



COMMERZBANK

Web Trade Services

Quick Guide: Guarantees



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Quick Guide

Guarantees

Overview

This document explains the essential steps that will help you to successfully process a Guarantee Order and provides useful tips.

The Guarantees module enables efficient processing of transactions and ensures the quality of the data collected by means of comprehensive plausibility checks. It also always provides a detailed and up-to-date overview of all transactions from this business unit. The following functions are available:

- Entry and modifications of Guarantee Orders
- Responding to “Extend or pay” requests
- Recording reduction requests
- Display of all transactions via the “History” menu
- Generating Reports
- Creating transaction-specific free-text messages
- Checking the Guarantee inventory/obligations with the bank

For each action, the application communicates interactively with your Commerzbank branch’s processing system using various electronic messages. You can find a summary of these messages in the Quick Guide under „**Overview**” in “Annex I – Schedule of electronic messages”.

Entry of a Guarantee Order

Ordering a guarantee requires the collection of complex data volumes. **Web Trade Services** provides numerous tools such as template and copy functions, text blocks and extensive plausibility checks. Once the data has been collected, it is transmitted to Commerzbank's processing branch by means of highly structured electronic messages.

The screenshot shows the 'Web Trade Services' interface for entering a guarantee order. The sidebar on the left includes 'Administration' and 'Guarantees' (with 'Entry' highlighted). The main form is for 'Demokunde Zentrale (GS - IT), Frank Solms als SSO User'. The 'Guarantee text' tab is selected. Fields include 'Customer Reference', 'Client' (Demokunde Zentrale (GS - IT)), 'Guarantee number', 'Appointed bank', 'User' (Frank Solms als SSO User), 'Commerzbank Testfiliale', 'Entry Date' (27.03.2024), 'Amount' (0,00), 'Expiry Type' (Specified date of expiry), 'Expiry Date', 'Auto-Renewal', 'Expiry Condition/Event', 'Foreign/domestic guaran.', 'Kind of Guarantee', 'Purpose of Message', 'Type of guarantee', 'Applicable Rules' (Not subject to any rule), and 'Internal remarks'. At the bottom, there are buttons for 'template', 'display', and 'save'.

Fig. 01, Registering guarantee order

Many fields can only be populated with predefined values. To do this, simply open the dropdown menu (▼) for the respective field and select one of the available options. Similarly, when dealing with dates, click on the arrow (▶) next to the date field and choose any desired date. Alternatively, you can directly enter a value like “+180” into the date field. **Web Trade Services** will automatically calculate the date 180 days from the current day.

The buttons „☰“ represent database access. Clicking on this symbol will open an address database or display predefined text blocks depending on the field.

Tip:

You can use the “Internal remarks” field to add information related to the current transaction. These notes will be displayed each time the transaction is accessed and can serve as useful hints for colleagues during further processing.

Important: Information from this field is not transmitted to Commerzbank!

By using the „Administration” function (see Fig. 01), you can create databases for various fields yourself. If you choose a standard text provided by Commerzbank, there's no need to enter a specific guarantee text. The different standard texts are available for download in the corporate customer portal.

Text Module		
Group of text module	Code of text module	Text
GUA - Guarantee text	AVTXT	Text of guarantee
GUA - Guarantee text	ADV/P	We have been informed that you, Beneficiary PLC

Fig. 02, Text module

Tip:

If necessary, create your text modules in different languages. Activate one or more text modules as shown above and click on „Language" to switch between the previously created languages. „Insert" then only takes over the content in the desired language.

For capturing a Guarantee Order, there are three options:

- A) Manual entry of a Guarantee Order
- B) Use of a template (see the „Template" section)
- C) Use of an existing transaction

The most efficient method is to use an existing transaction or a template.

A) Manual entry of a Guarantee Order:

Under the section labeled 'Guarantees,' click on ,Entry'.

Then, enter the necessary data under the tabs for "Basic Data," "Parties," etc.

Important: In the "Customer Reference" field, assign a unique reference that has not been used before for each new transaction.

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional det... Guarantee text Other Details Further Detail...

Customer Reference [] Client Demokunde Zentrale (GS - IT)

Guarantee number [] Appointed bank Commerzbank Testfiliale

User Frank Solms als SSO User

Entry Date 27.03.2024

Amount [] 0,00 [] Additional Amount Information

Expiry Type Specified date of expiry

Expiry Date [] [] Auto-Renewal

Expiry Condition/Event []

Foreign/domestic guaran. []

Kind of Guarantee []

Purpose of Message []

Type of guarantee [] []

Applicable Rules Not subject to any rule []

Internal remarks [] Internal priority Normal

template display **save**

Fig. 03, Entry of a Guarantee order

To complete your data recording, press the ,save' button. The application now carries out plausibility checks and indicates possible errors in the recording if necessary:

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional det... Guarantee text Other Details Further Detail...

Customer Reference xxxx Client Demokunde Zentrale (GS - IT)

Guarantee number [] Appointed bank Commerzbank Testfiliale

User Frank Solms als SSO User

Entry Date 27.03.2024

Amount EUR 1,000.00 [] Additional Amount Information

Expiry Type Specified date of expiry

Expiry Date [] [] Auto-Renewal

Expiry Condition/Event Enter a value for this mandatory field. X []

Foreign/domestic guaran. Foreign guarantee []

Kind of Guarantee Enter a value for this mandatory field. X []

Purpose of Message []

Type of guarantee Advance Payment Guarantee []

Applicable Rules Not subject to any rule []

Internal remarks [] Internal priority Normal

template display **save**

Fig. 04, Error message

The field to be corrected will be highlighted in color and accompanied by an error message. You can close this message by clicking the red cross icon (✖). As soon as there are no more errors and the save can be performed successfully, **Web Trade Services** asks whether the save should be done with or without printing the copy of the file i.e. copy of the outgoing electronic message to Commerzbank.

If you don't need a copy of the file, click on „**Save without printing of file copy**” in the subsequent window. To print the file, please follow these steps: First, click on „**Save with printing of the file copy**” in the subsequent window. The application will then provide the file copy in the form of a PDF document.

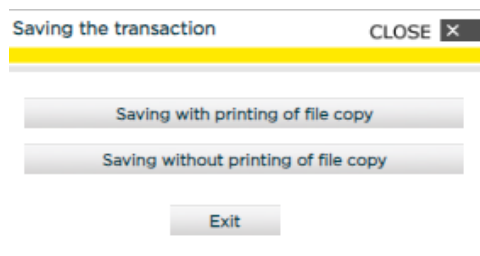



Fig. 05, Saving the transaction

If you want to print the document, please click on the icon „”. The PDF document will now be detached from the application and will appear in a separate window as a regular PDF document. You can then print it or save it locally if needed. Afterward, you can close the window. Your session in Web Trade Services will remain active. You will now see the file copy within the application on your screen.

Once saved, the transaction must be definitively approved and transmitted to the bank under “**Overview / Release.**”

B) Guarantee Order using a template

Prerequisite: You have created one or more templates under the 'Templates' section.

