



ORACLE FLEXCUBE

Accelerator Pack 12.3– Product Catalogue



ORACLE
FINANCIAL SERVICES

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Overview & Objectives

Introduction

A bill, as an instrument of international trade, is the most commonly used method for a seller to be paid through banking channels. Besides credit risk considerations, bills are the customary business practice for trade and a particularly important fee-earning service for any bank.

The Bills and Collections (BC) module supports the processing of all types of bills, both domestic and international. It handles the necessary activities during the entire lifecycle of a bill once it is booked.

In an effort to empower your bank in handling a high volume of credit and to enable you to provide superior services to the customers of your bank, FLEXCUBE provides you with the following features:

- The Bills and Collections module supports the processing of all types of international and domestic bills like:
 - Incoming Bills under LCs
 - Incoming Bills not under LCs
 - Outgoing Bills under LCs
 - Outgoing Bills not under LCs
 - Incoming Collections
 - Outgoing Collections
 - Usance or Sight Bills
 - Documentary or Clean Bills

You can create products, templates, or even copy the details of an existing bill on to a new one and modify it to suit your requirements. This renders the input of the details of a bill faster and easier.
- You have the flexibility to create and customize a product to suit almost any requirement under a bill. The bills associated with the product will bear characteristics that you define for it.
- The BC module is designed to handle the interest, charges, or fees related to a bill and record amendments to the original terms of the bill.
- The BC module actively interacts with the LC module of FLEXCUBE. This enables easy retrieval of information for bills drawn under an LC that was issued at your bank. Most of the details maintained for the LC will be defaulted to the bill when you indicate the reference number of the LC involved in the bill. This eliminates the need to re-enter the details of the LC all over again.
- The Central Liability sub-system automatically controls the booking of a bill against the credit lines assigned to the customer before the bookings are made. FLEXCUBE also supports tracking your bank's exposure for a bill to several parties.
- You have the option to automate periodic processes such as:
 - The application of floating interest rates to the components of a bill as and when they change
 - The movement of a bill from a given status to another
 - Accrual of interest due to a bill
 - Liquidation of bills on the liquidation date that you indicate
 - Generation of tracers on the due date

These will be processed as part of the batch processes run at BOD or EOD. The system automatically calculates the date on which the events should take place, based on the frequency and the date specified for the bill.

- The module also supports automated follow-up and tracer facility for payments and acceptance. Tracers can be automatically generated at an indicated frequency until a discrepancy is resolved.
- When a repayment against the bill, is not made on the due date, you may want to do an aging analysis for the bill. You can define the number of days that the bill should remain in a given status, the sequence in which a bill should move from one status to another and also indicate the direction of movement (forward or reverse). You can follow-up on the repayment of a bill by generating reports which detail the status of aging bills.
- Depending on the processing requirements of your bank, you can define and store the standard documents, clauses, and instructions and free format texts. These details can be incorporated and printed onto the output document of the bill, by entering the relevant code. This eliminates entering the details of standard components of a bill every time you need to use them.
- Bills can be carried over several stages during the day. After a bill has been entered, it can be verified and authorized on-line before further processing.
- Information services for managerial and statistical reporting such as on-line transactions, status report and the immediate retrieval of information of the bills processed at your bank can be generated.
- FLEXCUBE's Graphic User Interface (GUI) facilitates ease of input. Picklists are provided wherever possible. This makes the module both efficient and easy to use.
- The media supported include Mail, Telex and SWIFT.
- The BC module supports and handles the following functions:
 - Open/Amend a bill
 - The authorization of bill contracts
 - The reversal and liquidation of interest and charges
 - Customer inquiries
 - The generation of tracers and advices
 - The generation and printing of reports
- On-line help - indicates that you can invoke global help by making use of the Help option in the Menu bar. You can also invoke on-line context sensitive help, which is made available to you, if you strike the hot key <F1> while in the application. A window pops up displaying information associated with the field from which you invoked it.

Product catalogue

1. Product Code-EIUC

EIUC - Outgoing Documentary Sight Bills under LC on Collection

1.1. Introduction

This Product is used to book the Outgoing Documentary Sight Bills under LC, for both Credit Compliant & Discrepant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

It can be used for Export Loan (Link to loan-Soft Linkage)

1.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Send MT742 during while booking the Bill (Sight) to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank.

On receipt of MT756 from Reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

Scenario 2 - Discrepancy Notice and Request for Acceptance by Importer.

Negotiating bank received Documents from Beneficiary, and Scrutiny the docs. If the docs are with discrepancy, Mark bill as Discrepant and send MT750 discrepancy advice to Issuing bank. On receipt of MT752 mark Discrepancies are resolved and send MT754 along with Docs.

On receipt of MT756 from Reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

Scenario 3 – Protest for Non - Payment.

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank.

On Maturity If the Negotiating bank is not received MT756, after Maturity 'n' Number of tracers sent to Issuing bank and request for payment. But if the importer does not pay the bill, the same will be advised to exporter thru Advising/ Negotiating bank. If the exporter Requests the Advising / Negotiating bank to protest the bill for nonpayment, For the Same Protest Advice will generate and Sent to the issuing Bank.

1.3. Summary

- Outgoing Documentary Sight Bills under LC On Collection

1.4. Synopsis (ex. high level features etc)

- Auto Liquidation

1.5. Detailed Coverage (description of the product)

| | |
|--|---|
| Product Code | EIUC |
| Description | Outgoing Documentary Sight Bills Under LC On Collection |
| Slogan | APACK |
| Product Group | BCOUT |
| Remarks | Outgoing Documentary Sight Bills Under LC On Collection |
| Type | Export |
| Tenor Code | Sight |
| Under_LC | YES |
| Document | Documentary |
| Operation | Collection |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

1.6. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------|------------|-----------------|--------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| | | | | | |
| | | | | | |
| INIT | Initiation of a BC Contract | Contingent | EB COLLECTIONS | BILL_AMOUNT | Dr |
| | | Contingent | COLL OFFSET | BILL_AMOUNT | Cr |
| | | Charge | BC CUSTOMER | BCSWFTI_LIQD | Dr |
| | | Charge | BCSWFTI_INC | BCSWFTI_LIQD | Cr |
| | | Charge | BC CUSTOMER | BCCOURI_LIQD | Dr |
| | | Charge | BCCOURI_INC | BCCOURI_LIQD | Cr |

| | | | | | |
|------|------------------------------|-------------|----------------|----------------|----|
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| | | Charges | BC CUSTOMER | BCOPNCHG_LIQD | Dr |
| | | Charges | BCOPNCHG_INC | BCOPNCHG_LIQD | Cr |
| TPFT | Payment Fate Tracer | | | | |
| PFAT | Advice of Payment Fate | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO | BILL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| | | Contingent | EB COLLECTIONS | BILL_LIQ_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_LIQ_AMT | Dr |
| REVR | Reversal of BC Contract | | | | |
| CLOS | Closure of a BC Contract | Contingent | EB COLLECTIONS | BILL_OS_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_OS_AMT | Dr |
| AMND | Amendment of BC Contract | | | | |
| | | Contingent | COLL OFFSET | BILL_AMD_AMT | Dr |
| | | Contingent | EB COLLECTIONS | BILL_AMD_AMT | Cr |

1.7. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | INIT |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Opening Charges/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/INIT/INIT |
| INTEREST @ PRODUCT | |
| Description | NA |
| Event | NA |
| Amount Type | NA |

1.8. Special features / conditions, if any

- Auto Liquidation

1.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Remittance Letter to Issuing Bank
- Payment Fate Tracer to Issuing Bank
- Principal Fate to Drawer
- Protest for Non Payment to Issuing Bank
- Payment Advice to Drawer
- Closure Advice to Drawer
- Amendment of Instruction to Issuing Bank

1.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

1.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills to Be Protested
- List of Bills under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

1.12. Additional information (ex. UDF & other Special Maintenance)

NA

2. Product Code-EBUA & EBCA

EBUA - Outgoing Documentary Multi Tenor Bills under LC on Acceptance

EBCA - Outgoing Clean Usance Bills under LC on Acceptance

It can be used for Export Loan (Link to loan-Soft Linkage)

2.1. Introduction

These Products are used to book the Outgoing Documentary Usance Bills under LC on Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Exporter. These Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim as well for Acceptance to Discount, Discount to Forfeiting, Acceptance to Forfeiting also.

2.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank. Send MT742 before 'n' Maturity days to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) on receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

Scenario 2 - Discrepancy Notice and Request for Acceptance by Importer.

