Letters of Credit

Oracle Banking Trade Finance

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1. Preface

1.1 Introduction

This manual is intended as a guide to the Letters of Credit (LC) module, of Oracle Banking Trade Finance. It is designed to help you maintain and process all types of documentary and clean LCs.

It also assists you in handling the necessary activities in the life cycle of an LC once it is booked. This includes the generation of messages and advices, the updation of account balances and the collection of various commissions and charges.

1.2 Audience

This manual is intended for the Customer Service Representatives (CSRs) and the staff responsible for the setting up of new products at your bank.

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility

Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc

1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations used in the user manual:

Table 1: Acronyms and Abbreviations

Acronym	Abbreviation
BOD	Beginning of Day
BG	Bank Guarantee
CIF	Cost Insurance Freight
CIP	Cost Insurance Paid
CPT	Carriage Paid to
CFR	Cost and Freight
DAF	Delivered at Frontier
DEQ	Delivered Ex Quay
DDP	Delivered Duty Paid
DES	Deliver Ex Ship
DDU	Delivered Duty Unpaid
EOD	End of Day
EOTI	End of Transaction Input

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Acronym	Abbreviation
EOFI	End of Financial Input
EXW	EX Works
FAS	Free Alongside Ship
FCA	Free Carrier
FOB	Free On-Board
FFT	Free Format Text
GUI	Graphic User Interface
ICC	International Chamber of Commerce
INCO Terms	International Commercial Terms
LC	Letter of Credit
MT	Message Type
NLS	National Language Support
PCLS	Partial Closure of LC
REB	Reimbursing Bank
STP	Straight through Processing
SBLC	Standby Letters of Credit
UCP	Uniform Customs and Practice
UDF	User Defined Fields

1.5 List of Topics

This manual is organized as follows:

Table 2: Topics

Topics	Description
An Overview of Letters of Credit	This topic provides an overview of LC. It supports the processing of all types of documentary and clean LCs. It includes the generation of messages and advices for all the applicable events, and the update of account balances. It also describes about the process involved in the collection of various commissions and charges defined for a LC.
LC Maintenance	This topic describes about the setting up of certain basic information to make it fully operational.

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Topics	Description
Define Product Attributes	This topic describes about the method in which you can define attributes specific to a Letters of Credit product.i.e. it describes the procedure to create a LC product.
Process LC Contract	This topic explains the procedure to process all types of LCs (import, export, invoice, clean, guarantees, shipping guarantees).
LC Availment	This topic explains how an availment is recorded under a LC upon receipt of bills or on notification from the negotiating bank.
Amend Details of LC	This topic discusses the circumstances under which the details of an LC contract would need to be amended. It also details the procedure for amending the LC.
Letters of Credit Registration	This topic provides details on how you can generate an acknowledgment number by capturing the basic details of a letter of credit and usage of acknowledgment reference number to display the details automatically in the contract main screen.
Transfer LC	This topic describes how you can transfer an LC.
Guarantees and Standby Letter of Credit	This topic provides details on guarantees and standby letter of credit.
Liquidation of Components of LC	This topic provides details on liquidation of components of LC. It deals with the liquidation of the receivable components of an LC.
Credit Limit Tracking for LC	This topic describes the procedure to track the exposure against the applicant or against the issuing bank. It depends on whether you are issuing an import LC/advice or confirming an export LC.
Automatic Processes	This topic explains the processes that will be carried out automatically, in the life cycle of an LC.
Reports	This topic describes the procedure to generate all the reports specific to LC module with information on many parameters.

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Topics	Description
Annexure A - Accounting Entries for LCs	This topic provides details of suggested accounting entries, event-wise that can be set up, for the LC.
Annexure B - Events, Advices and SDEs for LC	This topic provides the list of events that can take place and the messages that can be generated, during the life cycle of an LC.
Annexure C- SWIFT Category 7 Messages	This topic provides a list of SWIFT messages supported in the LC.
Annexure D- Letters of Credit Glossary	This topic provides definition of the important terms used in the LC User Manual.
Function ID Glossary	This topic provides the alphabetical listing of Function/Screen ID used in the module with page references for quick navigation.