Tip:

Templates can be created either manually via the 'Templates' menu or from an existing transaction (see the separate chapter on 'Template creation').

Under Guarantees select 'Entry' and then click the 'template' button.

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data | Parties | Additional det... | Guarantee text | Other Details | Further Detail...

Customer Reference: [] Client: Demokunde Zentrale (GS - IT)

Guarantee number: [] Appointed bank: Commerzbank Testfiliale

User: Frank Solms als SSO User

Entry Date: 27.03.2024

Amount: [] 0,00 [] Additional Amount Information

Expiry Type: Specified date of expiry

Expiry Date: [] Auto-Renewal

Expiry Condition/Event: []

Foreign/domestic guaran.: []

Kind of Guarantee: []

Purpose of Message: []

Type of guarantee: []

Applicable Rules: Not subject to any rule

Internal remarks: [] Internal priority: Normal

[] **template** [] display [] save

Fig. 06, Selecting Guarantee Order template

Afterwards, a list of all the templates you have saved will be displayed:

Selection of sample guarantees CLOSE X

Reference	Beneficiary	Third party	Type of guarantee	Gua. issuing bank	Type
ANZAHLUNG				Direct	Sample
AVAL	Begünstigter			Direct	Sample
ERFUELLUNG				Direct	Sample
FS Test GACDEL1	Begünstigter				Sample
FS Test GACDEL2	Begünstigter	Abweichender Auftragge			Sample
FS Test Muster	Beneficiary			Direct	Sample
GUA	Beneficiary			Direct	Sample
M1					Sample

Fig. 07, Selection of sample guarantees

Click on the desired template to copy all fields of the template into the recording mask (excluding reference, date, and amount fields):

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional det... Guarantee text Other Details Further Detail...

Customer Reference: [] Client: Demokunde Zentrale (GS - IT)

Guarantee number: [] Appointed bank: Commerzbank Testfiliale

User: Frank Solms als SSO User

Entry Date: 27.03.2024

Amount: EUR 0,00 Additional Amount Information

Expiry Type: Specified date of expiry

Expiry Date: [] Auto-Renewal

Expiry Condition/Event: []

Foreign/domestic guaran.: Domestic guarantee

Kind of Guarantee: Surety

Purpose of Message: []

Type of guarantee: []

Applicable Rules: Not subject to any rule

Internal remarks: [] Internal priority: Normal

template display save

Fig. 08, Entry of Guarantee Order

Now you need to fill in the remaining fields (and of course, any other pre-filled fields can be modified as desired). Important: In the 'Customer Reference' field, a unique reference that has not been used before must be assigned for each new transaction.

To complete your recording, click the 'save' button. The application now carries out plausibility checks and indicates possible errors in the recording if necessary:

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional det... Guarantee text Other Details Further Detail...

Customer Reference: xxxxx Client: Demokunde Zentrale (GS - IT)

Guarantee number: [] Appointed bank: Commerzbank Testfiliale

User: Frank Solms als SSO User

Entry Date: 27.03.2024

Amount: EUR 1.000,00 Additional Amount Information

Expiry Type: Specified date of expiry

Expiry Date: [] Auto-Renewal

Expiry Condition/Event: Enter a value for this mandatory field. X

Foreign/domestic guaran.: Foreign guarantee

Kind of Guarantee: Enter a value for this mandatory field. X

Purpose of Message: []

Type of guarantee: Advance Payment Guarantee

Applicable Rules: Not subject to any rule

Internal remarks: [] Internal priority: Normal

template display save

Fig. 09, Error message

The field to be corrected will be highlighted in color and accompanied by an error message. You can close this message by clicking the red cross icon (✖). As soon as there are no more errors and the save can be performed successfully, **Web Trade Services** asks whether the save should be done with or without printing the copy of the file i.e. a copy of the outgoing electronic message to Commerzbank.

If you don't need a copy of the file, click on „**Save without printing of file copy**” in the subsequent window. To print the file, please follow these steps: First, click on „**Save with printing of the file copy**” in the subsequent window. The application will then provide the file copy in the form of a PDF document.

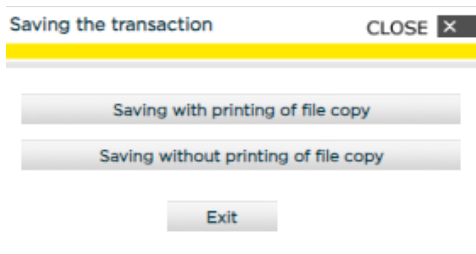


Fig. 10, Saving the transaction

If you want to print the document, please click on the icon „📄”. The PDF document will now be detached from the application and will appear in a separate window as a regular PDF document. You can then print it or save it locally if needed. Afterward, you can close the window. Your session in **Web Trade Services** will remain active. You will now see the file copy within the application on your screen.

Once saved, the transaction must be definitively approved and transmitted to the bank under “**Overview / Release.**”

Tip:

You have not yet completed your registration and need to leave your workplace urgently? No problem! Click the pause icon “⏸” in the application header. The registration is aborted and saved without any plausibility checks being carried out. The process can be taken up at any time for further processing via the menu item "Overall overview/Pending transactions".

C) Guarantee Order using an existing transaction

Under Guarantees select 'Entry' and then click the 'Database Access' button :

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data | Parties | Additional det... | **Guarantee text** | Other Details | Further Detail...

Customer Reference Client Demokunde Zentrale (GS - IT)

Guarantee number Appointed bank Commerzbank Testfiliale

User Frank Solms als SSO User

Entry Date 27.03.2024

Amount Additional Amount Information

Expiry Type Specified date of expiry

Expiry Date Auto-Renewal

Expiry Condition/Event

Foreign/domestic guaran.

Kind of Guarantee

Purpose of Message

Type of guarantee

Applicable Rules Not subject to any rule

Internal remarks Internal priority Normal

template display save

Fig. 11, Entry of Guarantee Order

In the window that opens; after clicking the ,**Select**' button, you will see a list of all existing Guarantees. Alternatively, you can also search for a specific transaction by entering it in the ,**Customer Reference**' field:

Selection criteria CLOSE X

Client Demokunde Zentrale (GS - IT) **Select**

Appointed Bank

User

Business sector Guarantee

Customer Reference

Guarantee Number

Beneficiary

Issuing/Advising Bank

Type of guarantee

Foreign/Domestic Guarant.