Negotiating bank received Documents from Beneficiary, and Scrutiny the docs. If the docs are with discrepancy, Mark bill as Discrepant and send MT750 discrepancy advice to Issuing bank. If issuing bank refuses to accept the doc and send MT796, on receipt of MT796 the exporter is informed for the same.

On the later date if the discrepancies are resolved & on receipt of MT752 mark Discrepancies are resolved and send MT754 along with Docs.

On receipt of MT756 from Reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

Scenario 3 – Discount Request from the exporter.

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank.

On receipt of acceptance advice from issuing bank (MT 799). Negotiating Bank proceed with discount to the exporter. On maturity upon receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Bill Discount.

Scenario 4 – Protest for Non - Acceptance.

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank. If the Negotiating bank receives MT734 from issuing bank, Due to Importer finds Discrepancy. The same will be advised to exporter thru Advising/ Negotiating bank. If the

exporter finds all the documents are perfect then Exporter Requests the Advising / Negotiating bank to protest the bill, For the Same Protest Advice will generate and Sent to the issuing Bank.

Scenario 5 – Export Forfeiting (Without Recourse after Bill Acceptance).

After Acceptance if the exporter request the Negotiating bank for Forfeiting, the Negotiating bank will send the documents to forfeiter, the same will intimated to the issuing bank.

The forfeiter requests for confirming the acceptance, upon receipt of acceptance confirmation, the forfeiter will pay for the bill. On receipt of payment from forfeiter the Negotiating bank will debit the Nostro and credit the customer Account.

2.3. Summary

- Outgoing Documentary Usance Bills Under LC On Acceptance

2.4. Synopsis (ex. high level features etc)

- Change of Operation Acceptance to Discount.
- Change of Operation Discount to Forfeiting.
- Change of Operation Acceptance to Forfeiting.
- Generation of MT742 (Reimbursement Claim), before ‘n’ Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).
- Protest for Non Acceptance.

2.5. Detailed Coverage (description of the product)

| | |
|---------------------|---|
| Product Code | EBUA |
| Description | Outgoing Documentary Multi Tenor Bills Under LC On Acceptance |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | YES |
| Document | Documentary |
| Operation | Acceptance |
| Change of Operation | Acceptance to Discount |

| | |
|---------------------|------|
| Product Code | EBCA |
|---------------------|------|

| | |
|--|--|
| Description | Outgoing Clean Usance Bills Under LC On Acceptance |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | YES |
| Document | Clean |
| Operation | Acceptance |
| Change of Operation | Acceptance to Discount |
| Change of Operation | Discount To Collection |
| Change of Operation | Acceptance To Forfaiting |
| Change of Operation | Discount To Forfaiting |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | Yes |

2.6. Interest / Charges / Commission & Fees

| | |
|---------------------------|--|
| BC Tax Components | |
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | LIQD |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party/Opening Charges |
| Event for Association | INIT/LIQD/INIT/INIT |
| INTEREST @ PRODUCT | |
| Description | Discount Interest |
| Event | BDIS |
| Amount Type | BILL_AMOUNT |
| Description | Forfait Interest |
| Event | FACP |
| Amount Type | BILL_AMOUNT |
| Description | Forfait Interest1 |
| Event | FDIS |
| Amount Type | BILL_AMOUNT |
| Description | Main Interest Forfait |

| | |
|-------------|-----------------|
| Event | FDIS |
| Amount Type | BILL_AMOUNT |
| Description | Rebate Interest |
| Event | FDIS |
| Amount Type | BILL_AMOUNT |

2.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|-------------|-----------------------|--------------|-------|
| BOOK | Booking of a BC Contract | | No Accounting Entries | | |
| AFAT | Advice of Acceptance Fate | | No Accounting Entries | | |
| TAFT | Tracer For Acceptance | | | | |
| REFA | Refusal Of Acceptance | | No Accounting Entries | | |
| TDIS | Tracer for Discrepancy | | No Accounting Entries | | |
| ADIS | Approval of Document Discrepancies | | No Accounting Entries | | |
| INIT | Initiation of a BC Contract | Contingent | ACCEPTANCE CONT | BILL_AMOUNT | Dr |
| | | Contingent | CLFA CONT | BILL_AMOUNT | Cr |
| | | Charges | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | Charges | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | Charges | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCSWFT_LIQD | Dr |
| | | Charges | BCSWIFT_INC | BCSWFT_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| BACP | Booking of Acceptance | | No Accounting Entries | | |
| TPFT | Tracer for Payment | | No Accounting Entries | | |
| PFAT | Advice of Payment Fate | | No Accounting Entries | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO | BILL_LIQ_AMT | Dr |

| | | | ACCOUNT | | |
|------|----------------------------|-------------------------|--------------------|-----------------|----|
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | Contingent | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | | | | |
| BDIS | Booking of Discount | Bill Discount | BILLS DISCNTED | AMT_PURCHASED | Dr |
| | | Bill Discount | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Interest | BC CUSTOMER | EB_ACP_DIS_LIQD | Dr |
| | | Interest | EB_ACP_DISRIA | EB_ACP_DIS_LIQD | Cr |
| | | Contingent | CLFA CONT | BILL_LIQ_AMTEQ | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | | | | |
| ACCR | Accrual of Interest Income | Interest Accrual | EB_ACP_DISRIA | EB_ACP_DIS_ACCR | Dr |
| | | Interest Accrual | EB_ACP_DISINC | EB_ACP_DIS_ACCR | Cr |
| | | | | | |
| LDIS | Liquidation of Discount | Liquidation discount | NOSTRO ACCOUNT | AMT_PURCHASEDEQ | Dr |
| | | | BILLS DISCNTED | AMT_PURCHASED | Cr |
| | | Contingent | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMTEQ | Cr |
| | | Interest | EB_ACP_DISRIA | EB_ACP_DIS_ADJ | Dr |
| | | Interest | BC CUSTOMER | EB_ACP_DIS_ADJ | Cr |
| | | | NOSTRO ACCOUNT | COLL_LIQ_AMT | Dr |
| | | | BC CUSTOMER | COLL_LIQ_AMTEQ | Cr |
| | | | | | |
| AMND | Amendment of BC Contract | Contingent | CLFA CONT | BILL_AMND_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_AMND_AMT | Cr |
| | | | BC CUSTOMER | BILL_AMND_AMT | |
| | | | BILLS DISCNTED | BILL_AMND_AMT | Cr |
| | | | EB_ACP_DISRIA | EB_ACP_DIS_ADJ | Dr |
| | | | BC CUSTOMER | EB_ACP_DIS_ADJ | Cr |
| | | | | | |
| AMND | Amendment of BC Contract | | | | |
| | | | | | |
| CLOS | Closure of Contract | Contingent | CLFA CONT | BILL_OS_AMT | Dr |

| | | Contingent | ACCEPTANCE CONT | BILL_OS_AMTEQV | Cr |
|------|-----------------------------------|------------|--------------------|----------------|----|
| REVR | Reversal of Contract | | | | |
| PRNA | Protest for Non Acceptance | | | | |
| PRNP | Protest for Non Payment | | | | |
| REFP | Refusal of Payment | | | | |
| STCH | Bills & Collections Status Change | | | | |

2.8. Special features / conditions, if any

- Change of Operation Acceptance to Discount.
- Change of Operation Discount to Forfeiting.
- Change of Operation Acceptance to Forfeiting.
- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

2.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)
- Acceptance Fate Tracer to Issuing Bank
- Acceptance Fate Advice to Drawer
- Acceptance Refusal to Drawer
- Protest for Non Acceptance to Issuing Bank
- Acceptance Advice to Drawer
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank

2.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

2.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills Under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

2.12. Additional information (ex. UDF & other Special Maintenance)

NA

3. Product Code-EBUN

EBUN - Outgoing Documentary Sight Bills Under LC On Negotiation

3.1. Introduction

This Product is used to book the Outgoing Documentary Sight Bills under LC on Negotiation, for both Credit Compliant & Discrepant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

3.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank.

Negotiating bank will negotiate the bill and Debit the Bills Negotiated Credit the Customer Account.

Send MT742 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) on receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit Bills Negotiated.

Scenario 2 - Discrepancy Notice and Sending Docs on Approval basis.

Negotiating bank received Documents from Beneficiary, and Scrutiny the docs. If the docs are with discrepancy, Mark bill as Discrepant and send MT750 discrepancy advice to Issuing bank and mark the bill under Reserve. If issuing bank refuses to accept the doc and send MT796, on receipt of MT796 the exporter is informed for the same.

