figure 2: Dashboard continued

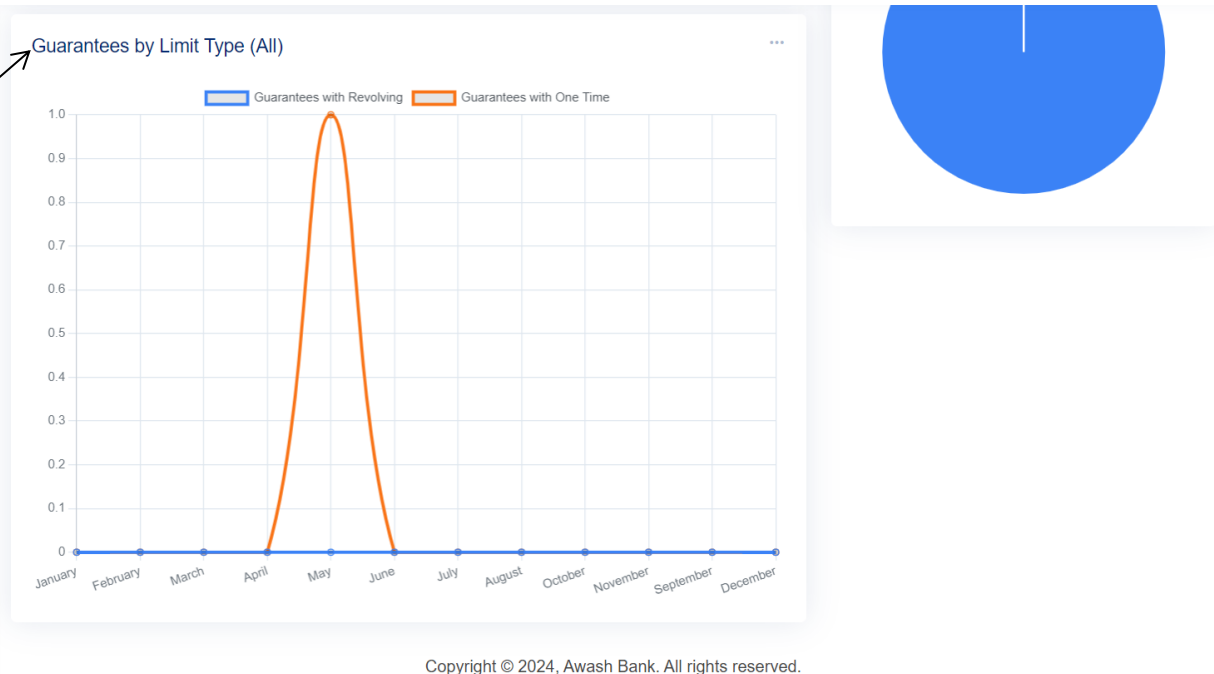


Figure 3: Dashboard continued

## 2.1 Menus

- Clicking M1 in Figure 1 will display the segment maker's dashboard, as illustrated in Figures 1, 2, and 3.
- Clicking M3 in Figure 1 will display sub menus of limit management, as illustrated in Figure 4.
- Clicking M2 in Figure 1 will display sub menus of guarantee management, as illustrated in Figure 12.
- Clicking M4 in Figure 1 will display sub menus of segment report, as illustrated in Figure 27.

## 2.2 Segment Maker's Dashboard

- D1 displays the total number of all guarantees issued within the user's segment.
- D2 displays the total number of all claimed guarantee within the user's segment.
- D3 displays the total number of all expired guarantee within the user's segment.
- D4 displays the total number of pending newly issued guarantees within the user's segment.
- D5 displays the total number of all active guarantees within the user's segment.
- D6 displays the total number of pending newly issued limits within the user's segment.
- D7 displays the total number of all limits to be expired within the user's segment.
- D8 displays the total number of all expired limits within the user's segment.

- D9 displays the total number of guarantees by guarantee types within the user's segment.
- D10 displays the total number of all guarantees by each currency type within the user's segment.
- D11 displays the total amounts of commission collected on each currency within the user's segment.
- D12 displays the total number of all guarantees by limit type monthly within the user's segment.

NB: To view data on the dashboard for the current year, click the three dots on each card of the dashboard and select the "This Year" option.

## Info

- R displays the role of the user logged in
- B displays the branch or unit of the user logged in
- N is notification bell that displays if there is new notifications (Guarantee to be expired and if referral is returned).
- U displays username of the user logged in