Created on From To

Expiry Date

Contract status All

Currency

Amount

Exit

Fig. 12, Operation search

In the list that opens, select the desired operation by clicking on it:

Guarantees							CLOSE X
Client	Own Reference	Bank Reference	Bank	Beneficiary	Contract date	Expiry	Total amount
Demokunde Z	03-2022		Commerzbank	Beguenstigter		18.04.2024	1.111,00
Demokunde Z	07122013		Commerzbank	Beguenstigter			1.111,00
Demokunde Z	111222		Commerzbank	Beneficiary			44.444.444,00
Demokunde Z	53434343		Commerzbank	Beguenstigter			50.000,00
Demokunde Z	9999		Commerzbank	Beneficiary PLC			99,00
Demokunde Z	ADVANCE1	ZITXAVXADVANCE2	Commerzbank	Beneficiary PLC		31.01.2011	75.500,95
Demokunde Z	AVXZITXEXT1	ZITXAVXEXT1	Commerzbank	Beneficiary		31.12.2012	20.000,00

Fig. 13, Operation selection

The application now copies all fields of the selected item to the capture screen (excluding reference, date, and amount fields):

Web Trade Services **Guarantees** ⌵ ⏸ ⏪

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional det... Guarantee text Other Details Further Detail...

Customer Reference Client Demokunde Zentrale (GS - IT)

Guarantee number Appointed bank Commerzbank Testfiliale

User Frank Solms als SSO User Entry Date 27.03.2024

Amount EUR Additional Amount Information

Expiry Type Specified date of expiry

Expiry Date Auto-Renewal

Expiry Condition/Event

Foreign/domestic guaran. Foreign guarantee

Kind of Guarantee

Purpose of Message direct Guarantee Issuance - ISSU

Type of guarantee Advance Payment Guarantee

Applicable Rules Not subject to any rule

Internal remarks Internal priority Normal

📄 template 🔍 display 💾 save

Fig.14, Entry of Guarantee Order

Now you need to fill in the remaining fields (and of course, any other pre-filled fields can be modified as desired). Important: In the **Customer Reference** field, a unique reference that has not been used before must be assigned for each new transaction.

To complete your recording, press the **save** button. The application now carries out plausibility checks and indicates possible errors in the recording if necessary:

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional det... Guarantee text Other Details Further Detail...

Customer Reference: xxxxx Client: Demokunde Zentrale (GS - IT)

Guarantee number: Appointed bank: Commerzbank Testfiliale

User: Frank Solms als SSO User

Entry Date: 27.03.2024

Amount: EUR 1.000,00 Additional Amount Information

Expiry Type: Specified date of expiry

Expiry Date: Auto-Renewal

Expiry Condition/Event: Enter a value for this mandatory field. X

Foreign/domestic guaran.: Foreign guarantee

Kind of Guarantee: Enter a value for this mandatory field. X

Purpose of Message: Enter a value for this mandatory field. X

Type of guarantee: Advance Payment Guarantee

Applicable Rules: Not subject to any rule

Internal remarks: Internal priority: Normal

template display save

Fig. 15, Error message

The field to be corrected will be highlighted in color and accompanied by an error message. You can close this message by clicking the red cross icon (X). As soon as there are no more errors and the save can be performed successfully, **Web Trade Services** asks whether the save should be done with or without printing the copy of the file i.e. a copy of the outgoing electronic message to Commerzbank.

If you don't need a copy of the file, click on „**Save without printing of file copy**” in the subsequent window. To print the file, please follow these steps: First, click on „**Save with printing of the file copy**” in the subsequent window. The application will then provide the file copy in the form of a PDF document.

Saving the transaction CLOSE X

Saving with printing of file copy

Saving without printing of file copy

Exit

Fig. 16, Saving the transaction

If you want to print the document, please click on the icon „📄”. The PDF document will now be detached from the application and will appear in a separate window as a regular PDF document. You can then print it or save it locally if needed. Afterward, you can close the window. Your session in **Web Trade Services** will remain active. You will now see the file copy within the application on your screen.

Once saved, the transaction must be definitively approved and transmitted to the bank under “**Overview / Release.**”

Making Amendments

Making changes to the Guarantees is done via the menu item "Amendment" in the Guarantees section. The database field "☰" next to the "Reference" field is used to select Guarantee that needs modification:

The screenshot shows the 'Guarantees' application window for 'Demokunde Zentrale (GS - IT), Frank Solms als SSO User'. The left sidebar has 'Amendment' highlighted under the 'Guarantees' section. The main form has several fields: 'Reference' (with a '☰' button), 'Client' (Demokunde Zentrale (GS - IT)), 'User' (Frank Solms als SSO User), 'Beneficiary', 'Amount/Open' (0.00), and 'Date of amendment' (27.03.2024). On the right, there are fields for 'Appointed bank' (Commerzbank Testfiliale), 'Contact person at bank', and 'Guarantee No.'. A 'Number of amendment' field is set to 0.

Fig. 17, Change Guarantee Order

In the window that opens; after clicking the ,**Select**' button, you will see a list of all existing Guarantees. Alternatively, you can also search for a specific transaction by entering it in the ,**Customer Reference**' field:

The 'Selection criteria' dialog box is shown with a yellow header and a 'CLOSE' button. It contains various search filters: 'Client' (Demokunde Zentrale (GS - IT)), 'Appointed Bank', 'User', 'Business sector' (Guarantee), 'Customer Reference' (empty), 'Guarantee Number', 'Beneficiary', 'Issuing/Advising Bank', 'Type of guarantee', 'Foreign/Domestic Guarant.', 'Created on' (From/To), 'Expiry Date', 'Contract status' (All), 'Currency', and 'Amount' (0.00). A 'Select' button is highlighted in red.

Fig. 18, Operation search

In the list that opens, select the desired operation by clicking on it:

Guarantees							CLOSE
Client	Own Reference	Bank Reference	Bank	Beneficiary	Contract date	Expiry	Total amount
Demokunde Z	03-2022		Commerzbank	Begünstigter		18.04.2024	1.111,00
Demokunde Z	07122013		Commerzbank	Begünstigter			1.111,00
Demokunde Z	111222		Commerzbank	Beneficiary			44.444.444,00
Demokunde Z	53434343		Commerzbank	Begünstigter			50.000,00
Demokunde Z	9999		Commerzbank	Beneficiary PLC			99,00
Demokunde Z	ADVANCE1	ZITXAVXADVANCE2	Commerzbank	Beneficiary PLC		31.01.2011	75.500,95
Demokunde Z	AVXZITXEXT1	ZITXAVXEXT1	Commerzbank	Beneficiary		31.12.2012	20.000,00

Fig. 19, Operation selection

The application switches to the selected process and now you can make the desired changes in the individual tabs.

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Free Text Other Details

Reference: FS PV R3-21

Client: Demokunde Zentrale (GS - IT)

User: Frank Solms als SSO User

Beneficiary: Begünstigter

Amount/Open: EUR 500,00 500,00

Date of amendment: 14.09.2021 Cancel Guarantee

Increase/Decrease: EUR 0,00

New amount: EUR 500,00

New Expiry: Specified date of expiry

New Expiry Date:

Expiry Condition/Event:

Appointed bank: Commerzbank Testfiliale

Contact person at bank:

Guarantee No.: BK PV R3-21

Number of amendment: 1

Internal remarks:

Internal priority: Normal

history display save

Fig. 20, Making amendments

Changes in the amount are recorded in the **'Increase/Decrease'** field. For increases, enter the increase amount in this field; for reductions, enter the reduction amount preceded by a minus sign (e.g. -1,000.00)

To complete your recording, press the **'save'** button. The application now carries out plausibility checks and indicates possible errors in the recording if necessary:

Once saved, the transaction must be definitively approved and transmitted to the bank under **"Overview / Release."**

Answer to an Extend or Pay request

The response to an Extend or Pay request is accessed via the „Answer Extend or Pay” menu option within the Guarantees module.