On the later date if the discrepancies are resolved & on receipt of MT752 mark Discrepancies are resolved and send MT754 along with Docs.

Negotiating bank will negotiate the bill and Debit the Bills Negotiated Credit the Customer Account.

Send MT742 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) on receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit Bills Negotiated.

3.3. Summary

- Outgoing Documentary Sight Bills Under LC On Negotiation

3.4. Synopsis (ex. high level features etc)

- Generation of MT750 to Issuing Bank.
- Generation of MT742 (Reimbursement Claim).
- Generation of MT754 to Issuing Bank.
- Auto Status Change (Can be Override during contract booking).

3.5. Detailed Coverage (description of the product)

| | |
|---------------------|--|
| Product Code | EBUN |
| Description | Outgoing Documentary Sight Bills Under LC On Negotiation |
| BC Type | Export |
| Tenor Code | Sight |
| Under LC | YES |
| Document | Documentary |
| Operation | Negotiation |

| | |
|-----------------------------|----|
| Product Preferences | |
| Auto Liquidate BC Contracts | No |

| | |
|--|----------|
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

3.6. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | INIT |
| | |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT |
| | |
| INTEREST @ PRODUCT | |
| Description | Negotiation Interest |
| Event | INIT |
| Amount Type | AMT_PURCHASED |

3.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|--|-----------------|------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| | | | | | |
| TRES | | | | | |
| | | | | | |
| TDIS | | | | | |
| | | | | | |
| ADIS | Approval of Document Discrepancies | | | | |

| | | | | | |
|------|-----------------------------|----------------------|-----------------|-----------------|----|
| | | | | | |
| AMND | Amendment of BC Contract | | | | |
| | | Bills Negotiation | BC CUSTOMER | BILL_AMND_AMT | Dr |
| | | Bills Negotiation | BILLS NEGOTIATE | BILL_AMND_AMT | Cr |
| | | Interest | EBC_NEG_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Interest | BC CUSTOMER | EBC_DIS_IN_ADJ | Cr |
| | | | | | |
| | | | | | |
| INIT | Initiation of a BC Contract | Bills Negotiation | BILLS NEGOTIATE | AMT_PURCHASED | Dr |
| | | Bills Negotiation | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Negotiation Interest | BC CUSTOMER | EBC_NGT_IN_LIQD | Dr |
| | | Negotiation Interest | EBC_NGT_INRIA | EBC_NGT_IN_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOURL_LIQD | Dr |
| | | Charges | BCCOURL_INC | BCCOURL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BC FEESL_LIQD | Dr |
| | | Charges | BC FEESL_INC | BC FEESL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCSWFTL_LIQD | Dr |
| | | Charges | BCSWFTL_INC | BCSWFTL_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | | | | |
| ACCR | Accrual of Interest Income | Interest Accrual | EBC_NGT_INRIA | EBC_NGT_IN_ACCR | Dr |
| | | Interest Accrual | EBC_NGT_ININC | EBC_NGT_IN_ACCR | Cr |
| | | | | | |
| TPFT | | | | | |
| | | | | | |
| PFAT | Advice of Payment Fate | | | | |

| | | | | | |
|------|-----------------------------------|-------------|-----------------|-----------------|----|
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | AMT_PURCHASEDEQ | Dr |
| | | Liquidation | BILLS NEGOTIATE | AMT_PURCHASED | Cr |
| | | Interest | EBC_NEG_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Interest | BC CUSTOMER | EBC_DIS_IN_ADJ | Cr |
| | | | | | |
| REVR | Reversal of BC Contract | | | | |
| | | | | | |
| STCH | Bills & Collections Status Change | | | | |

3.8. Special features / conditions, if any

- Generation of MT750 to Issuing Bank.
- Generation of MT742 (Reimbursement Claim).
- Generation of MT754 to Issuing Bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

3.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank

3.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)

- MT 742 (Reimbursement Claim to Reimbursing Bank)

3.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills Under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

3.12. Additional information (ex. UDF & other Special Maintenance)

NA

4. Product Code-EBUD

EBUD - Outgoing Documentary Usance Bills Under LC On Discount (Interest Advance)

4.1. Introduction

This Product is used to book the Outgoing Documentary Usance Bills under LC on Discount, for Credit Compliant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

4.2. Business Scenario

Scenario 1 – Discount Request from the exporter.

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Negotiating Bank.

Negotiating Bank proceed with discount to the exporter.

Negotiating Bank. Send MT742 before 'n' Maturity days to the Reimbursing Bank (If the Payment is routed through reimbursing Bank)

On maturity upon receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Bill Discount.

Scenario 2 – Export Forfeiting (Without Recourse after Bill Discounting).

After Discount if the exporter request the Negotiating bank for Forfeiting, the Negotiating bank will send the documents to forfeiter, the same will intimated to the issuing bank.

The forfeiter requests for confirming the acceptance, upon receipt of acceptance confirmation, the forfeiter will pay for the bill.

On receipt of payment from forfeiter the Negotiating bank will debit the nostro and credit the bill discounted GL.

4.3. Summary

- Outgoing Documentary Usance Bills Under LC On Acceptance

4.4. Synopsis (ex. high level features etc)

- Direct Discount.
- Generation of MT754 to issuing bank.
- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).
- Change of Operation Discount to Collection.
- Change of Operation Discount to Forfeiting.

4.5. Detailed Coverage (description of the product)

| Product Code | EBUD |
|--------------|--|
| Description | Outgoing Documentary Usance Bills Under LC On Discount |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | YES |
| Document | Documentary |

| | |
|-----------|----------|
| Operation | Discount |
|-----------|----------|

| Product Preferences | |
|--|---------|
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Accep Commission Pref | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

4.6. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|-------------------------------|
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | INIT |
| | |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT /INIT |
| | |
| | |
| INTEREST @ PRODUCT | |
| Description | Discount Interest |
| Event | INIT |
| Amount Type | BILL_AMOUNT |

4.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|--------------------------|--|-----------------|------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| | | | | | |
| ADIS | Approval of | | | | |

| | | | | | |
|------|-----------------------------|-------------------|----------------|-----------------|-----|
| | Document Discrepancies | | | | |
| AMND | Amendment of BC Contract | Amendment | BC CUSTOMER | BILL_AMND_AMT | Dr. |
| | | Amendment | BILLS DISCNTED | BILL_AMND_AMT | Cr. |
| | | Amendment | EBC_DIS_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Amendment | BC CUSTOMER | EBC_DIS_IN_ADJ | Cr |
| | | | | | |
| | | | | | |
| | | | | | |
| INIT | Initiation of a BC Contract | Bill Discount | BILLS DISCNTED | AMT_PURCHASED | Dr |
| | | Bill Discount | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Discount Interest | BC CUSTOMER | EBC_DIS_IN_LIQD | Dr |
| | | Discount Interest | EBC_DIS_INRIA | EBC_DIS_IN_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCSWIFTI_LIQD | Dr |
| | | Charges | BCSWIFTI_INC | BCSWIFTI_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOURI_LIQD | Dr |
| | | Charges | BCCOURI_INC | BCCOURI_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | | | | |
| | | | | | |
| ACCR | Accrual of Interest Income | Interest Accrual | EBC_DIS_INRIA | EBC_DIS_IN_ACCR | Cr |
| | | Interest Accrual | EBC_DIS_ININC | EBC_DIS_IN_ACCR | Dr |
| | | | | | |
| TPFT | Tracer for Payment Fate | | | | |
| PFAT | Advice of Payment Fate | | | | |
| | | | | | |
| REIM | | | | | |

| | | | | | |
|------|-----------------------------------|---------------------------|-------------------|-----------------|----|
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Dr |
| | | Liquidation | BILLS DISCNTED | BILL_LIQ_AMT | Cr |
| | | Liquidation | EBC_DIS_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Liquidation | BC CUSTOMER | EBC_DIS_IN_ADJ | Cr |
| | | | | | |
| BCOL | Booking Of Collection | Revert to collection | BC CUSTOMER | AMT_PURCHASED | Dr |
| | | Revert to collection | BILLS DISCNTED | AMT_PURCHASEDEQ | Cr |
| | | | | | |
| LCOL | Liquation of Collection | Liquidation of Collection | NOSTRO ACCOUNT | BILL_LIQ_AMT | Dr |
| | | Liquidation of Collection | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| | | | | | |
| REVR | Reversal of BC Contract | | | | |
| | | | | | |
| CLOS | Closure of a BC Contract | | | | |
| | | | | | |
| STCH | Bills & Collections Status Change | | | | |
| | | | | | |
| | Discount to forfeiting | Forfeit | BILLS DISCNTED | BILL_OS_AMT | Cr |
| | | Forfeit | FORFAITING_NOSTRO | BILL_OS_AMTEQV | Dr |
| | | Interest | FORFAITING_NOSTRO | | Cr |
| | | Interest | FORFAITREC | FORFAIT_LIQD | Dr |
| | | Interest | FORAMINRIA | FORAMIN_LIQD | Dr |
| | | Interest | FORAMININC | FORAMIN_LIQD | Cr |
| | | Interest | FORFAITING_NOSTRO | REBATEINT_LIQD | Dr |
| | | Interest | REBATEINTINC | REBATEINT_LIQD | Cr |
| | | | | | |

4.8. Special features / conditions, if any

- Direct Discount.