1.6 Related Documents

- Procedures

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2. An overview of Letters of Credit

2.1 Introduction

A Letter of Credit is an undertaking by the bank issuing it to pay the beneficiary of the credit provided stipulated documents are presented and other terms and conditions of the LC are complied with.

It is the preferred mode of settlement between a buyer and a seller under the following circumstances:

- They are not well-known to each other.
- They are located in different countries and the seller is not sure of the credit worthiness of the buyer.

In such cases, the seller would like a bank to provide assurance of payment. As an instrument of international trade, It is one of the most secure methods for a seller to be paid. Besides credit risk considerations, LCs is the customary business practice for long distance trade and a particularly important commission earning service for any bank.

The Letters of Credit (LC) module constitutes a part Oracle Banking Trade Finance comprehensive trade financing system. Together with the Bills and Collections module, it automates the entire gamut of trade financing. While the LC module handles the opening, advising and amending of all types of LCs, the BC module handles collection of bills which may or may not be presented under LC. The documents required under an LC are maintained in the BC module. Once an LC is opened, the documents presented by the beneficiary and LC negotiation are also processed in the BC module.

The LC module primarily supports the processing of all types of documentary and clean LCs. It can handle all activities during the lifecycle of an LC. This includes the generation of messages and advices for all the applicable events, and the update of account balances. The system also handles the collection of various commissions and charges defined for an LC.

1) *2.2 Features*
2) *2.3 Operations supported on LC*
3) *2.4 Process Commissions and Charges*
4) *2.5 Variations Supported for an LC*

2.2 Features

Oracle Banking Trade Finance is designed with the following features to empower your bank to handle a high volume of credit transactions:

- The Letters of Credit module supports the processing of all types of clean and documentary LCs. These include:
    - Import LCs
    - Export LCs
    - Guarantees
    - Shipping Guarantees
    - Clean LCs
    - Standby Guarantees
    - Reimbursement

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- The LC module is designed to handle all the events in the life cycle of an LC. The booking, subsequent amendments and an availment can be processed automatically. The messages and advices applicable for each event are also automatically generated. The messages are communicated done through SWIFT, TELEX, mail, or any other compatible medium.
- The product definition function enables you to create products for specific services you offer. This offers your customer flexibility as well as quick and efficient processing of contracts.
- The product definition covers all the key features of a LC. For example, details of documents that should accompany it, the free format messages that form part of the correspondence, the advices to be generated for various events, the accounting entries to be passed for an event, the commission and tax handling specifications.
- The details of documents, free format messages, and commodities are defined only once and can be retrieved whenever needed. This reduces the effort involved in the capture of LC details, thus rendering it faster and error free. The flexibility built into the system ensures that you can modify these details to suit the requirement of each LC.
- Oracle Banking Trade Finance supports the concept of “specialized services branch” concept. If you have trade financing expertise at only one branch, say the Head Office (HO) and LCs for customers of any branch is processed only through the HO, Oracle Banking Trade Finance offers absolute ease of operations. The LC can be processed for a customer of any branch, in the same way as you would, for a customer of your own branch.
- The Central Liability sub-system automatically controls the booking of an LC against the credit lines assigned to the customer before the bookings are made.
- The module supports automated follow-up for commission and charge payments, confirmation and acknowledgements.
- Graphic User Interface (GUI) facilitates ease of input. Pick-lists have been provided wherever possible. This makes the module both efficient and easy to use.
- The media supported include Mail, Telex and SWIFT.
- The National Language Support (NLS) features are available.
- LCs is governed by the Uniform Customs and Practice (UCP) which is published by the International Chamber of Commerce (ICC) Paris, France. You can indicate that the LCs issued at your bank fall in line with the UCP, which is regarded as a rule book by virtually all banks in the world.