Prerequisite: You have received an electronic message (G08 – request for extension or pay) from Commerzbank under the Guarantee in your WTS mailbox and you have already imported the message.

The Database field “” next to the „Reference” field is used to access the corresponding Guarantee:

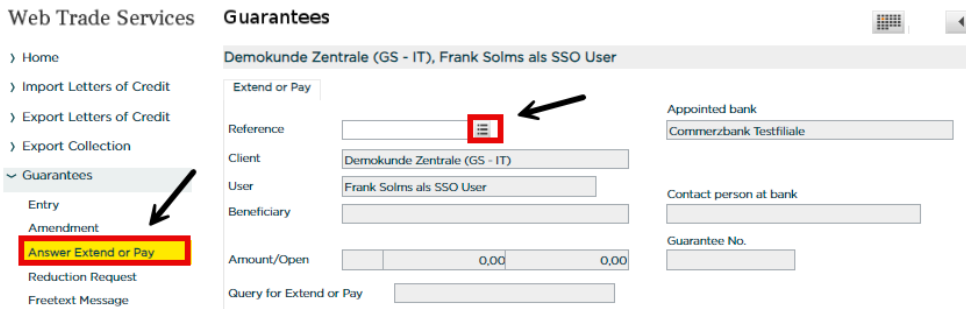


Fig. 21, Accessing the transactions

In the window that opens; after clicking the ‚Select’ button, you will see a list of all existing Guarantees. Alternatively, you can also search for a specific transaction by entering it in the ‚Customer Reference’ field:

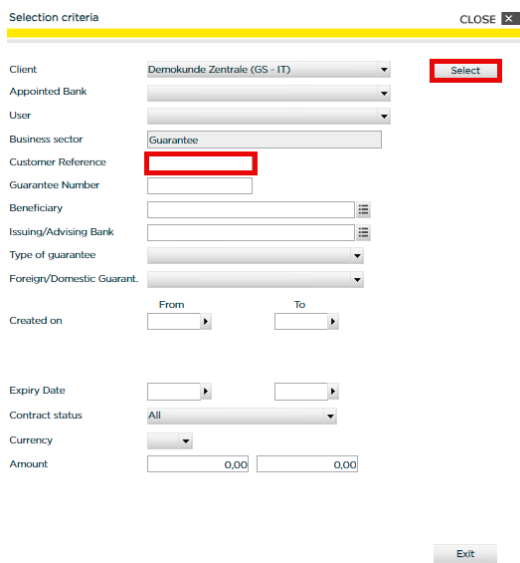


Fig. 22, Operation search

In the list that opens, select the desired operation by clicking on it:

Guarantees							CLOSE X
Client	Own Reference	Bank Reference	Bank	Beneficiary	Contract date Expiry	Total amount	
Demokunde Z	03-2022		Commerzbank	Beguenstigter	18.04.2024	1.111,00	
Demokunde Z	07122013		Commerzbank	Beguenstigter		1.111,00	
Demokunde Z	111222		Commerzbank	Beneficiary		44.444.444,00	
Demokunde Z	53434343		Commerzbank	Beguenstigter		50.000,00	
Demokunde Z	9999		Commerzbank	Beneficiary PLC		99,00	
Demokunde Z	ADVANCE1	ZITXAVXADVANCE2	Commerzbank	Beneficiary PLC	31.01.2011	75.500,95	
Demokunde Z	AVXZITXEXT1	ZITXAVXEXT1	Commerzbank	Beneficiary	31.12.2012	20.000,00	

Fig. 23, Operation selection

You can give us your instructions on the following screen as follows:

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Extend or Pay

Reference: AVXZITXEXTI

Client: Demokunde Zentrale (GS - IT)

User: Roland Hasenaecker als SSO User

Beneficiary: Beneficiary

Amount/Open: EUR 20,000.00 20,000.00

Appointed bank: Commerzbank Testfiliale

Contact person at bank:

Guarantee No.: ZITXAVXEXTI

Query for Extend or Pay

Request Date:

Utilization Amount: EUR 0,00

New Expirydate:

New Counter Expirydate:

Instructions:

ISO/ Settlement account:

ISO/Account no. for fees:

Remittance Cover:

Customer to Bank Info:

history display save

Fig. 24, Document Acceptance / - Rejection

Under the section '**Answer Extend or Pay**' open the dropdown menu, and you will see all incoming requests related to this guarantee. Choose the desired request, and the data from the received message will be added to the current screen:

Afterwards, under the section 'Instructions,' open the dropdown menu, and you will have the choice between '**Extend**' or '**Pay**.'

Via the menu item '**display**' you can preview the corresponding electronic outgoing message if needed.


To complete your entry, click the "**save**" button. The application will now perform plausibility checks and indicate any potential errors in the entry:

Once saved, the transaction must be definitively approved and transmitted to the bank under "**Overview / Release**."

Guarantee reduction

The request for a reduction of the Guarantee amount is made via the menu item „**Reduction Request**” within the Guarantees module.

The Database access field “” next to the „**Reference**” field is used to access the corresponding Guarantee:



Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Reduction Request

Reference: 

Appointed bank:

Client:

User:

Contact person at bank:

Beneficiary:

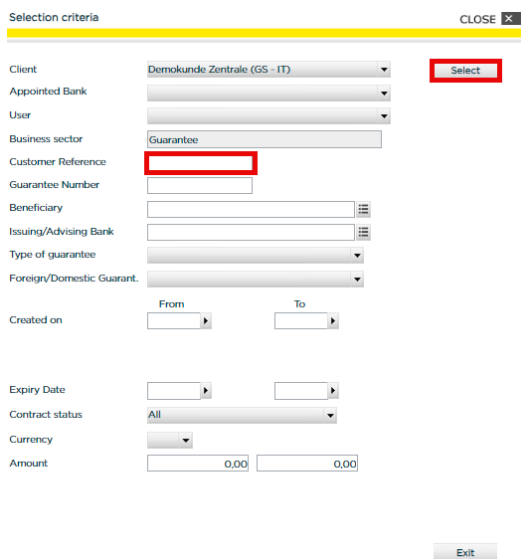
Guarantee No.:

Amount/Open:

Amount of Reduction / Release:

Fig. 25, Accessing the transaction

In the window that opens; after clicking the ‚**Select**’ button, you will see a list of all existing Guarantees. Alternatively, you can also search for a specific transaction by entering it in the ‚**Customer Reference**’ field:



Selection criteria CLOSE X

Client: **Select**

Appointed Bank:

User:

Business sector:

Customer Reference:

Guarantee Number:

Beneficiary:

Issuing/Advising Bank:

Type of guarantee:

Foreign/Domestic Guarant.:

Created on: From To

Expiry Date:

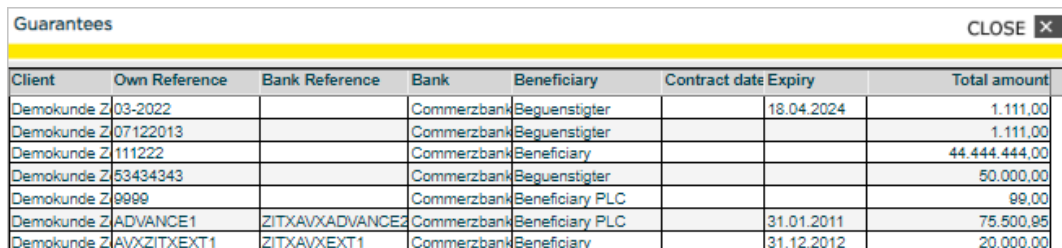
Contract status:

Currency:

Amount:

Fig. 26, Operation search

In the list that opens, select the desired operation by clicking on it:



Guarantees CLOSE X						
Client	Own Reference	Bank Reference	Bank	Beneficiary	Contract date Expiry	Total amount
Demokunde Z	03-2022		Commerzbank	Begünstigter	18.04.2024	1.111,00
Demokunde Z	07122013		Commerzbank	Begünstigter		1.111,00
Demokunde Z	111222		Commerzbank	Beneficiary		44.444.444,00
Demokunde Z	53434343		Commerzbank	Begünstigter		50.000,00
Demokunde Z	9999		Commerzbank	Beneficiary PLC		99,00
Demokunde Z	ADVANCE1	ZITXAVXADVANCE2	Commerzbank	Beneficiary PLC	31.01.2011	75.500,95
Demokunde Z	AVXZITXEXT1	ZITXAVXEXT1	Commerzbank	Beneficiary	31.12.2012	20.000,00

Fig. 27, Operation selection

You can provide us with your request on the following screen as follows:

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Reduction Request

Reference: FS PV R3-21

Client: Demokunde Zentrale (GS - IT)

User: Frank Solms als SSO User

Beneficiary: Begünstigter

Amount/Open: EUR 500,00 / 500,00

Appointed bank: Commerzbank Testfiliale

Contact person at bank:

Guarantee No.: BK PV R3-21

Amount of Reduction / Release: EUR 0,00

Reasons of Reduction / Release

Other Reasons for Reduction/Release

Customer to Bank Info

history display save

Fig. 28, Guarantee reduction

Under the section '**Amount of Reduction/Release**' enter the amount by which you want to reduce the guarantee. Then, under the section '**Reasons of Reduction/ Release**' choose the appropriate reason from the dropdown menu.

Reasons of Reduction / Release

Other Reasons for Reduction/Release

Underlying business finished
Non acceptance of a tender
other
Reduction clause fulfilled
Warranty obligation period expired

Fig. 29, Reasons of Reduction/ Release


If you select '**other**', the field "**Other Reasons for Reduction/Release**' becomes mandatory, allowing you to provide additional details.

Via the menu item '**display**' you can preview the corresponding electronic outgoing message if needed.

To complete your entry, click the "**save**" button. The application will now perform plausibility checks and indicate any potential errors in the entry:

Once saved, the transaction must be definitively approved and transmitted to the bank under "**Overview / Release.**"

Free-text Message

You can create a free-text message related to a guarantee using the “Freetext Message” menu option within the Guarantees module. The database field “” next to the „Reference” field is used to access the corresponding Guarantee:



Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Freetext Message

Reference: 

Appointed bank:

Client:

User:

Beneficiary:

Contact person at bank:

Amount/Open:

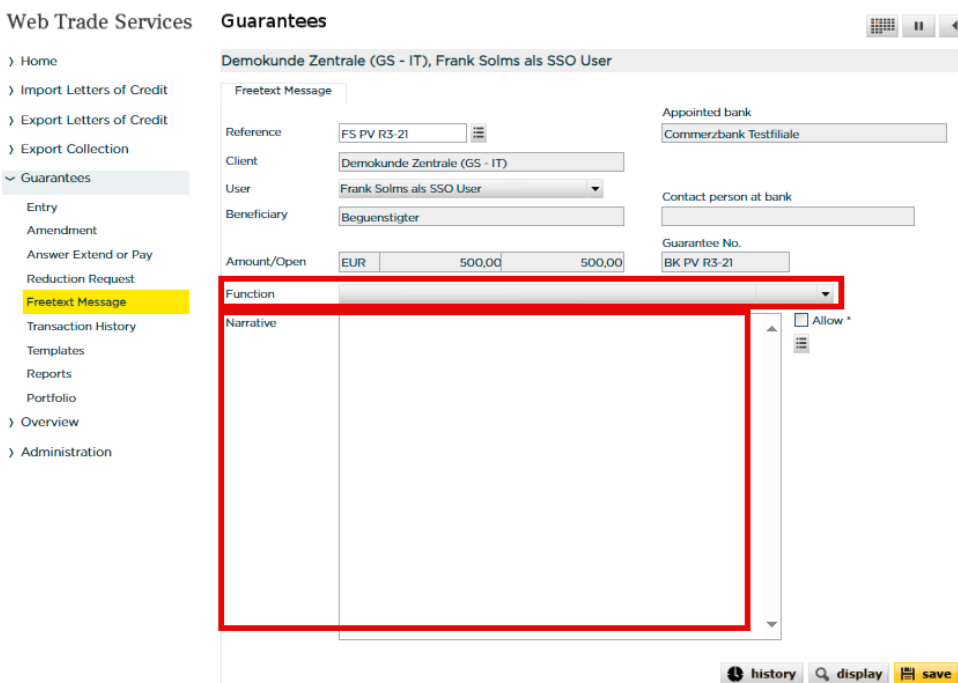
Guarantee No.:

Function:

Narrative: Allow *

Fig. 30, Accessing the transaction


Create your free text message on the following screen as follows:



Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Freetext Message

Reference: 

Appointed bank:

Client:

User:

Beneficiary:

Contact person at bank:

Amount/Open:

Guarantee No.:

Function:

Narrative: Allow *

Fig. 31, Creation of free text message

Your message can now be entered in the ‘Narrative’ field. The selection in the ‘Function’ field can be optionally assigned.

Via the menu item ‘display’ you can preview the outgoing electronic message if needed.

To complete your entry, click the “save” button. The application will now perform plausibility checks and indicate any potential errors in the entry.

Once saved, the transaction must be definitively approved and transmitted to the bank under “Overview / Release.”

Transaction history

The history provides an up-to-date and complete overview of the existing transactions. Within the context of Guarantee business operations, the following actions can be performed:

- Displaying a contract sheet
- Closing or deleting a transaction (see „Annex III – Explanation of Status Features”)
- Viewing incoming messages via the ‘Transaction History’ button
- Accessing historical versions of the transaction
- Creating templates

To access the transaction history, start from the ‘Transaction History’ menu and select the relevant Guarantee using the button “☰” next to ‘Customer Reference’ field.