- Generation of MT754 to issuing bank.
- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).
- Change of Operation Discount to Collection.
- Change of Operation Discount to Forfeiting.

4.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank
- Discount Advice to Drawer

4.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

4.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills Under Protest

- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

4.12. Additional information (ex. UDF & other Special Maintenance)

NA

5. Product Code- EBUC

EBUC - Outgoing Documentary Usance Bills under LC on Collection

5.1. Introduction

This Product is used to book the Outgoing Documentary Usance Bills Under LC On Collection, for both Credit Compliant & Discrepant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim as well for Collection to Purchase also.

5.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Negotiating

Bank. On Maturity upon receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

Scenario 2 – Purchase Request from the exporter.

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Negotiating Bank.

On receipt of acceptance advice from issuing bank (MT 799). Negotiating Bank purchase the export bill. On maturity upon receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Bill Purchased GL.

5.3. Summary

- Outgoing Documentary Usance Bills Under LC On Collection

5.4. Synopsis (ex. high level features etc)

- Direct Operation Collection
- Change of Operation Collection to Purchase.
- Generation of MT754 to issuing bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

5.5. Detailed Coverage (description of the product)

| Product Code | EBUC |
|---------------------|--|
| Description | Outgoing Documentary Usance Bills Under LC On Collection |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | YES |
| Document | Documentary |
| Operation | Collection |
| Change Of Operation | Collection to Discount |

| Product Preferences | |
|--|---------|
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |

| | |
|-----------------------------|----------|
| Default Rate Type | STANDARD |
| Accep Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

5.6. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | Swift and Courier |
| Event | LIQD/LIQD |
| | |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges/Opening Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | LIQD |
| | |
| INTEREST @ PRODUCT | |
| Description | Purchase Interest |
| Event | BDIS |
| Amount Type | Amount Purchased |

5.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------|------------|-----------------|-------------|-------|
| | | | | | |
| BOOK | Booking of a BC Contract | | | | |
| | | | | | |
| AFAT | | | | | |
| | | | | | |
| TAFT | | | | | |
| | | | | | |
| INIT | Initiation of a BC Contract | Contingent | EB COLLECTIONS | BILL_AMOUNT | Dr |
| | | Contingent | COLL OFFSET | BILL_AMOUNT | Cr |
| | | | | | |

| | | | | | |
|------|-----------------------------------|-----------------|-----------------|-----------------|-----|
| BACP | Booking of Acceptance | | | | |
| TPFT | | | | | |
| PFAT | Advice of Payment Fate | | | | |
| REIM | | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| | | Charges | BC CUSTOMER | BCSWFTL_LIQD | Dr |
| | | Charges | BCSWFTL_INC | BCSWFTL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOURL_LIQD | Dr |
| | | Charges | BCCOURL_INC | BCCOURL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCOPNCHG_LIQD | Dr |
| | | Charges | BCOPNCHG_INC | BCOPNCHG_LIQD | Cr |
| | | Contingent | EB COLLECTIONS | BILL_LIQ_AMT | Dr |
| | | Contingent | COLL OFFSET | BILL_LIQ_AMT | Cr |
| | | | | | |
| | | | | | |
| AMND | Amendment of BC Contract | | | | |
| | | Amendment | BC CUSTOMER | BILL_AMND_AMT | Dr. |
| | | Amendment | BILLS PURCHASED | BILL_AMND_AMT | Cr. |
| | | Interest Refund | EBC_PUR_INRIA | EBC_PUR_IN_ADJ | Dr |
| | | Interest Refund | BC CUSTOMER | EBC_PUR_IN_ADJ | Cr |
| | | | | | |
| | | | | | |
| | | | | | |
| BPUR | Purchase of Bill under Collection | Bill Purchase | BILLS PURCHASED | AMT_PURCHASED | Dr |
| | | Bill Purchase | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |

| | | | | | |
|------|--------------------------------|----------------------|-----------------|-----------------|----|
| | | Interest On Purchase | BC CUSTOMER | EB_COL_PUR_LIQD | Dr |
| | | Interest On Purchase | EB_COL_PURRIA | EB_COL_PUR_LIQD | Cr |
| | | Contingent | EB COLLECTIONS | BILL_LIQ_AMT | Dr |
| | | Contingent | COLL OFFSET | BILL_LIQ_AMT | Cr |
| | | | | | |
| ACCR | Accrual of Interest Income | Interest Accrual | EB_COL_PURRIA | EB_COL_PUR_ACCR | Dr |
| | | Interest Accrual | EB_COL_PURINC | EB_COL_PUR_ACCR | Cr |
| | | | | | |
| LPUR | Liquidation of Bills Purchased | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Dr |
| | | Liquidation | BILLS PURCHASED | BILL_LIQ_AMT | Cr |
| | | Interest Refund | EBC_PUR_INRIA | EBC_PUR_IN_ADJ | Dr |
| | | Interest Refund | BC CUSTOMER | EBC_PUR_IN_ADJ | Cr |
| | | | | | |
| CLOS | Closure of Contract | Contingent | EB COLLECTIONS | BILL_OS_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_OS_AMT | Dr |
| | | | | | |

5.8. Special features / conditions, if any

- Direct Operation Collection
- Change of Operation Collection to Purchase.
- Generation of MT754 to issuing bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

5.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)
- Acceptance Fate Tracer to Issuing Bank
- Acceptance Fate Advice to Drawer
- Acceptance Refusal to Drawer
- Protest for Non Acceptance to Issuing Bank

- Acceptance Advice to Drawer
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank

5.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

5.11. Reports Availability

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- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

5.12. Additional information (ex. UDF & other Special Maintenance)

NA

6. Product Code-PRPB/PBRM

PRPB - Outgoing Documentary Sight Bills under LC on Negotiation

Pre Shipment Purchase (Negotiation)

PBRM- Outgoing Documentary Multi Tenor Bills Under LC On Negotiation

6.1. Introduction

These Products are used to book the Outgoing Documentary Sight/Multi Tenor Bills under LC on Negotiation, for both Credit Compliant & Discrepant Document Submitted by the Exporter.

These Products can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

One of the Purpose can be To Settle the Pre shipment Loan (Full Bill Amount).

Part Purchase- Liquidate one Loan & Credit the remaining Proceeds to the exporter.

6.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank.

Negotiating bank will negotiate the bill and Debit the Bills Negotiated Credit the Loan Account.

Send MT742 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) on receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit Bills Negotiated.

Scenario 2 - Discrepancy Notice and Sending Docs on Approval basis.

Negotiating bank received Documents from Beneficiary, and Scrutiny the docs. If the docs are with discrepancy, Mark bill as Discrepant and send MT750 discrepancy advice to Issuing bank and mark the bill under Reserve.

On the later date if the discrepancies are resolved & on receipt of MT752 mark Discrepancies are resolved and send MT754 along with Docs.

Negotiating bank will negotiate the bill and Debit the Bills Negotiated Credit the Loan Account.

Send MT742 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) on receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit Bills Negotiated.