## 3 Segment Limit Management

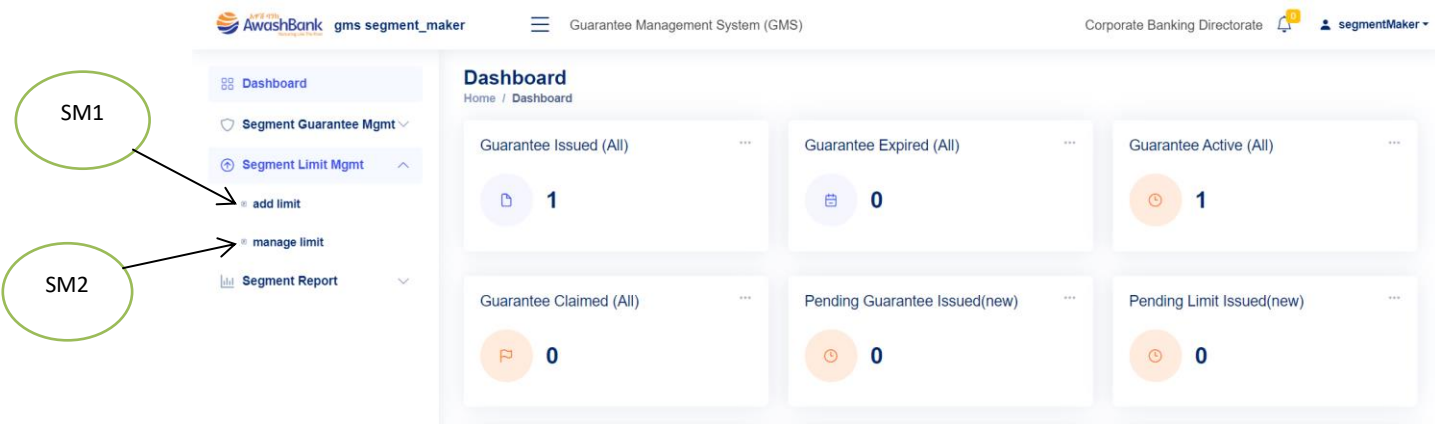


Figure 4: M3 Sub-Menus

## Sub-Menus

- Clicking Sub-Menu SM1 of M3 (menu in Figure 1) in Figure 4 will display the screen shown in Figure 5.
- Clicking Sub-Menu SM2 of M3 (menu in Figure 1) in Figure 4 will display the screen shown in Figure 7.

### 3.1 Issue New Limit

In order to issue guarantee on Guarantee Management System (GMS) you have to capture limit details here.

NB: The LAF number in the Figure 5, will be listed in Figure 13 as LAF number to issue new guarantee.

The 'Issue Limit' form contains the following fields and controls:

- Region:** Dropdown menu with 'Region' selected.
- Branch\*:** Dropdown menu with 'Select branch' selected.
- Segment:** Dropdown menu with 'Corporate Banking Directorate' selected.
- Limit Type\*:** Dropdown menu with 'Select limit type' selected.
- Client Id\*:** Text input field.
- Client Name\*:** Text input field.
- Currency:** Dropdown menu with 'ETB' selected.
- Amount Granted\*:** Text input field.
- Date Approved\*:** Text input field with a calendar icon.
- Expiry Date\*:** Text input field with a calendar icon.
- LAF Number\*:** Text input field.
- LAF Approver Organ\*:** Dropdown menu with 'Select laf approver' selected.
- LAF File\*:** Section with a '+ Choose File' button.
- Collateral Type\*:** Dropdown menu with 'Select collateral type' selected.
- Collateral Value\*:** Text input field.
- Collateral Serial Number\*:** Text input field.
- + Add additional collateral:** A button with a plus icon, highlighted by callout B1.
- Submit:** A blue button with a checkmark icon at the bottom right.

Figure 5: Issue Limit Page

The 'Add Multiple Collateral' form displays a list of collateral entries and a button to add more:

- Collateral Type\*:** Dropdown menu with 'Select collateral type' selected.
- Collateral Value\*:** Text input field.
- Collateral Serial Number\*:** Text input field.
- Remove:** A button with a minus icon, located below the first collateral entry.
- + Add additional collateral:** A button with a plus icon, highlighted by callout B2.
- Submit:** A blue button with a checkmark icon at the bottom right, highlighted by callout B3.

Figure 6: Add Multiple Collateral




## Actions

- Clicking button B1 in Figure 5, will add new row to capture additional collateral type as shown in Figure 6.
- Clicking button B2 in Figure 6, will remove the collateral type details row above button itself.
- Clicking button B3 in Figure 6 will submit and save the issued limit if all fields of the form are valid; otherwise, a validation error in red will be displayed under the invalid fields. This will increase/increment the total number of new pending limit on dashboard D6 in Figure 1 by one.

### 3.2 Manage Limits

All existing limits of Branch/Unit of the user logged into Guarantee Management System are managed as follows:



Limit Type	Client Id	Client Name	Limit Amount	Available Amount	Outstanding Balance	Branch
> One time	2020202	Segment Client	ETB200,000.00		ETB200,000.00	Sansuzi Branch

Showing 1 to 1 of 1 entries

Figure 7: Manage Limits

## Actions

- Clicking button B1 in Figure 7 will display the limit details as shown in Figure 8. For further details of the limit, click the button in Figure 8 that looks like B1 in Figure 7.
- Scrolling horizontal scroll S1 in Figure 7, will display details and actions as shown in Figure 9.

**Manage Limits**

Search Limit

Limit Type	Client Id	Client Name	Limit Amount	Available Amount	Outstanding Balance	Branch
> One time	2020202	Segment Client	ETB200,000.00		ETB200,000.00	Sansuzi Branch

System Status	LAF Number	Collateral Details	LAF Approver Organ
> <span style="background-color: #28a745; color: white; padding: 2px 5px;">Approved</span>	5656565	<a href="#">View</a>	Regional office credit Co

Created By	Created Date	Modified By	Modified Date	Created Approver	Created Approved Date
segmentMaker	May 7, 2024, 2:41:02 PM			segmentChecker	May 7, 2024, 2:41:50 PM

Showing 1 to 1 of 1 entries << < 1 > >> 5

**Figure 8: Manage Limits Details**

## Actions

- Clicking link L1 in Figure 8, will popup modal which displays all collaterals of that specific limit.
- 

**Manage Limits**

Search Limit

Branch	Region	Segment	LAF	Status	Days left for Expiry	Actions
Sansuzi Branch	West Addis Ababa Region	Corporate Banking Directorate	img20240212_15041190.pdf	<span style="background-color: #007bff; color: white; padding: 2px 5px;">Active</span>	64	<a href="#">Update</a>

Showing 1 to 1 of 1 entries << < 1 > >> 5

**Figure 9: Manage Limits Action Buttons**

## Actions

- Clicking button B1 in Figure 9 will display update limit form with data as shown in Figure 11.
- Clicking button B2 in Figure 9 will display button B3 and B4 as shown in Figure 9.