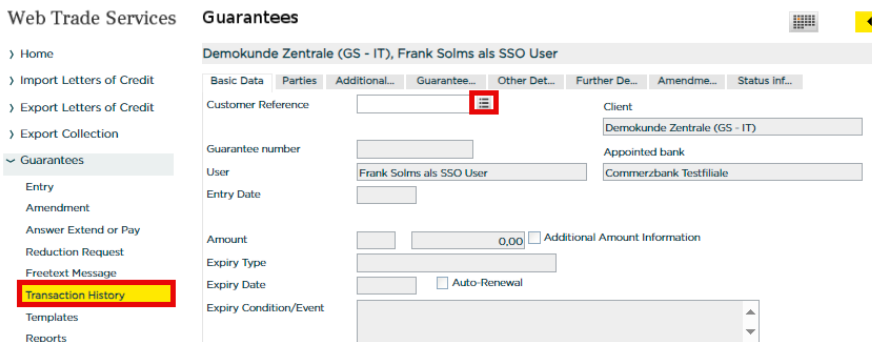


Fig. 32, Accessing the transaction

In the window that opens; after clicking the ,Select’ button, you will see a list of all existing Guarantees. Alternatively, you can also search for a specific transaction by entering it in the ,Customer Reference’ field:

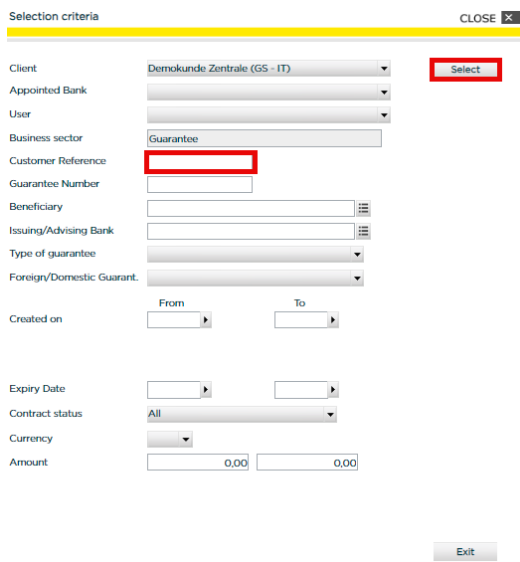


Fig. 33, Operation search

In the list that opens, select the desired operation by clicking on it:

Guarantees							CLOSE
Client	Own Reference	Bank Reference	Bank	Beneficiary	Contract date Expiry	Total amount	
Demokunde Z	03-2022		Commerzbank	Beguenstigter	18.04.2024	1.111,00	
Demokunde Z	07122013		Commerzbank	Beguenstigter		1.111,00	
Demokunde Z	111222		Commerzbank	Beneficiary		44.444.444,00	
Demokunde Z	53434343		Commerzbank	Beguenstioter		50.000,00	

Fig. 34, Operation selection

The selected operation is displayed:

Web Trade Services **Guarantees**

Demokunde Zentrale (GS - IT), Frank Solms als SSO User

Basic Data Parties Additional... Guarantee... Other Det... Further De... Amendme... Status inf...

Customer Reference: AVXZITXGESAMT1 Client: Demokunde Zentrale (GS - IT)

Guarantee number: ZITXAVXGESAMT1 Appointed bank: Commerzbank Testfiliale

User: Roland Hasenaecker als SSO User

Entry Date: 19.03.2010

Amount: EUR 25.000,00 Additional Amount Information

Expiry Type: Specified date of expiry

Expiry Date: 31.12.2013 Auto-Renewal

Expiry Condition/Event

Foreign/domestic guaran.: Foreign guarantee

Kind of Guarantee: Guarantee Show counter-undertaking info

Purpose of Message: direct Guarantee Issuance - ISSU

Type of guarantee: Advance Payment Guarantee

Applicable Rules: Not subject to any rule

Internal remarks: >Info: Die Nachricht wurde mit Filetransfer empfangen. Von Benutzer Batchuser für TradeConnect am 18.05.2010 um 16:55:03. Kontrakt wurde von der Bank geschlossen.

Internal priority: Normal

display close history delete changes template

Fig. 35, Selected operation is displayed

By clicking the **'close'** button, you can manually set the operation to the "Closed" status. Transactions in this status will only be included in the "All Transactions" report.


After clicking the **'history'** button, an overview of all existing transactions related to the specific guarantee will be displayed.

Transactions for AVXZITXGESAMT1 (double click on row for details) CLOSE X

Processed	Receiver reference	Product	Relevant address	Rel. amount	Date	
18.05.2010		MTG01	Beneficiary	EUR 20.000,00	19.03.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG02	Beneficiary	EUR 20.000,00	18.05.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG03	Beneficiary	EUR 5.000,00		⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG04		EUR 25.000,00	18.05.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG08		EUR 25.000,00	19.03.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG09	Beneficiary	EUR 25.000,00	18.05.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG04		0,00	18.05.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG10		EUR 25.000,00	19.03.2010	⏪ ⏩
18.05.2010	ZITXAVXGESAMT1	MTG07		EUR 25.000,00	19.03.2010	⏪ ⏩

Information

Fig. 36: Display of transaction overview

Using the selection buttons  provides detailed information about each transaction (e.g., the input data for the Guarantee Order or the incoming message confirming the creation of a Guarantee (G02)).

Tip:

If you want to trace which employees recorded and approved the transactions in the history, you can load an overview of all transactions related to the contract using the **'history'** button. Select the transaction and click **'Information'**. The next window will display relevant log information.

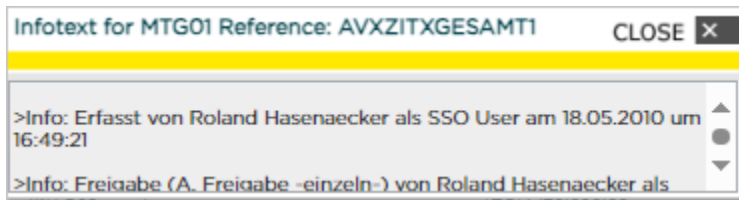


Fig. 37, Guarantee-History, Log-Information

Template creation

New templates can be created manually via the 'Templates' menu item and by clicking on the 'creation' button.

The screenshot shows the 'Guarantees' form in the 'Web Trade Services' application. The left sidebar contains a menu with 'Templates' highlighted in red. The main form area is titled 'Demokunde Zentrale (GS - IT), Frank Solms als SSO User'. It features several tabs: 'Basic Data', 'Additional det...', 'Parties', 'Other Details', 'Guarantee text', and 'Further Detail...'. The 'Basic Data' tab is active, showing fields for 'Customer Reference', 'Client', 'Guarantee number', 'User', 'Entry Date', 'Amount', 'Expiry Type', 'Expiry Date', 'Expiry Condition/Event', 'Specification of Validity', 'Foreign/domestic guaran.', 'Kind of Guarantee', 'Purpose of Message', 'Type of guarantee', 'Applicable Rules', and 'Internal remarks'. The 'creation' button at the bottom center is highlighted with a red box.