6.3. Summary

- Outgoing Documentary Sight/Multi Tenor Bills under LC on Negotiation
- Pre Shipment Purchase(Negotiation)

6.4. Synopsis (ex. high level features etc)

- Generation of MT750 to Issuing Bank.
- Generation of MT742 (Reimbursement Claim).
- Generation of MT754 to Issuing Bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

6.5. Detailed Coverage (description of the product)

| | |
|---------------------|--|
| Product Code | PRPB |
| Description | Outgoing Documentary Sight Bills Under LC On Negotiation |
| BC Type | Export |
| Tenor Code | Sight |

| | |
|-----------|-------------|
| Under LC | YES |
| Document | Documentary |
| Operation | Negotiation |

| Product Code | PBRM |
|--------------|--|
| Description | Outgoing Documentary Multi tenor Bills Under LC On Negotiation |
| BC Type | Export |
| Tenor Code | Multi tenor |
| Under LC | YES |
| Document | Documentary |
| Operation | Negotiation |

| Product Preferences | |
|--|---------|
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

6.6. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | LIQD |
| | |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | LIQD |
| | |
| INTEREST @ PRODUCT | |
| Description | Negotiation Interest |
| Event | INIT |
| Amount Type | BILL_AMOUNT |

6.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|-------------------------|-----------------|-----------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| TRES | | | | | |
| TDIS | | | | | |
| ADIS | Approval of Document Discrepancies | | | | |
| AMND | Amendment of BC Contract | Amendment | BC CUSTOMER | BILL_AMND_AMT | Dr. |
| | | Amendment | BILLS NEGOTIATE | BILL_AMND_AMT | Cr. |
| | | Interest Refund | EBC_PUR_INRIA | EBC_PUR_IN_ADJ | Dr |
| | | Interest Refund | BC CUSTOMER | EBC_PUR_IN_ADJ | Cr |
| AMND | Amendment of BC Contract | | | | |
| INIT | Initiation of a BC Contract | Bill Negotiation | BILLS NEGOTIATE | AMT_PURCHASED | Dr |
| | | Bill Negotiation | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Interest On Negotiation | BC CUSTOMER | EBC_NGT_IN_LIQD | Cr |
| | | Interest On Negotiation | EBC_NGT_INRIA | EBC_NGT_IN_LIQD | Dr |
| | | Charges | BC CUSTOMER | BCCOURL_LIQD | Dr |
| | | Charges | BCCOURL_INC | BCCOURL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BC FEESL_LIQD | Dr |
| | | Charges | BC FEESL_INC | BC FEESL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCSWFTL_LIQD | Dr |
| | | Charges | BCSWFTL_INC | BCSWFTL_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |

| | | | | | |
|------|--------------------------------------|---------------------|--------------------|-----------------|----|
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| ACCR | Accrual of Interest Income | Interest Accrual | EBC_NGT_INRIA | EBC_NGT_IN_ACCR | Dr |
| | | Interest Accrual | EBC_NGT_ININC | EBC_NGT_IN_ACCR | Cr |
| TPFT | | | | | |
| PFAT | Advice of Payment Fate | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | AMT_PURCHASEDEQ | Dr |
| | | Liquidation | BILLS NEGOTIATE | AMT_PURCHASED | Cr |
| | | Interest refund | EBC_NEG_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Interest refund | BC CUSTOMER | EBC_DIS_IN_ADJ | Cr |
| REVR | Reversal of BC Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |

6.8. Special features / conditions, if any

- Generation of MT750 to Issuing Bank.
- Generation of MT742 (Reimbursement Claim).
- Generation of MT754 to Issuing Bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

6.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank

- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank

6.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

6.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills Under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

6.12. Additional information (ex. UDF & other Special Maintenance)

NA

7. Product Code-DBPS/DBPM

DBPS - Outgoing Documentary Usance Bills under LC on Discount (Interest Advance)

Pre Shipment Discount

DBPM- Outgoing Documentary Multi tenor Bills under LC on Discount

7.1. Introduction

These Products are used to book the Outgoing Documentary Usance/Multi Tenor Bills under LC on Discount, for Credit Compliant Document Submitted by the Exporter. These Products can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

One of the Purposes can be To Settle the Pre shipment Loan (Full Bill Amount).

Part Discount- Liquidate one Loan & Credit the remaining Proceeds to the exporter.

7.2. Business Scenario

Scenario 1 – Discount Request from the exporter.

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Negotiating Bank.

Negotiating Bank proceed with discount (Debit Bills Discounted and credit the loan Account).

Negotiating Bank Send MT742 before 'n' Maturity days to the Reimbursing Bank (If the Payment is routed through reimbursing Bank)

On maturity upon receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Bill Discount.

7.3. Summary

- Outgoing Documentary Usance Bills Under LC On Acceptance

7.4. Synopsis (ex. high level features etc)

- Direct Discount.
- Generation of MT754 to issuing bank.
- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

7.5. Detailed Coverage (description of the product)

| Product Code | DBPS |
|--------------|--|
| Description | Outgoing Documentary Usance Bills Under LC On Discount |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | YES |
| Document | Documentary |
| Operation | Discount |

| Product Code | PBRM DBPM |
|--------------|---|
| Description | Outgoing Documentary Multi tenor Bills under LC on Discount |
| BC Type | Export |

| | |
|------------|-------------|
| Tenor Code | Multi tenor |
| Under LC | YES |
| Document | Documentary |
| Operation | Discount |

| Product Preferences | |
|--|---------|
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Accep Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

7.6. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|---|
| Tax Type | NA |
| Tax To Be collected on | NA |
| Event | NA |
| | |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges / Courier Charges/Amendment Charges/Opening Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/ INIT/AMND/INIT |
| | |
| INTEREST @ PRODUCT | |
| Description | Discount Interest |
| Event | INIT |
| Amount Type | AMT_PURCHASED |

7.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|------------------|------------------|-----------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| ADIS | Approval of Document Discrepancies | | | | |
| AMND | Amendment of BC Contract | | BC CUSTOMER | BILL_AMND_AMT | Dr |
| | | | BILLS DISCNTED | BILL_AMND_AMT | Cr |
| | | Interest Refund | EBC_DIS_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Interest Refund | BC CUSTOMER | EBC_DIS_IN_ADJ | CR |
| INIT | Initiation of a BC Contract | Bill Discount | BILLS DISCNTED | AMT_PURCHASED | Dr |
| | | Bill Discount | BC CUSTOMER | AMT_PURCHASEDEQ | CR |
| | | Interest | BC CUSTOMER | EBC_DIS_IN_LIQD | Dr |
| | | Interest | EBC_DIS_INRIA | EBC_DIS_IN_LIQD | CR |
| | | Charges | BC CUSTOMER | BCSWIFTI_LIQD | Dr |
| | | Charges | BCSWIFTI_INC | BCSWIFTI_LIQD | CR |
| | | Charges | BC CUSTOMER | BCCOURI_LIQD | Dr |
| | | Charges | BCCOURI_INC | BCCOURI_LIQD | CR |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | CR |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | CR |
| | | Charges | IB_LIADVIB_RECV | LIADVIB_TFR | Dr |
| | | Charges | LIADVIB_RECV | LIADVIB_TFR | Cr |
| | | Charges | IB_LICONFIB_RECV | LICONFIB_TFR | Dr |
| | | Charges | LICONFIB_RECV | LICONFIB_TFR | Cr |
| ACCR | Accrual of Interest Income | Interest Accrual | EBC_DIS_INRIA | EBC_DIS_IN_ACCR | Dr |
| | | Interest Accrual | EBC_DIS_ININC | EBC_DIS_IN_ACCR | CR |
| TPFT | Tracer for Payment Fate | | | | |
| PFAT | Advice of Payment Fate | | | | |

| | | | | | |
|------|-----------------------------------|------------------------|-------------------|-------------------|----|
| | | | | | |
| | | | | | |
| REIM | | | | | |
| | | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | AMT_PURCHASEDEQ | Dr |
| | | Liquidation | BILLS DISCNTED | AMT_PURCHASED | Cr |
| | | Interest Refund | EBC_DIS_INRIA | EBC_DIS_IN_ADJ | Dr |
| | | Interest Refund | BC CUSTOMER | EBC_DIS_IN_ADJ | Cr |
| | | Charges | BC CUSTOMER | LIADVIB_TFR_LIQD | Dr |
| | | Charges | IB_LIADVIB_RECV | LIADVIB_TFR_LIQD | Cr |
| | | Charges | BC CUSTOMER | LICONFIB_TFR_LIQD | Dr |
| | | Charges | IB_LICONFIB_RECV | LICONFIB_TFR_LIQD | Cr |
| BCOL | Booking Of Collection | Revert to collection | BC CUSTOMER | AMT_PURCHASEDEQ | Dr |
| | | Revert to collection | BILLS DISCNTED | AMT_PURCHASED | Cr |
| | | | | | |
| LCOL | Liquidation of Collection | Collection Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMT | Dr |
| | | Collection Liquidation | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| | | | | | |
| REVR | Reversal of BC Contract | | | | |
| | | | | | |
| CLOS | Closure of a BC Contract | | | | |
| | | | | | |
| STCH | Bills & Collections Status Change | | | | |
| | | | | | |
| FDIS | Discount to forfeiting | Forfeit | BILLS DISCNTED | BILL_OS_AMT | Cr |
| | | Forfeit | FORFAITING_NOSTRO | BILL_OS_AMT | Dr |
| | | Interest | FORFAITING_NOSTRO | FORFAIT_LIQD | Cr |
| | | Interest | FORFAITREC | FORFAIT_LIQD | Dr |
| | | Interest | FORAMININC | FORAMIN_LIQD | Cr |
| | | Interest | FORAMINRIA | FORAMIN_LIQD | Dr |
| | | Interest | FORFAITING_NOSTRO | REBATEINT_LIQD | Dr |
| | | Interest | REBATEINTINC | REBATEINT_LIQD | Cr |

7.8. Special features / conditions, if any

- Direct Discount.
- Generation of MT754 to issuing bank.
- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).
- Change of Operation Discount to Collection.
- Change of Operation Discount to Forfeiting.