- Clicking button B3 in Figure 9 will display the preview of LAF file as shown in Figure 10.
- Clicking button B4 in Figure 10 will directly download LAF file in pdf format on your device. You can also click Download LAF button in Figure 10 to download it.

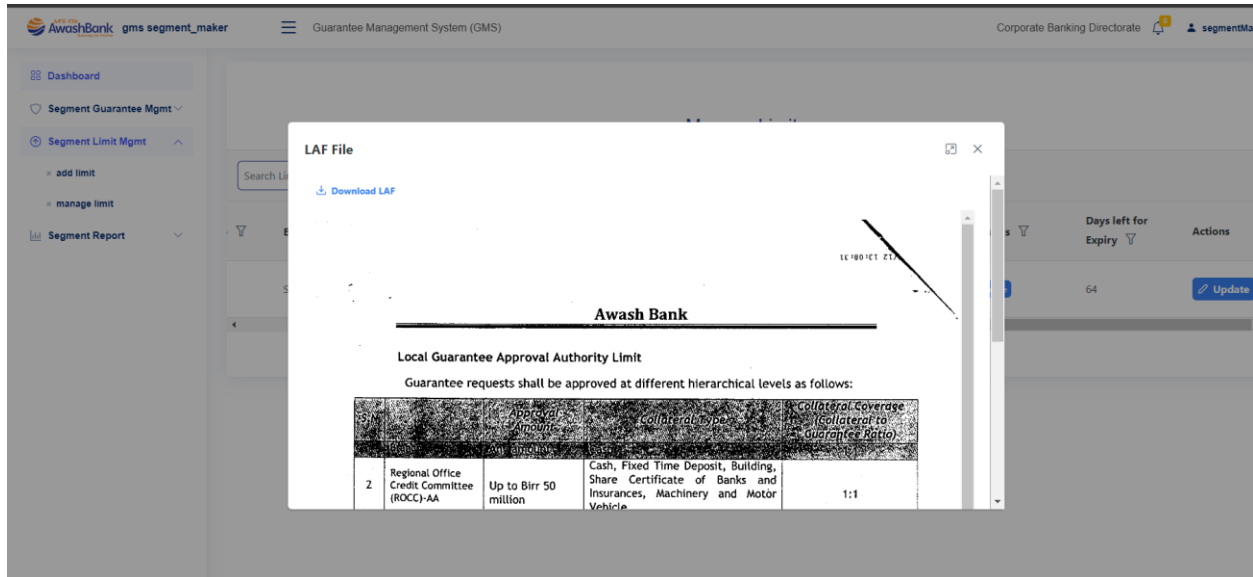


Figure 10: LAF File Preview

**Update Limit**

Region

West Addis Ababa Region

Branch\*

Sansuzi Branch

Segment

Corporate Banking Directorate

Limit Type\*

One time

Client Id\*

2020202

Client Name\*

Segment Client

Currency

ETB

Amount Granted\*

ETB 200,000.00

Date Approved\*

05/07/2024

Expiry Date\*

07/17/2024

LAF Number\*

5656565

LAF Approver Organ\*

Regional office credit Committee(ROCC)

LAF File\*

img20240212\_15041190.pdf

+ Update LAF

Collateral Type\*

Buildings completed

Collateral Value\*

ETB 30,000.00

Collateral Serial Number\*

4978

+ Add additional collateral

Update

Figure 11: Update Limit

## Actions

- Clicking update button B1 in Figure 11, will save the new update and wait to approval to show the latest data in the table manage limits.

NB: Wait for approval once successful message shown to you on update to get the latest data on the manage limits table