Fig. 38, Creating templates

Enter a name for the template in the 'Customer reference' field, then fill in the required fields in the various tabs and complete the process by clicking on the 'save' button:

The screenshot shows the 'Guarantees' form in the 'Web Trade Services' application. The left sidebar contains a menu with 'Templates' highlighted in yellow. The main form area is titled 'Demokunde Zentrale (GS - IT), Frank Solms als SSO User'. It features several tabs: 'Basic Data', 'Parties', 'Additional det...', 'Guarantee text', 'Other Details', and 'Further Detail...'. The 'Additional det...' tab is active, showing fields for 'Customer Reference', 'Client', 'Guarantee number', 'User', 'Entry Date', 'Amount', 'Expiry Type', 'Expiry Date', 'Expiry Condition/Event', 'Specification of Validity', 'Foreign/domestic guaran.', 'Kind of Guarantee', 'Purpose of Message', 'Type of guarantee', 'Applicable Rules', and 'Internal remarks'. The 'save' button at the bottom right is highlighted with a red box.

Fig. 39, Capture of a template

In addition to manually capturing templates, new templates can also be created from existing transactions. To do this, proceed as follows:
 Call up the desired transaction via the 'Transaction History':

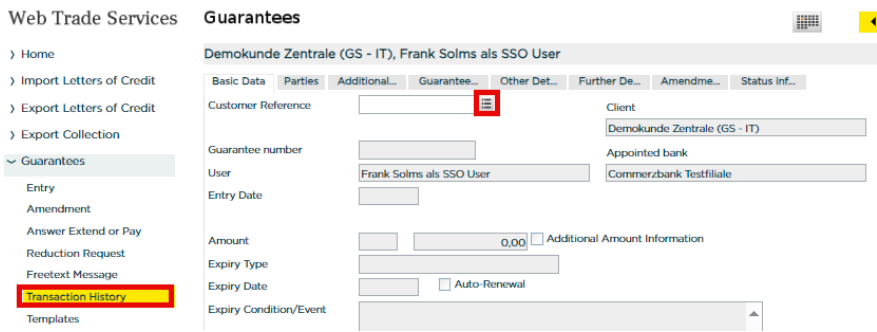


Fig. 40, Accessing the transactions

The selected transaction is displayed. After clicking the 'template' button, the form with the content of the chosen transaction is loaded (variable data is not included).

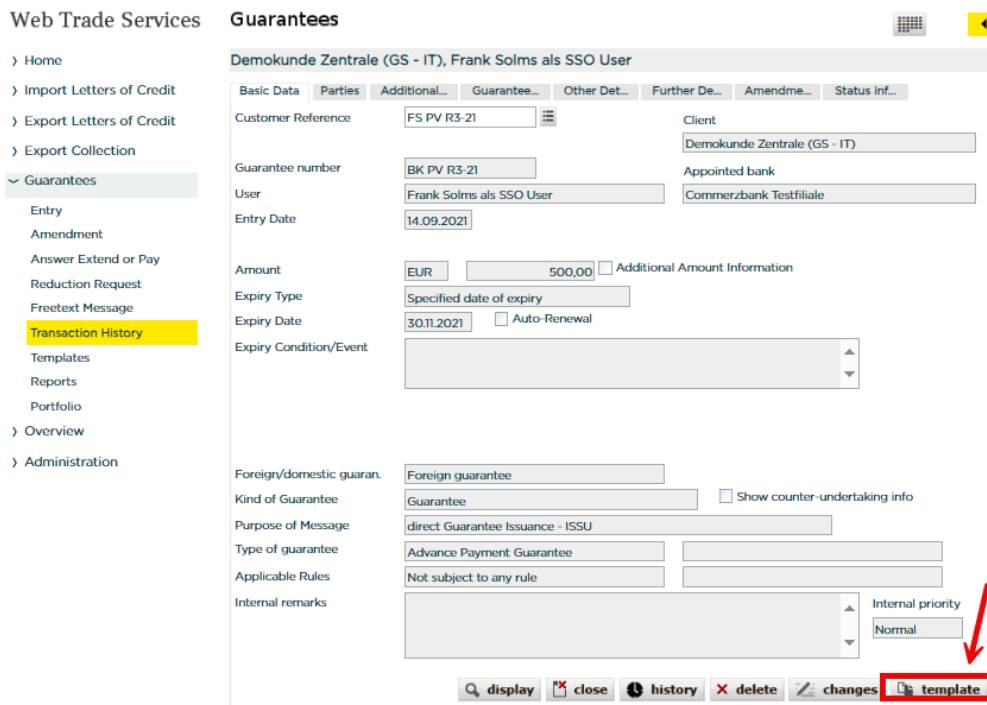



Fig. 41, Selecting 'template' function

When you switch to the **Templates** function, the application allows you to add or modify information. In the **Customer Reference** field, enter a name for the template and complete the process by clicking the **save** button.

The application then returns to the history of the previously selected transaction, which you can exit using the **back** button .

The screenshot shows the 'Guarantees' application interface. On the left, a navigation menu has 'Templates' highlighted in red. The main area displays a form for 'Demokunde Zentrale (GS - IT), Frank Solms als SSO User'. The 'Customer Reference' field is highlighted with a red box. At the bottom right, the 'save' button is highlighted with a red box. Other fields include 'Guarantee number', 'User', 'Entry Date', 'Amount', 'Expiry Type', 'Expiry Date', 'Expiry Condition/Event', 'Foreign/domestic guaran.', 'Kind of Guarantee', 'Purpose of Message', 'Type of guarantee', 'Applicable Rules', and 'Internal remarks'.

Fig. 42, Creating templates

After saving, the template is available for creating new transactions in the **Opening** menu.

You can edit or delete a template using the **amend** or **delete** buttons:

The screenshot shows the 'Guarantees' application interface. On the left, a navigation menu has 'Templates' highlighted in red. The main area displays a form for 'Demokunde Zentrale (GS - IT), Frank Solms als SSO User'. The 'Customer Reference' field is highlighted with a red box. At the bottom, the 'amend' and 'delete' buttons are highlighted with a red box. Other fields include 'Guarantee number', 'User', 'Entry Date', 'Amount', 'Expiry Type', 'Expiry Date', 'Expiry Condition/Event', 'Specification of Validity', 'Foreign/domestic guaran.', 'Kind of Guarantee', 'Purpose of Message', 'Type of guarantee', 'Applicable Rules', and 'Internal remarks'.

Fig. 43, Amending/ Deleting the templates

Receive and accept messages

When the processing branch of Commerzbank has received and processed your guarantee order, you will receive an electronic execution notification in your mailbox for this event and all subsequent steps (see also Quick Guide 'Overview' Annex I - Schedule of electronic messages).