7.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank
- Discount Advice to Drawer

7.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

7.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills Under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

7.12. Additional information (ex. UDF & other Special Maintenance)

NA

8. Product Code-EBPS\EBPM

EBPS - Outgoing Clean Sight Bills under LC on Collection

Pre Shipment

EBPM- Outgoing Clean Multi Tenor Bills Under LC On Collection

8.1. Introduction

These Products are used to book the Outgoing Documentary Sight/Multi Tenor Bills under LC, for both Credit Compliant & Discrepant Document Submitted by the Exporter. These Products can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

8.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Send MT742 during while booking the Bill (Sight) to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & Mark Bills as Credit Compliant and send MT754 and Docs to the Negotiating Bank.

On receipt of MT756 from Reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit Loan Account remaining proceeds if any will be credited to the customer account.

8.3. Summary

- Outgoing Documentary Sight Bills under LC on Collection

8.4. Synopsis (ex. high level features etc)

- Auto Liquidation

8.5. Detailed Coverage (description of the product)

| Product Code | EBPS |
|--|---|
| Description | Outgoing clean Sight Bills Under LC On Collection |
| Slogan | APACK |
| Product Group | BCOUT |
| Remarks | Outgoing Documentary Sight Bills Under LC On Collection |
| Type | Export |
| Tenor Code | Sight |
| Under LC | YES |
| Document | Documentary |
| Operation | Collection |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |

| | |
|----------------------------|----|
| Link to Loan(Export Bills) | NO |
|----------------------------|----|

| Product Code | EBPM |
|--|---|
| Description | Outgoing Clean multi tenor bills Under LC On Collection |
| Slogan | APACK |
| Product Group | BCOUT |
| Start Date | |
| End Date | |
| Remarks | Outgoing Documentary Sight Bills Under LC On Collection |
| Type | Export |
| Tenor Code | Multi-tenor |
| Under LC | YES |
| Document | Documentary |
| Operation | Collection |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

8.6. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------|------------|-----------------|--------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| | | | | | |
| | | | | | |
| INIT | Initiation of a BC Contract | Contingent | EB COLLECTIONS | BILL_AMOUNT | Dr |
| | | Contingent | COLL OFFSET | BILL_AMOUNT | Cr |
| | | Charge | BC CUSTOMER | BCSWFTI_LIQD | Dr |
| | | Charge | BCSWFTI_INC | BCSWFTI_LIQD | Cr |
| | | Charge | BC CUSTOMER | BCCOURI_LIQD | Dr |
| | | Charge | BCCOURI_INC | BCCOURI_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| TPFT | | | | | |

| | | | | | |
|------|------------------------------|-------------|----------------|---------------------|----|
| PFAT | Advice of Payment Fate | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO | Bill Amt – Loan Amt | Dr |
| | | Liquidation | BC CUSTOMER | Bill Amt – Loan Amt | Cr |
| | | Liquidation | NOSTRO | Loan Amount | Dr |
| | | Liquidation | Loan Account | Loan Amount | Cr |
| | | Contingent | EB COLLECTIONS | BILL_LIQ_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_LIQ_AMT | Dr |
| | | Fees | BC CUSTOMER | BCOPNCHG_LIQD | Dr |
| | | Fees | BCOPNCHG_INC | BCOPNCHG_LIQD | Cr |
| REVR | Reversal of BC Contract | | | | |
| CLOS | Closure of a BC Contract | Contingent | EB COLLECTIONS | BILL_OS_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_OS_AMT | Dr |
| | | Contingent | EB COLLECTIONS | BILL_AMND_AMT | Cr |
| AMND | Amendment of BC Contract | Contingent | COLL OFFSET | BILL_AMND_AMT | Dr |

8.7. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | INIT |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/INIT |
| INTEREST @ PRODUCT | |
| Description | Purchase Interest |
| Event | BPUR |
| Amount Type | AMT_PURCHASED |

8.8. Special features / conditions, if any

- Auto Liquidation
- Agent Commission

8.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Remittance Letter to Issuing Bank
- Payment Fate Tracer to Issuing Bank

- Principal Fate to Drawer
- Protest for Non Payment to Issuing Bank
- Payment Advice to Drawer
- Closure Advice to Drawer
- Amendment of Instruction to Issuing Bank

8.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

8.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

8.12. Additional information (ex. UDF & other Special Maintenance)

NA

9. Product Code EIPS /EIPM

EIPS - Outgoing Documentary Usance Bills under LC on Acceptance Pre-Shipment

EIPM- Outgoing Documentary Multi Tenor Bills Under LC On Acceptance

9.1. Introduction

These Products are used to book the Outgoing Documentary Usance/Multi Tenor Bills Under LC On Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Exporter. These Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

9.2. Business Scenario

Scenario 1 - Credit Compliant Doc Submission

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank. Send MT742 before 'n' Maturity days to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) On receipt of MT756 from Reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit Loan Account remaining proceeds if any will be credited to the customer account.

9.3. Summary

- Outgoing Documentary Usance Bills Under LC On Acceptance

9.4. Synopsis (ex. high level features etc)

- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

9.5. Detailed Coverage (description of the product)

| Product Code | EIPS |
|---------------------|--|
| Description | Outgoing Documentary Usance Bills Under LC On Acceptance |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | YES |
| Document | Documentary |
| Operation | Acceptance |
| Change of Operation | Acceptance to Discount |

| Product Code | EIPM |
|--------------|---|
| Description | Outgoing Documentary Multi Tenor Bills Under LC On Acceptance |
| BC Type | Export |
| Tenor Code | Multi Tenor |

| | |
|---------------------|------------------------|
| Under LC | YES |
| Document | Documentary |
| Operation | Acceptance |
| Change of Operation | Acceptance to Discount |

| Product Preferences | |
|--|---------|
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Acceptance Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

9.6. Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | INIT |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | LIQD |
| INTEREST @ PRODUCT | |
| Description | Discount Interest |
| Event | BDIS |
| Amount Type | AMT_PURCHASED |

9.7. Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|--------------------------|--|-----------------------|------------|-------|
| BOOK | Booking of a BC Contract | | No Accounting Entries | | |

| | | | | | |
|------|------------------------------------|-------------------|-----------------------|---------------------|----|
| | | | | | |
| | | | | | |
| AFAT | Advice of Acceptance Fate | | No Accounting Entries | | |
| | | | | | |
| TAFT | | | | | |
| | | | | | |
| REFA | Refusal Of Acceptance | | No Accounting Entries | | |
| | | | | | |
| TDIS | Tracer for Discrepancy | | No Accounting Entries | | |
| | | | | | |
| ADIS | Approval of Document Discrepancies | | No Accounting Entries | | |
| | | | | | |
| INIT | Initiation of a BC Contract | Contingent | ACCEPTANCE CONT | BILL_AMOUNT | Dr |
| | | Contingent | CLFA CONT | BILL_AMOUNT | Cr |
| | | | | | |
| BACP | Booking of Acceptance | | No Accounting Entries | | |
| | | | | | |
| TPFT | | | No Accounting Entries | | |
| | | | | | |
| PFAT | Advice of Payment Fate | | No Accounting Entries | | |
| | | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO | Bill Amt – Loan Amt | Dr |
| | | Liquidation | BC CUSTOMER | Bill Amt – Loan Amt | Cr |
| | | Liquidation | NOSTRO | Loan Amount | Dr |
| | | Liquidation | Loan Account | Loan Amount | Cr |
| | | Charges | BC CUSTOMER | BCSWIFTL_LIQD | Dr |
| | | Charges | BCSWIFTL_INC | BCSWIFTL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOURL_LIQD | Dr |
| | | Charges | BCCOURL_INC | BCCOURL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCOPNCHG_LIQD | Dr |
| | | Charges | BCOPNCHG_INC | BCOPNCHG_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | Contingent | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | | | | |
| BDIS | Booking of Discount | Bill Discount | BILLS DISCNTED | AMT_PURCHASED | Dr |
| | | Bill Discount | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Discount Interest | BC CUSTOMER | EB_ACP_DIS_LIQD | Dr |
| | | Discount | EB_ACP_DISRIA | EB_ACP_DIS_LIQD | Cr |