2.3 Operations supported on LC

- Open an import LC or guarantee
- Open and confirm an import LC

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- Pre-advice an export LC
- Advice an export LC
- Advice and confirm an export LC
- Confirm an export LC
- Advice a guarantee
- Import LC with pre-advice

Thus, your bank can perform one of the following roles:

- The issuing (opening) bank for an import LC or guarantee
- The advising bank or for an export LC
- The confirming bank for an export LC

In addition to amendment of the terms of an LC such as the expiry date, the amount, the latest shipment date, etc., you can amend the operation on an LC as follows:

- Open to open and confirm of an import LC
- Pre-advice to advice of an export LC
- Pre-advice to advice and confirm an export LC
- Advice to advice and confirm an export LC

Appropriate messages, advices, and covering letters are generated for these operations. These are listed in an annexure in this manual. The SWIFT messages generated for the different types of LC are listed in this topic.

2.4 Process Commissions and Charges

In the LC module, the method of collecting commissions and levying charges is flexible. Commissions can be collected for the initiation and amendment events of an LC. The definition of commission rules facilitate the uniform and efficient application of commission across all LCs processed under a product.

Commissions can be collected in advance or in arrears, periodically or non-periodically. You can choose to accrue commissions at a regular frequency (daily, monthly, quarterly, half-yearly or annually). Similarly, the frequency of liquidation of periodic commission can be varied. In Oracle Banking Trade Finance various charges such as handling charges, SWIFT charges, etc. can be processed.

The commissions and charges can be collected from any party, and if necessary, debited from a receivable account and liquidated subsequently.

2.5 Variations Supported for an LC

An LC being a very flexible payment mechanism can be made available to the customers of your bank in a number of popular variations.

This topic contains the following sections:

1) *2.5.1 Red Clause Letter of Credit*
2) *2.5.2 Transferable and Non-transferable LCs*

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3) *2.5.3 Revolving and Non revolving LCs*
4) *2.5.4 Sight and Usance LC*
5) *2.5.5 Cash Collateral against an LC*
6) *2.5.6 Availment against an LC*
7) *2.5.7 Reports*

2.5.1 Red Clause Letter of Credit

You can process a Red Clause LC wherein you can provide for anticipatory drawings. In such a case, the confirming bank or any other bank is authorised to make advance payments to the beneficiary, before the presentation of the documents.

2.5.2 Transferable and Non-transferable LCs

While capturing the details of an LC, you can indicate whether it is transferable. This information is part of the instrument generated for an LC.

2.5.3 Revolving and Non revolving LCs

You can open an LC and choose to make it available again in its original amount after the goods have been shipped, documents presented and credit is settled. Such an LC is a revolving LC. Under a revolving LC the amount is reinstated or renewed without any specific amendments to the LC. A revolving LC may be revocable or non-revocable, and can revolve in relation to the following:

- Value
- Time

This facility can be utilized when a supplier wishes to make repetitive shipments over a period such as a year. The LC can have an automatic reinstatement clause, which provides for continuing the renewal of availability. You also have the option to manually reinstate an LC. The credit may require approval of the opening party before it becomes available again.

2.5.4 Sight and Usance LC

Oracle Banking Trade Finance allows the processing of a sight or usance payment against an LC.

- In case of a sight LC, the negotiating bank pays the seller immediately and is later reimbursed by the issuing bank.
- In the case of a usance LC, the drawee bank accepts the obligation to pay the seller at maturity. An LC with a time draft drawn on the opening party, calling for payment at a future date is called a time or Usance LC.

2.5.5 Cash Collateral against an LC

An LC can be processed against cash collateral. Oracle Banking Trade Finance provides you with the facility to calculate the cash collateral either as a percentage of the LC amount or as a fixed amount. Cash collateral advice

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will be generated for its collection. When the LC amount is amended, you also have the option of adjusting the collateral amount accordingly.