## 4 Segment Guarantee Management

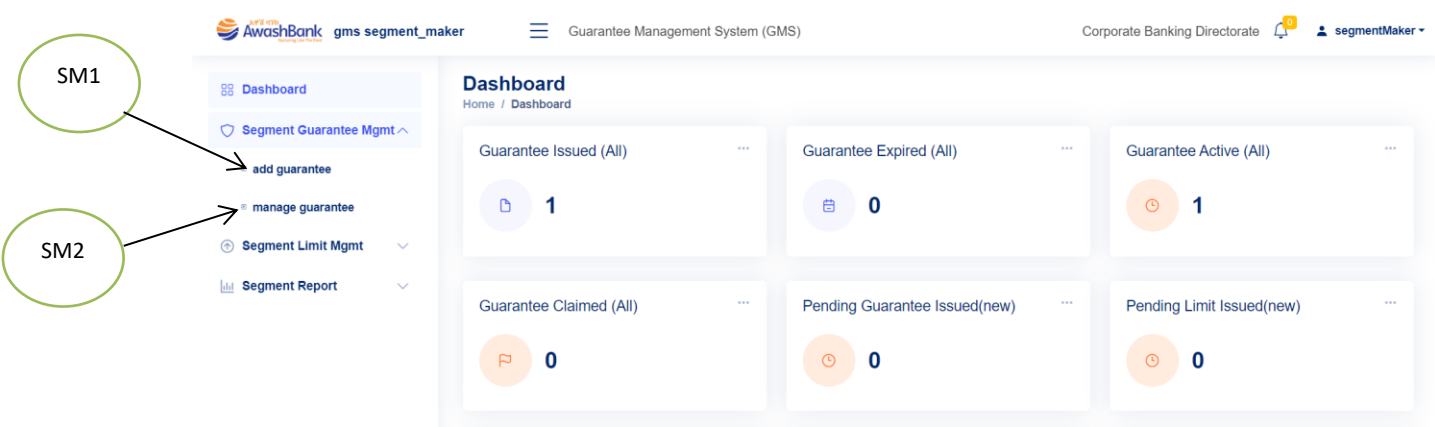


Figure 12: M2 Sub-Menus

## Sub-Menus

- Clicking Sub-Menu SM1 of M2 (menu in Figure 1) in Figure 12 will display the screen shown in Figure 13.
- Clicking Sub-Menu SM2 of M2 (menu in Figure 1) in Figure 12 will display the screen shown in Figure 19.

## 4.1 Issue New Guarantee

The screenshot shows a web form titled "Issue New Guarantee". The form contains several input fields and buttons. Callout B1 points to the "Yes" button under the "commission and charge collected" section. Callout B2 points to the "No" button in the same section. Callout B3 points to the green "Submit" button at the bottom right of the form.

**Issue New Guarantee**

Guarantee Type\*  
Select guarantee type

Laf number\*  
Select laf number

Issued Amount\*  
enter granted amount

Date Issued\*  
pick date issued

Expiry Date\*  
pick expiry date

Reference Number\*  
enter reference number

Guarantee Serial Number\*  
enter serial number

In Favor of\*  
enter in favor of

commission and charge collected\*  
Yes No

Guarantee Letter\*  
+ Choose

✓ Submit

Figure 13: Issue New Guarantee

### Actions

- Clicking “Yes” button B1 in Figure 13 will display the fields for the commission details as shown on Figure 14.
- Click “No” button B2 in Figure 13 will display the commission remark field as shown on Figure 15.
- Clicking button B3 in Figure 13 will submit and save the issued guarantee if all fields of the form are valid; otherwise, a validation error in red will be displayed under the invalid fields. This will increase/increment the total number of new pending guarantee on dashboard D4 in Figure 1 by one.

NB: If the Guarantee's commission is collected, enter the amount and attach the advice file in PDF format. Otherwise, enter a commission remark.

### Issue New Guarantee

**Guarantee Type\***

Select guarantee type

**Laf number\***

Select laf number

**Issued Amount\***

enter granted amount

**Date Issued\***

pick date issued

**Expiry Date\***

pick expiry date

**Reference Number\***

enter reference number

**Guarantee Serial Number\***

enter serial number

**In Favor of\***

enter in favor of

**commission and charge collected\***

Yes

No

**Collected Commission Amount\***

enter commission amount

**Collected Amount Advice\***

+ Choose Advice

**Guarantee Letter\***

+ Choose

✓ Submit

**Figure 14: Issue New Guarantee (commission collected)**

### Issue New Guarantee

**Guarantee Type\***

Select guarantee type

**Laf number\***

Select laf number

**Issued Amount\***

enter granted amount

**Date Issued\***

pick date issued

**Expiry Date\***

pick expiry date

**Reference Number\***

enter reference number

**Guarantee Serial Number\***

enter serial number

**In Favor of\***

enter in favor of

**commission and charge collected\***

Yes

No

**Commission and charge remark\***

**Guarantee Letter\***

+ Choose

✓ Submit

**Figure 15: Issue New Guarantee (commission not collected)**

Issue New Guarantee

Guarantee Type\*

Select guarantee type

Laf number\*

AB/BB/2121/2024

Issued Amount\*

ETB 200,000.00

Date Issued\*

05/14/2024

Expiry Date\*

07/18/2024

Reference Number\*

enter reference number

Guarantee Serial Number\*

enter serial number

In Favor of\*

enter in favor of

commission and charge collected\*

Yes

No

Guarantee Letter\*

+ Choose

Submit

Figure 16: Issue New Guarantee with One Time Type

## Actions

- Selecting the LAF number, which is a one-time type, will automatically populate the issued amount, issue date, and expiry date from the limit as in Figure 16.

Issue New Guarantee

Guarantee Type\*

Select guarantee type

Laf number\*

AB/BB/222/2024

Issued Amount\*

\$1,000,000.00

Date Issued\*

pick date issued

Expiry Date\*

pick expiry date

Exception remark\*

Reference Number\*

enter reference number

Guarantee Serial Number\*

enter serial number

In Favor of\*

enter in favor of

commission and charge collected\*

Yes

No

Guarantee Letter\*

+ Choose

Submit

Figure 17: Issue New Guarantee with Issued Amount Exceeded Available Balance

### Issue New Guarantee

Guarantee Type\*

Laf number\*

Issued Amount\*

Date Issued\*

Expiry Date\*

Expiry date of guarantee should not exceed Jul 24, 2024

Exception remark\*

Reference Number\*

Guarantee Serial Number\*

In Favor of\*

commission and charge collected\*

Guarantee Letter\*

Figure 18: Issue New Guarantee with Expiry Date of Guarantee Exceeded Limit Expiry Date

## Actions

- On the selection of LAF number which is revolving type, if you enter issued amount which is greater than available amount or if you enter expiry date which is greater than of the limit's expiry date, the validation info and exception remark text field will be shown as in Figure 17 and Figure 18

## 4.2 Manage Guarantee Details

Manage Guarantee Details						
Search guarantee						
Client Id	Client Name	Guarantee Serial Number	Guarantee Type	Issued Amount	Date Issued	Expiry Date
> 2020202	Segment Client	878787	Performance	ETB200,000.00	2024-05-07	2024-07-17
> 2222222	segment client name	SN 232002	Performance	\$2,000.00	2024-05-14	2024-06-12
Showing 1 to 2 of 2 entries						

Figure 19: Manage Guarantee Details



## Actions

- Clicking button B1 in Figure 19 will display the child guarantees under the clicked rows and if the first child has children, when the arrow button on the second row clicked the children guarantees will be showed on the modal screen.
- Scrolling horizontal scroll S1 in Figure 19, will display details and actions as shown in Figure 20.