| | | | | | |
|------|-----------------------------------|-------------|-----------------|-----------------|----|
| | | Interest | | | |
| ACCR | Accrual of Interest Income | Interest | EB_ACP_DISRIA | EB_ACP_DIS_ACCR | Dr |
| | | Interest | EB_ACP_DISINC | EB_ACP_DIS_ACCR | Cr |
| | | | | | |
| LDIS | Liquidation of Discount | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Dr |
| | | Liquidation | BILLS DISCNTED | BILL_LIQ_AMT | Cr |
| | | Contingent | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMTEQ | Cr |
| | | Interest | EB_ACP_DISRIA | EB_ACP_DIS_ADJ | Dr |
| | | Interest | BC CUSTOMER | EB_ACP_DIS_ADJ | Cr |
| AMND | Amendment of BC Contract | | | | |
| | | Contingent | CLFA CONT | BILL_AMND_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_AMND_AMT | Cr |
| | | | BC CUSTOMER | BILL_AMND_AMT | Dr |
| | | | BILLS DISCNTED | BILL_AMND_AMT | Cr |
| | | Interest | EB_ACP_DISRIA | EB_ACP_DIS_ADJ | Dr |
| | | Interest | BC CUSTOMER | EB_ACP_DIS_ADJ | Cr |
| CLOS | Closure of Contract | Contingent | CLFA CONT | BILL_OS_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_OS_AMTEQV | Cr |
| | | | | | |
| REVR | Reversal of Contract | | | | |
| | | | | | |
| PRNA | Protest for Non Acceptance | | | | |
| | | | | | |
| PRNP | Protest for Non Payment | | | | |
| | | | | | |
| REFP | Refusal of Payment | | | | |
| | | | | | |
| STCH | Bills & Collections Status Change | | | | |

9.8. Special features / conditions, if any

- Change of Operation Acceptance to Discount.
- Change of Operation Discount to Forfeiting.
- Change of Operation Acceptance to Forfeiting.
- Generation of MT742 (Reimbursement Claim), before 'n' Maturity days during Batch Process.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

9.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Advice of Discharge to Drawer (Reserve Release)

- Acceptance Fate Tracer to Issuing Bank
- Acceptance Fate Advice to Drawer
- Acceptance Refusal to Drawer
- Protest for Non Acceptance to Issuing Bank
- Acceptance Advice to Drawer
- Payment Fate Tracer to Issuing Bank
- Principal Fate Advice to Customer
- Protest for Non Payment to Issuing Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Amendment of Instruction to Issuing Bank
- Remittance Letter to Issuing Bank

9.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)

9.11. Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills To Be Protested
- List of Bills Under Protest
- List of Bills under Reserve
- Finalization Overdue Report
- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

9.12. Additional information (ex. UDF & other Special Maintenance)

NA

10. Annexure – A (MDATA)

BC Branch Parameter

| Branch Code | Process Till Next working Days | Accrual Level | Use Reference Number | Use Parent Reference Number |
|-------------|--------------------------------|----------------|----------------------|-----------------------------|
| 001 | Yes | Contract Level | Yes | Yes |
| 002 | No(system date) | Product level | No | No |
| 003 | Yes | Contract Level | Yes | Yes |

Mandatory program Maintenance

| Function Id | EOC Group | Frequency | Holiday Rule |
|-------------|--------------------------------|-----------|---------------|
| BCFRICHG | EOTI(Predecessor for BCINTACR) | Daily | Don't Execute |
| BCACPADV | EOTI/BOD | Daily | Don't Execute |
| BCREIMBR | BOD | Daily | Don't Execute |
| BCINTACR | EOTI | Daily | Don't Execute |
| BCAUTLIQ | EOTI/BOD | Daily | Don't Execute |
| BCAUSTCH | EOTI/BOD | Daily | Don't Execute |
| BCTRACER | EOTI | Daily | Don't Execute |

Charge Rule Definition:

| | | | | |
|----------------------|------------------|----------------------|--------------------|-----------------------|
| Rule Identification | BCSWIFT | BCOPNCHG | BCCOUR | BBKFEE |
| Description | BC Swift Charges | BC Fees & Commission | BC Courier Charges | FEES ON BOOKING BILLS |
| Branch Restrictions | Disallow | Disallow | Disallow | Disallow |
| Rule Type | Charges | Charges | Charges | Charges |
| Transaction CCY | GBP | GBP | GBP | GBP |
| Branch Code | LCB | LCB | LCB | LCB |
| Rule Identification | BCSWIFT | BCFEES2 | BCCOUR | BBKFEE |
| Description | BC Swift Charges | BC Fees & Commission | BC Courier Charges | BC Fees & Commission |
| Customer Group | All | All | All | All |
| Customer | All | All | All | All |
| RATE TYPE | Flat Amount | Flat Amount | Flat Amount | Flat Amount |
| MINIMUM AMOUNT | | | | |
| MAXIMUM AMOUNT | | | | |
| FLAT AMOUNT CURRENCY | GBP | GBP | GBP | GBP |
| ROUNDING PERIOD | 1 | 1 | 1 | 1 |
| RATE PERIOD | 1 | 1 | 1 | 1 |
| CUMULATIVE | Y | Y | Y | Y |

| | | | | |
|------------------------|----------|----------|----------|----------|
| BASIS AMOUNT CCY | GBP | GBP | GBP | GBP |
| RATE CODE | STANDARD | STANDARD | STANDARD | STANDARD |
| RATE CODE TYPE | M | M | M | M |
| TIERED TENOR | N | N | N | N |
| MINIMUM PERIOD | 1 | 1 | 1 | 1 |
| BOOKING CCY | C | C | C | C |
| CASCADE AMOUNT | N | N | N | N |
| MAXIMUM RATE | | | | |
| MINIMUM RATE | | | | |
| MINMAX TYPE | R | R | R | R |
| DURATION BASED | N | N | N | N |
| CONTRACT CCY INT BASIS | Y | Y | Y | Y |
| INTEREST BASIS | | | | |
| CUSTOMER GROUP | ALL | ALL | ALL | ALL |
| BRANCH CODE | ALL | ALL | ALL | ALL |
| TENOR BASIS | N | N | N | N |

Charge Class:

| | | | | |
|-------------------------|----------|----------|----------|-------------|
| MODULE | BC | BC | BC | BC |
| CLASS CODE | BCSWFT | BCOPNCHG | BCCOUR | BBKFEE |
| CHARGE TYPE | C | C | C | C |
| THIRD PARTY TYPE | | | | |
| DEBIT/CREDIT TYPE | D | D | D | D |
| NET CONS INDICATOR | N | N | N | N |
| NET CONS PLUS OR MINUS | | | | |
| SWIFT QUALIFIER | | | | |
| EVENT FOR ASSOCIATION | INIT | LIQD | INIT | INIT |
| EVENT FOR APPLICATION | INIT | LIQD | INIT | INIT |
| EVENT FOR LIQUIDATION | INIT | LIQD | INIT | INIT |
| BASIS AMOUNT TAG | BILL_AMT | BILL_AMT | BILL_AMT | BILL_OS_AMT |
| DEFAULT RULE | BCSWIFT | BCFEES2 | BCCOUR | BBKFEE |
| DEFAULT SETTLEMENT CCY | GBP | GBP | GBP | GBP |
| DEFAULT_WAIVER | N | N | N | N |
| ALLOW RULE AMENDMENT | Y | Y | Y | Y |
| AMEND AFTER ASSOCIATION | Y | Y | Y | Y |
| ALLOW AMOUNT AMENDMENT | Y | Y | Y | Y |
| AMEND AFTER APPLICATION | Y | Y | Y | Y |
| CAPITALIZE | N | N | N | N |
| DISC ACCR APPLICABLE | N | N | N | N |
| PROPAGATION REQD | N | N | N | N |
| DISCOUNT BASIS | | | | |
| ACCRUAL REQUIRED | N | N | N | N |