2.5.6 Availment against an LC

You can process the availments against an LC either through the LC module or through the bills module of Oracle Banking Trade Finance. Availment charges can be levied and cash collateral adjusted, during an availment.

2.5.7 Reports

Information on the LCs processed and the static maintenance done for the module is available in the form of reports. These reports can be printed, spooled on to a disk file or displayed on the screen.

The following are some of the reports available:

- Accrual control report
- Closed out LCs report
- Commission activity report
- Commission due report
- Confirmed LCs report
- Daily activity report
- Expired LCs report
- LCs due to be closed report
- LCs due to expire report
- Un-replied tracers report
- Process exception report
- Overrides

NOTE: Refer the topic **Reports** in this user manual.

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3. LC Maintenance

The LC module requires the setting up of certain basic information before it becomes fully operational. The information that needs to be maintained are discussed in the subsequent sections:

1) *3.1 Maintain Document Details*
2) *3.2 Clause Details*
3) *3.3 Goods Details*
4) *3.4 Import License Details*
5) *3.5 View Import License Summary Details*
6) *3.6 Free Format Text Codes Details*
7) *3.7 Insurance Company Details*
8) *3.8 Trade License Details*
9) *3.9 Exchange Rates for Bills Details*
10) *3.10 INCO Terms Details*
11) *3.11 Open Insurance Policy Details*
12) *3.12 Blacklist LCs*
13) *3.13 Maintain Branch Parameters for Letters of Credit*

3.1 Maintain Document Details

This topic provides systematic instruction to maintain, specify UDF values and perform operations related to document details.

CONTEXT:

There are certain standard documents that are required under a documentary LC. As these documents are standard and common in most countries, their details need not be specified every time you need to use it for an LC. Instead, you can maintain its details in the Document Maintenance screen and attach it to the LC you process.

The advantage of maintaining document details is that at the time of creating a product or at the time of entering the details of an LC, you only need to specify the code assigned to the document. All the details maintained for the document will be automatically picked up. This helps reduce repetitive work, as you do not need to enter the contents of the document each time you use it.

This topic describes the following:

- Maintain Document Details
- Specify UDF Values

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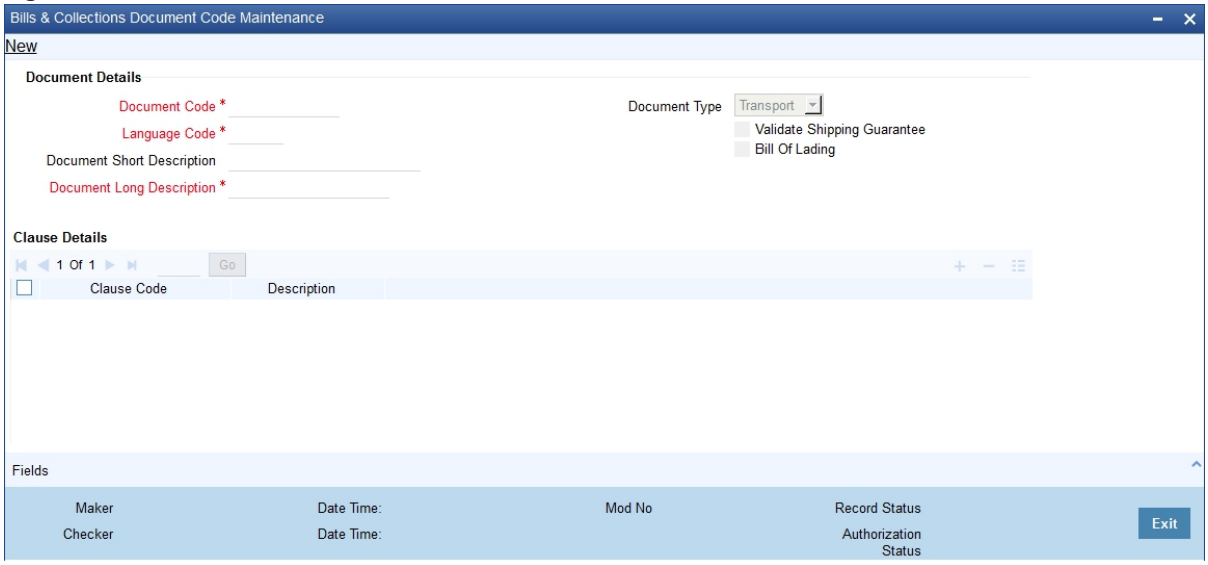
- Operations on Document Maintenance Record