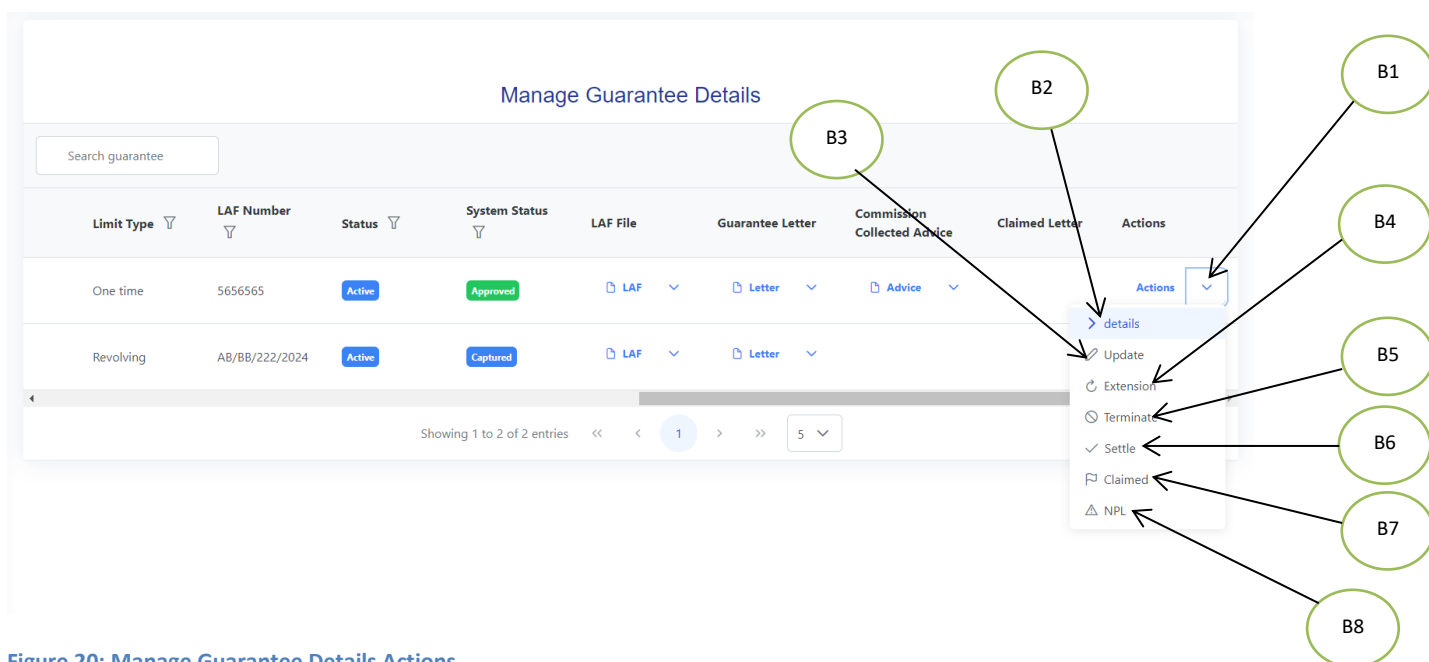


Figure 20: Manage Guarantee Details Actions

## Actions

- Clicking button B1 in Figure 20 will display button B2, B3, B4, B5, B6, B7 and B8 as shown in Figure 20.
- Clicking “details” button B2 will display Guarantee Details as shown in Figure 21.
- Clicking “Update” button B3 will display Guarantee update as shown in Figure 22.
- Clicking “Extension” button B4 will display Guarantee Extension screen as shown in Figure 23.
- Clicking “Terminate” button B5 will display confirmation dialog as shown in Figure 24.
- Clicking “Settle” button B6 will display confirmation dialog as shown in Figure 25.
- Clicking “Claimed” button B7 will display Guarantee Claimed Form screen as shown in Figure 26.
- Clicking “NPL” button B8 will put guarantee into non-performing loan if the claimed guarantee is lasted more than NPL duration.