Web Trade Services **Overview**

Demokunde Nord, Frank Solms als SSO User

Processes incoming messages

Client: Demokunde Nord | Number of messages waiting for processing: 14 | All clients: 73

Own reference	Other reference	From bank	Product	Rel. address	Rel. amount
<input type="checkbox"/>	CB-NORD-POST	Commerzbank Testfiliale	LE MT759		0,00
<input type="checkbox"/>	KD-NORD-POST	Commerzbank Testfiliale	LE MT770		125.000,00
<input type="checkbox"/>	CB-NORD-POSTBOX	Commerzbank Testfiliale	LE MT707		25.000,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT771		1.500,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT778		1.500,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT781		1.985,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT707		2.500,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT700	BENEFICIARY	8.500,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG04		5.000,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG02	Beneficiary	175.000,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG07		180.000,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG08		180.000,00
<input type="checkbox"/>	KD-NORD-EI-POST	Commerzbank Testfiliale	CE MTT14		88.800,80
<input type="checkbox"/>	CB-NORD-POSTBOX	Commerzbank Testfiliale	LE MT700	Applicant PLC	325.000,00

Buttons: Import, reports, delete

Fig. 44, Postbox

If necessary, first enter your own reference via the 'reference' button or add it if it couldn't be assigned to follow-up messages. To accept the message, click the 'Import' button. The message will now be associated with the transaction, and any relevant changes or new events will be recorded in the history. If needed, you can retrieve the imported messages at any time through the application's message archive (under the 'Overview' menu).

To assign your own reference, follow these steps:

1. Mark the message
2. Click the 'reference' button

Own reference	Other reference	From bank	Product	Rel. address	Rel. amount
<input type="checkbox"/>	CB-NORD-POST	Commerzbank Testfiliale	LE MT759		0,00
<input type="checkbox"/>	KD-NORD-POST	Commerzbank Testfiliale	LE MT770		125.000,00
<input type="checkbox"/>	CB-NORD-POSTBOX	Commerzbank Testfiliale	LE MT707		25.000,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT771		1.500,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT778		1.500,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT781		1.985,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT707		2.500,00
<input type="checkbox"/>	KD-NORD-IA-POST	Commerzbank Testfiliale	LJ MT700	BENEFICIARY	8.500,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG04		5.000,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG02	Beneficiary	175.000,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG07		180.000,00
<input type="checkbox"/>	KD-NORD-AV-POST	Commerzbank Testfiliale	GA MTG08		180.000,00
<input type="checkbox"/>	KD-NORD-EI-POST	Commerzbank Testfiliale	CE MTT14		88.800,80
<input checked="" type="checkbox"/>	CB-NORD-POSTBOX	Commerzbank Testfiliale	LE MT700	Applicant PLC	325.000,00

Buttons: Import, display, reports, delete, reference, info

Fig. 45, Selecting the message in the mailbox

3. In the subsequent window, enter your transaction reference in the **Own reference** field and complete the entry by clicking the **save** button:

Demokunde Nord, Frank Solms als SSO User

Reference

Own reference Field

Bank reference

Business sector

Relevant address

Amount

Relevant date

Product

Client

Internal reference

Contract

Fig. 46, Capture own reference

Tip:

Monitor new message arrivals by registering for email notifications from Web Trade Services. If desired, you'll receive an email immediately upon receiving a new incoming message.

Guarantee Portfolio

To access the Guarantee portfolio, click on the **'Portfolio'** option in the **'Guarantees'** module, and then click the arrow button :

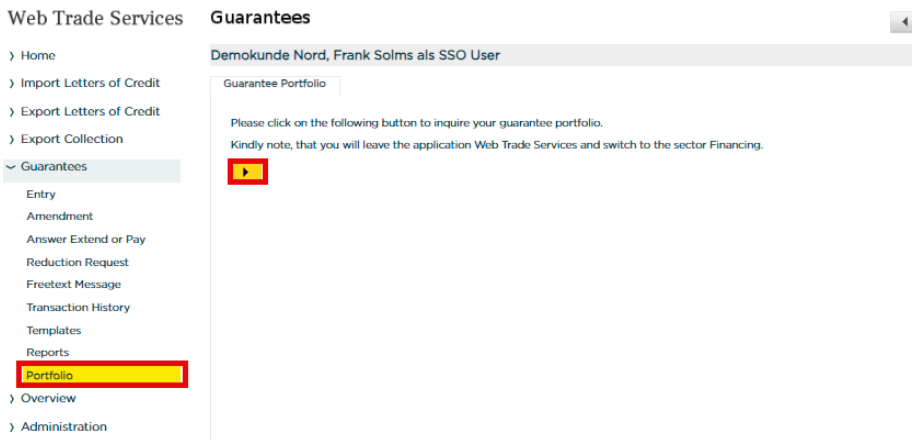





Fig. 47, Access portfolio

This action will display the Guarantee portfolio:

Finance Overview



Global Trade
The shifting currents: major trends, challenges and opportunities
[Learn more](#) 

View by : PRODUCTS CUSTOMER NUMBER 

Total balance: **- 98.42 EUR**



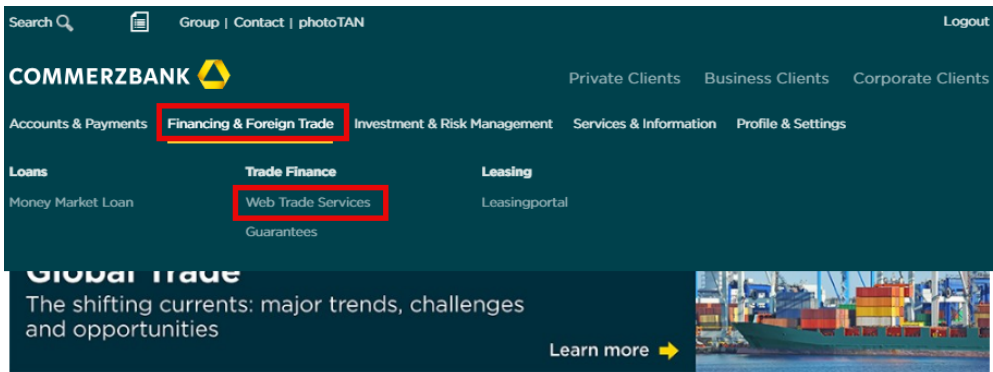
Guarantees	Amount	Status	Actions
20/01/2023 Warranty Guarantee COMMERZBANK PILOTIERUNG ... HOIAV23020000100	- 80.00 EUR	✓	 Actions
20/01/2023 Advance Payment Guarantee COMMERZBANK PILOTI... HOIAV23020000200	- 20.00 USD (- 18.42 EUR)	✓	 Actions

Fig. 48, Guarantee portfolio

To exit the Guarantee portfolio and return to **Web Trade Services**, click on the **'Financing & Foreign Trade'** section and select **'Web Trade Services'**



View by :

PRODUCTS

CUSTOMER NUMBER



Fig. 49, Return to WTS

You will be redirected to the **Web Trade Services** homepage.



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