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the homepage, type **BCDDOCCD** in the text box, and click the next arrow.
   STEP RESULT: The **Bills and Collections Document Codes Maintenance** screen is displayed.

Figure 1: Bills & Collections Document Codes Maintenance



2. On the **Bills & Collections Document Code Maintenance**, click **New**.
   STEP RESULT: The **Bills and Collection Document Code Maintenance** screen is displayed without any details. Enter the new document details. and click save to maintain the details.

   For more information on fields, refer the Field Description table given below:

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Table 1: Bills & Collections Document Code Maintenance - Field Description

Field	Description
Document Code	Type the **Document Code**. In Oracle Banking Trade Finance, each document maintained is identified by a twelve-character code, called a Document Code. You can follow your own convention for devising this code. However, one of the characters of the code should necessarily be a letter of the English alphabet. The code assigned to should be unique as it is used to identify the document. While creating a product or at the time of entering the details of an LC, you only need to specify the code assigned to the document. The document details will be automatically picked up and defaulted. This field is mandatory.
Language Code	The language used in the document which you bank receives from the customer. This field is mandatory.
Document Type	Select the type of document you bank received from the customer from the drop-down list. Following are the options available in the drop-down list. • Transport • Insurance • Invoice • Claim • Others This field is optional.
Document Short Description	The documents for an LC are at times large and hence difficult to identify. Therefore, you can specify a short description or a title that will enable you to identify the document quickly. The short description that you specify is for information purposes only and will not be printed on any customer correspondence. This field is optional.

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Field	Description
Document Long Description	After you specify a code to identify the document, you can proceed to maintain the content of the document. The content that you enter is printed on the applicable advices generated for an LC. A document can contain a maximum of thirty two thousand characters. Once the document code is stored, the description of a document can be edited only through the Document Codes Maintenance screen (the screen we are discussing). However, you can also view the contents of a document code when you are linking it to a product or LC. This field is mandatory.
Validate Shipping Guarantee	Check this option to indicate that a shipping guarantee should be validated.
Bill of Lading	Check this option to indicate the bill of lading.
Clause Details	Specify the Clause details.
Clause Code	Specify the clause code that must be linked to the document. This field is optional.
Description	A brief description of the chosen clause code is displayed here. This field is optional.

3. On the **Bills & Collections Document Codes Maintenance** screen, click the **Fields** button.

STEP RESULT: The **User Defined Fields** screen is displayed.