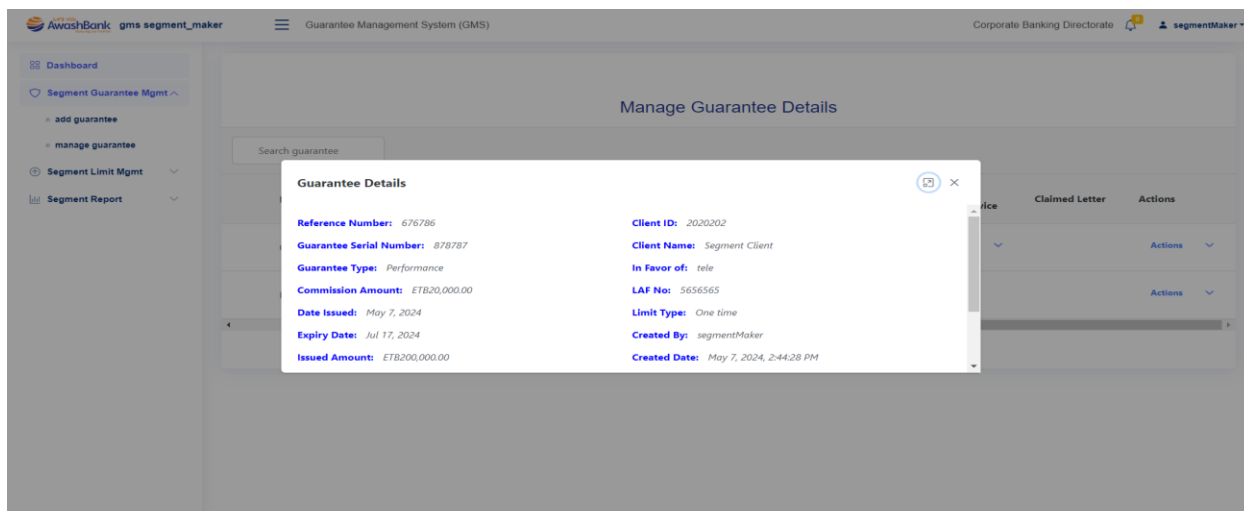


Figure 21: Guarantee Details

Figure 22: Update Issued Guarantee

## Actions

- Click button B2 in Figure 22 to update Advice file of commission collected.
- Click button B3 in Figure 22 to update Guarantee Letter
- Click button B1 in figure 22 to update the guarantee

NB: Wait for approval after the success message of your action is showed to see the latest data on Manage Details table

### Extend Guarantee

Guarantee Type\*

Performance

Laf number\*

5656565

Issued Amount\*

ETB 200,000.00

Date Issued\*

07/17/2024

Expiry Date\*

pick expiry date

Reference Number\*

enter reference number

Guarantee Serial Number\*

878787

In Favor of\*

tele

commission and charge collected\*

Yes

No

Guarantee Letter\*

+ renewal letter

LAF File for Extension\*

+ New LAF

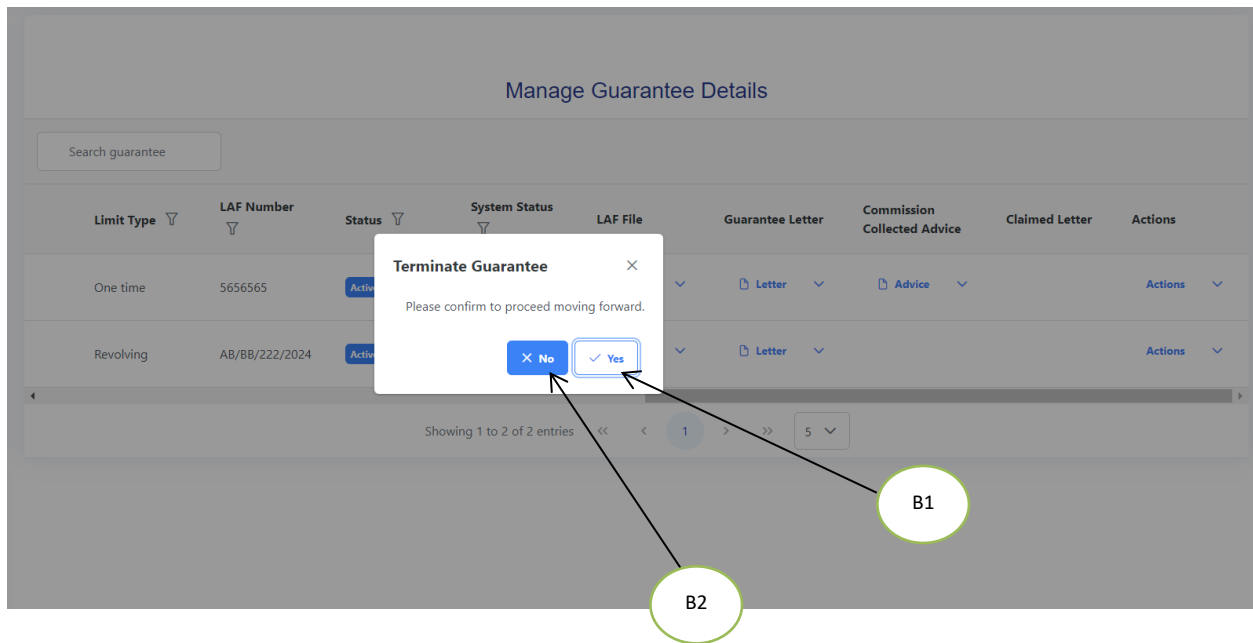
Renew

**Figure 23: Guarantee Extension**

## Actions

- Clicking button B1 in Figure 23, after you have successfully entered the valid data it will display success message unless validation red error will be displayed under each invalid fields.

NB: Guarantee Extension needs approval from immediate supervisor (Segment Checker in this case).