Goods Details

| GOODS_CODE | GOODS_DESC |
|-------------|---|
| MACHINE1 | MACHINE AS PER ORDER NO... |
| CILLAFABRIC | 'CILLA" FABRIC, 100PCT COTTON, 147-148 CM WIDE, DYED ACCORDING TO THE DULY AND JOINTLY APPROVED TECHNICAL PARAMETERS, SAMPLES AND GENERAL PURCHASE AGREEMENT AND SALES CONFIRMATION NO.01 CUSTOMS TARIFF NUMBER: 02 |
| ROLLNGCHAIR | GC0778 ROCKING CHAIR BENTWOOD FRAMES IN OAK COLOUR |
| BANNEDGOOD | BANNED FOR IMPORTS |

Inco Term

| INCO_TERM | DESCRIPTION |
|-----------|--|
| CIP | Carriage and Insurance Paid To (...named place of destination) |
| CPT | Carriage Paid To (...named place of destination) |
| CFR | Cost and Freight (...named port of destination) |
| CIF | Cost, Insurance and Freight (...named port of destination) |
| DAF | Delivered At Frontier (...named place) |
| DDP | Delivered Duty Paid (...named place of destination) |
| DDU | Delivered Duty Unpaid (...named place of destination) |
| DEQ | Delivered Ex Quay (...named port of destination) |
| DES | Delivered Ex Ship (...named port of destination) |
| EXW | Ex Works (...named place) |
| FAS | Free Alongside Ship (...named port of shipment) |
| FCA | Free Carrier (...named place) |
| FOB | Free On Board (...named port of shipment) |

Clause Maintenance

| Clause Code | Clause Type | Clause Description |
|-------------|-------------|---|
| BOLCL1 | Transport | COPY OF FAX/TELEX ADVISING APPLICANT PARTICULARS OF SHIPMENT INCLUDING B/L NO. AND THE DATE, VESSEL NAME AND NATIONALITY ETA, AND ETD, TOTAL AMOUNT OF CONLCBCT, LOADING PORT AND DISCHARGE PORT, SHIPMENT DATE WITHIN 5 WORKING DAYS AFTER SHIPMENT DATE + SET OF CLEAN ON BOARD BILLS OF LADING MADE OUT TO THE ORDER OF CHINATRUST COMMERCIAL BANK LTD / TO ORDER AND BLANK ENDORSED, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BOLCL2 | Transport | SET of Clauses for CIF |
| BOCL3 | Transport | SET of Clauses for FOB |
| AWBCL1 | Transport | CLEAN AIR WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| SWBCL1 | Transport | CLEAN SEA WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BL1FREPRE | Transport | original MARINE Bill of Lading, made out to order, endorsed in blank, marked freight prepaid, notify: |
| CMRSEDCOPY | Transport | Sender's copy of international consignment note for road transport, indicating consignee: |
| BED13BL | OTHERS | Beneficiary's declaration stating that 1/3 original Bill of Lading has been sent simultaneously with dispatch of goods by DHL to notify |
| INS110 | INSURANCE | Insurance Policy/Certificate issued for 110 percent of invoice-value, duly endorsed, covering x +INSURANCE POLICY OR CERTIFICATE ENDORSED IN BLANK FOR NOT LESS THAN 110PCT INVOICE VALUE, STIPULATING THAT CLAIMS ARE PAYABLE AT DESTINATION IN THE SAME CURRENCY OF THE DRAFTS COVERING INSTITUTE CARGO CLAUSES (A), INSTITUTE WAR CLAUSES (CARGO) AND INSTIT |
| INVCOM | INVOICE | Commercial invoice, duly signed |

Document Master Maintenance

| Document Code | Language Code | Document Type | Short Description | Long Description | Clause Code |
|---------------|---------------|---------------|-------------------|-------------------|-------------|
| MARDOC | Eng | Transport | Sea Way | Sea Way Documents | BOLCL1 |
| | | | | | BOLCL2 |

| | | | | | |
|--------|-----|-----------|-----------|---------------------|------------|
| | | | | | BOCL3 |
| | | | | | SWBCL1 |
| | | | | | BL1FREPRE |
| | | | | | CMRSEDCOPY |
| AIRDOC | ENG | Transport | Air Way | Air Way Documents | AWBCL1 |
| | | | | | BL1FREPRE |
| | | | | | CMRSEDCOPY |
| INVDOC | Eng | Invoice | Invoice | Invoice Documents | INVCOM |
| INSDOC | Eng | Insurance | Insurance | Insurance Documents | INS110 |
| OTHDOC | Eng | Other | Other | Other Documents | BED13BL |

| Instruction Code Maintenance | Instruction Text |
|------------------------------|--|
| GBP_PYMT | PLEASE REMIT PROCEEDS TO OUR ACCOUNT NUMBER 001-1-853967 WITH JP MORGAN CHASE BANK NEW YORK QUOTING OUR REFERENCE NUMBER UNDER SWIFT ADVICE TO US. |
| ALL CHARGES | COLLECT ALL CHARGES |
| DELIVERPYMT | DELIVER DOCUMENTS AGAINST PAYMENT |
| DELIVERACC | DELIVER DOCUMENTS AGAINST ACCEPTANCE |
| ACCEPT_SWIFT | ADVISE ACCEPTANCE AND DUE DATE BY SWIFT/TELEX. |
| ACCEPT_MAIL | ADVISE ACCEPTANCE AND DUE DATE BY AIRMAIL. |

| | | | |
|------------------------|-------------|------------------------|-----------------|
| Insurance Company Name | METLIFE | LOCATION | GB |
| Add1 | LONDON,ADAG | RISK COVERED | 100% |
| ISSUE DATE | 1-Jan-07 | UTILIZED AMT | 0 |
| EFFECTIVE DATE | 1-Jan-07 | UPDATE UTILIZATION AMT | YES |
| EXPIRY DATE | 27-Dec-07 | INCO TERM | CIF |
| COVER DATE | 1-Jan-07 | TELEX ADDRESS | 4396 2545 |
| GOODS | OIL | WARE HOUSE ADDRESS | LONDON |
| CURRENCY | GBP | AVAILABLE AMT | 500000 |
| SUM ASSURED AMT | 500000 | KEY CLAUSES | APPLY CONDITION |
| PER CONVEYANCE AMT | 100000 | REMARKS | REMARKS 1 |

11. Annexure – B (REPORTS)

Reports Availability

BC Automatic Processing Exceptions Report

This report lists the BC contracts for which the automatic process have failed due to exceptions. The Report is sorted by the product code and BC reference number. The Event which has failed in EOD and reason for failure will be available in the Report.

Bills & Collections Daily Activity Journal

This report lists all the activities done in the Bills and collections module for the given day. The Report is sorted by the BC contract reference number. The List of activities will include the following:

- Booking a BC Contract
- Initiation of a BC Contract
- Approval of Document Discrepancies
- Acceptance of a Bill
- Protest of Non Acceptance /Non Payment of Draft
- Refusal of Bill/Draft Acceptance/Payment
- Amendment of BC Contract
- Acknowledgement Received
- Accrual
- Closure of a BC Contract
- Liquidation of a BC Contract
- Reduction of Bill Amount
- Discounting accepted Bill
- Forfeiting of Discounted Bill
- Reimbursement Claim N days before Maturity
- Reversal Of BC contracts
- Change of operations

Bills & Collections Contract Overrides Report

This report lists the warnings that have been overridden to save a BC contract. The Report is sorted by BC contract reference number.

List of Maturing Bills

This report lists the BC contracts that will mature on the given date (entered while generating the report). The Report is sorted by BC contract reference number. The report lists details including Bill amount, maturity date, type of bill etc.

BC List of Overdue Items- Acceptances

This report lists the BC contracts which are overdue. The report lists contracts with operation as Acceptance which are supposed to be liquidated, but are still in Active status. The Report is sorted by BC contract reference number.

BC List of Overdue Items - Payments

This report lists the BC contracts which are overdue. The report lists contracts with operation as Payment which are supposed to be liquidated, but are still in Active status. The Report is sorted by BC contract reference number.

List of Bills Eligible for Rediscounting

This report lists the BC contracts which are available for Re-discounting. The Report is sorted by BC contract reference number.

List of Bills under Protest

This report lists the BC contracts which are in protest status. The report lists contracts which are in protest for either non-acceptance or non-payment. The Report is sorted by BC contract reference number.

List of Bills under Reserve

This report lists the BC contracts which are in Reserve status. The Report is sorted by BC contract reference number.



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