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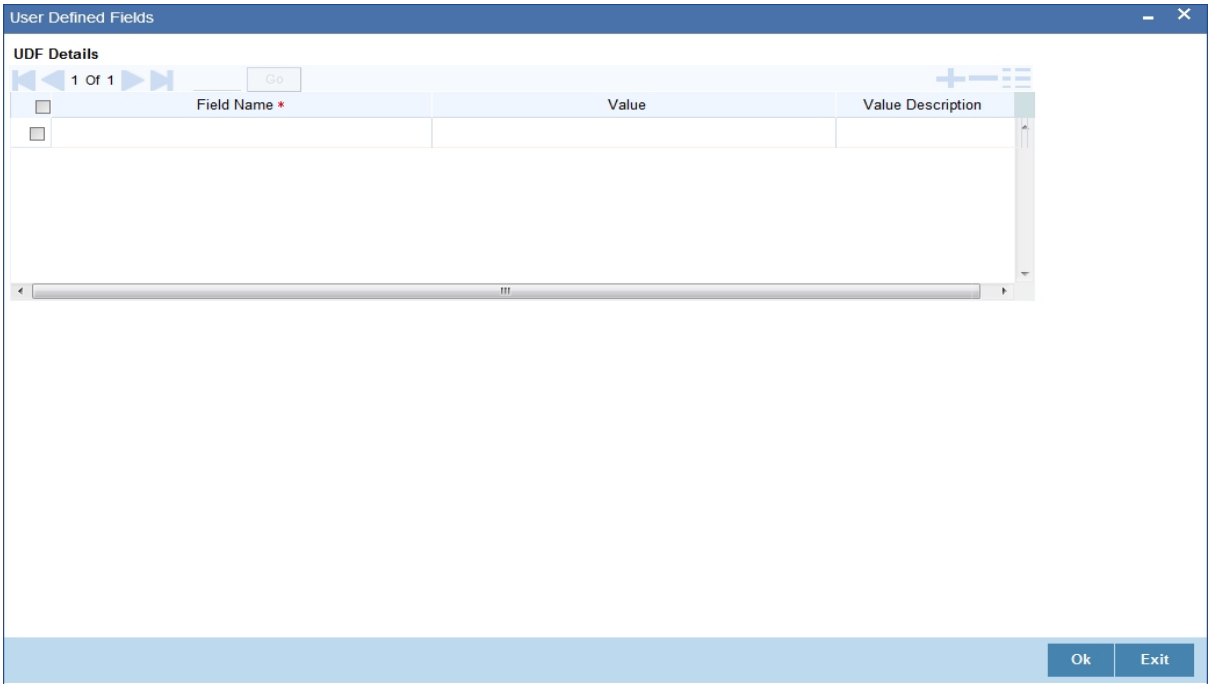
Figure 2: User Defined Fields



4. Enter the value for the UDFs in the **Value** column and click **Ok**.

   STEP RESULT: You can view the list of UDFs associated to this screen.

5. On an Document Maintenance record, you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):

   a. Amend the details of a document

   b. Authorize a document

   c. Copy the details of a document on to a new one

   d. Close the document

   e. Reopen the document

   f. Print the details of a document

   g. Delete the details of a document

   STEP RESULT: You can Amend/Authorize/Copy/Close/Reopen/Print/Delete on the existing document maintenance record.

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3.2 Clause Details

This topic provides the systematic instruction to maintain, specify UDF values and perform operations related to clause details.

CONTEXT:

A clause is a statement that accompanies a document required under an LC. Instead of specifying the details of a clause every time, you can maintain a list of the standard clauses, which can accompany the documents, required for an LC, in the Clause Maintenance screen.

The advantage of maintaining clause details is that at the time of creating a product or at the time of entering an LC, you only need to specify the code assigned to the clause. All the details maintained for the clause will be automatically picked up.

This topic contains the following sections:

- Maintain Clause Details
- Specify UDF values
- Operations on Clause Maintenance Record