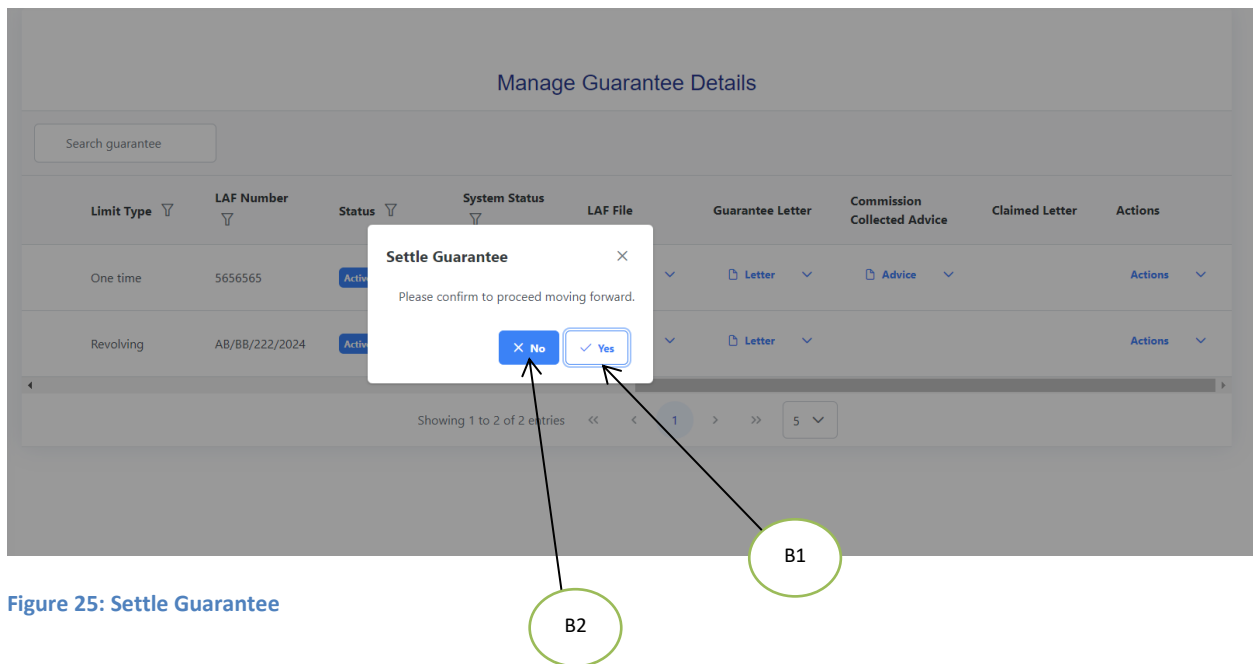


**Figure 24: Guarantee Termination**

## Actions

- Clicking button B1 will terminate the guarantee and it will display you success message.
- Clicking button B2 will cancel the action.

NB: Wait for approval after you have successfully terminated the guarantee.



**Figure 25: Settle Guarantee**

## Actions

- Clicking button B1 will settle the guarantee and it will display you success message.
- Clicking button B2 will cancel the action.

NB: Wait for approval after you have successfully settled the guarantee. The available balance of limit will be corrected only after your actions approved by immediate supervisor.

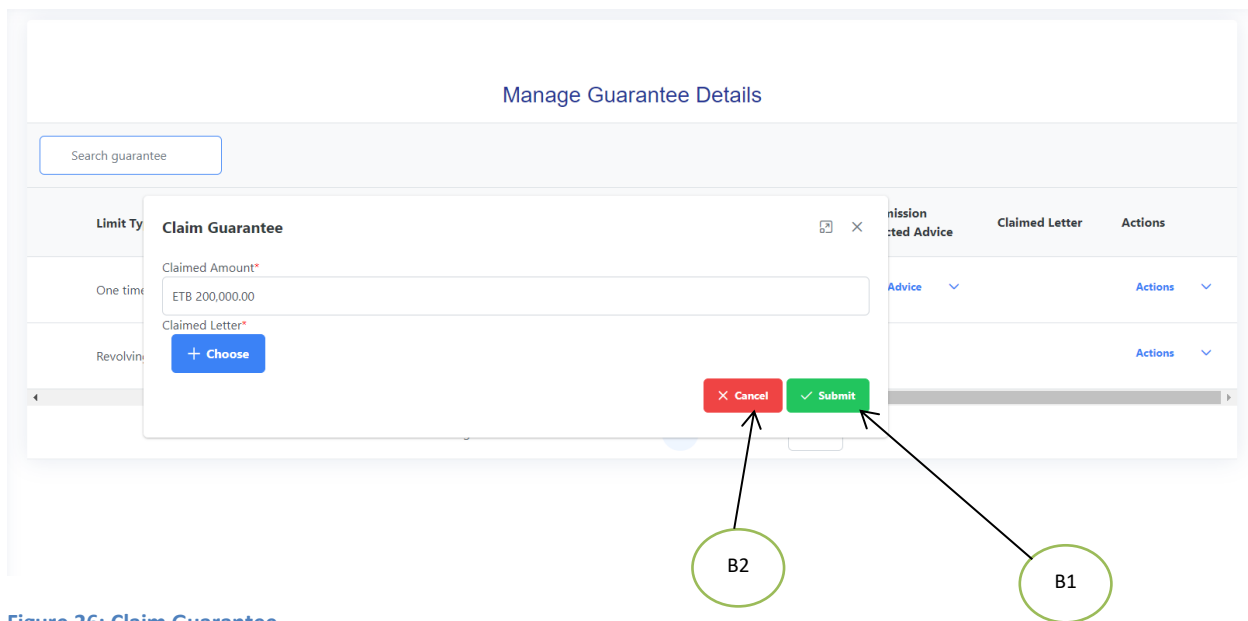


Figure 26: Claim Guarantee

## Actions

- To capture claimed guarantee, clicking button B7 in Figure 17, will display the screen as shown in Figure 26. Enter claimed amount and attach claim letter and click button B1 in Figure 26.
- Clicking button B2 in Figure 26 will cancel and hide the screen by showing the message that shows your cancelation.

NB: Wait for approval after you have successfully claimed the guarantee.

## 5 Segment Report

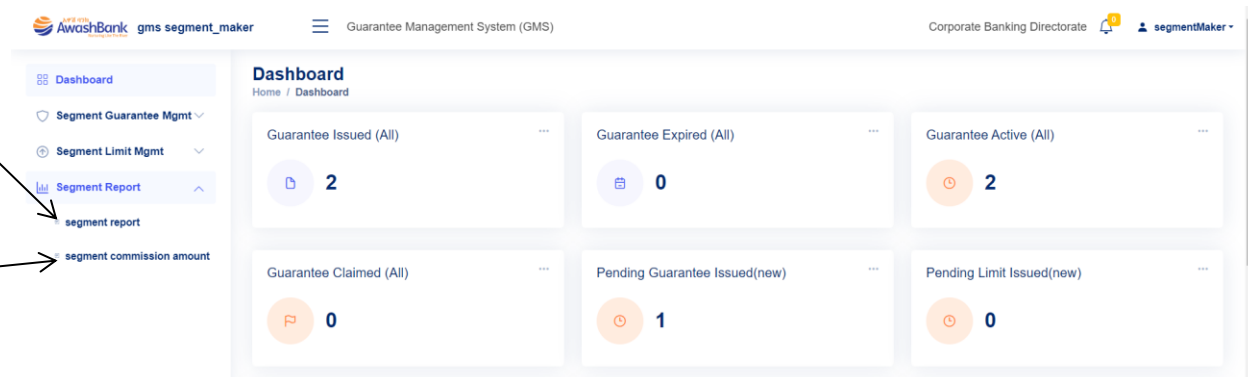


Figure 27: M4 Sub-Menus

### Sub-Menus

- Clicking Sub-Menu SM1 of M4 (menu in Figure 1) in Figure 27 will display the screen shown in Figure 28.
- Clicking Sub-Menu SM2 of M4 (menu in Figure 1) in Figure 27 will display the screen shown in Figure 32.

### 5.1 Guarantee Report

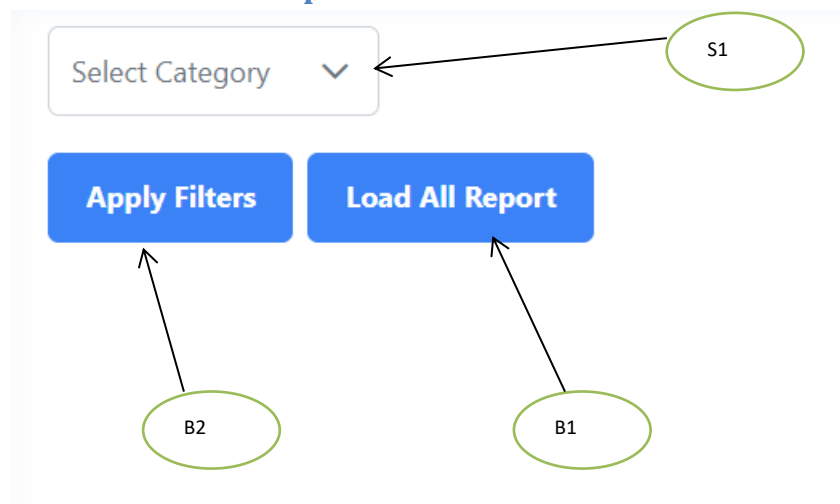


Figure 28: Segment Report

### Actions

- Clicking button B1 in Figure 28 will display all guarantee data of the unit from which the user is logged in as in Figure 29
- Selecting one or many category by selecting S1 in Figure 28 and clicking button B2 as in Figure 28 will display filters information as header and show you report as in Figure 30

B2

Select Category ▼

Apply Filters

Load All Report

Branch	Region	Segment	Client Id	Client Name	Limit Type	Limit Date Approved	Limit Expiry Date	Limit Amount	Outstanding Balance	Available Amount	Reference Number	Serial Number	Guar Date Issue
Sansuzi Branch	West Addis Ababa Region	Corporate Banking Directorate	2020202	Segment Client	One time	2024-05-07	2024-07-17	ETB200,000.00	ETB200,000.00		676786	878787	2024-07

Figure 29: All Guarantees Report of Segment

Selected Filters:

Status: Active

Commission:

Exception:

Status ▼

Active × ▼

Apply Filters

Load All Report

Branch	Region	Segment	Client Id	Client Name	Limit Type	Limit Date Approved	Limit Expiry Date	Limit Amount	Outstanding Balance	Available Amount	Reference Number	Serial Number	Guar Date Issue
Sansuzi Branch	West Addis Ababa Region	Corporate Banking Directorate	2020202	Segment Client	One time	2024-05-07	2024-07-17	ETB200,000.00	ETB200,000.00		676786	878787	2024-07

Figure 30: Guarantee Report by Filters

Actions

- Clicking button B1 in Figure 29, 30 will download the report in excel format
- Clicking button B2 in Figure 29, 30 will download the report in pdf format

20

## 5.2 Commission Report

Date Range(optional)

Load Report

B1

B2

Figure 31: Commission Report

### Actions

- Clicking button B2 in Figure 31 will list total commission collected at that segment by each currency as shown in Figure 32
- Clicking button B1 will allow you to select date range and click button B2 in Figure 31 will list total commission collected in that selected date range by each currency code.

NB: You can export the data to excel and pdf file.

Date Range(optional)

Load Report

ETB 20000

Currency Code	Total Commission Collected
ETB	20000

Figure 32: All Commission Collected Report