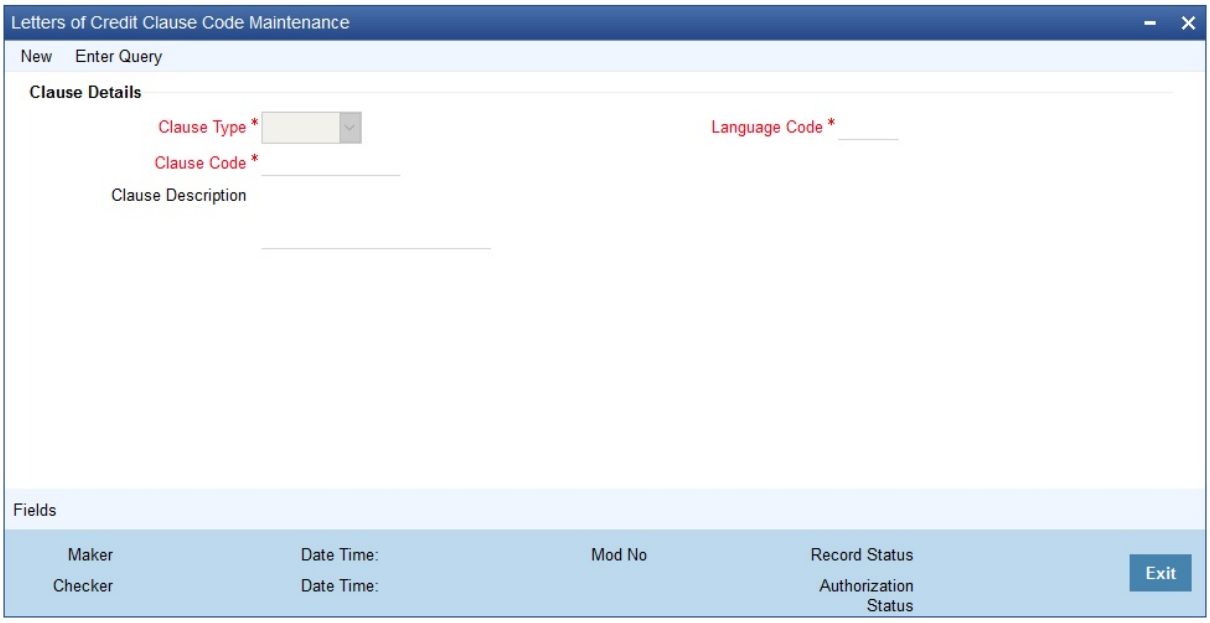
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDCLAMA** in the text box, and click the next arrow.

   STEP RESULT: The **Letters of Credit Clause Code Maintenance** screen is displayed.

Figure 3: Letters of Credit Clause Code Maintenance



For more information on the fields, refer to the Field Description table given below:

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Table 2: Letters of Credit Clause Code Maintenance - Field Description

Field	Description
Clause Type	Specify the clause type. A clause that you maintain will accompany a document that is sent for an LC. Therefore, the type of clauses that you can maintain is determined by the type of document that it accompanies. The nature of the clauses that you define can fall within the following categories: • Transport • Insurance • Invoice • Others This field is mandatory.
Clause Code	Specify the clause code. Each clause that you maintain is identified by a twelve-character code called a Clause code. You can follow your own convention for devising the code. However, at least one of the characters of the clause code should be a letter of the English alphabet. This code should be unique as it is used to identify the clause. While creating a product or at the time of entering the details of an LC where you need to specify the clauses that should accompany a document, you only need to specify the code assigned to the clause. The clause details will be automatically picked up and will display in the system by default. This field is mandatory.

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Field	Description
Clause Description	Specify the clause description. After you have specified a code for the clause, you can proceed to maintain a detailed description of the clause. The description carries the contents of the clause, which will be printed on the customer correspondence that accompany an LC. The clause description can contain a maximum of thirty two thousand characters. After you have made the mandatory entries, you should save the record. This field is optional.
Language Code	The language used in the document which you bank receives from the customer. This field is mandatory.

2. On the **Letters of Credit Clause Code Maintenance** screen click **New.**

   STEP RESULT: The **Letters of Credit Clause Code Maintenance** screen is displayed without any details. You can maintain details for the letters of credit clause code maintenance details for the first time.

3. Click **Save** to save the details.

4. On the **Letters of Credit Clause Code Maintenance** screen, click **Fields.**

   STEP RESULT: The **User Defined Fields** screen is displayed.

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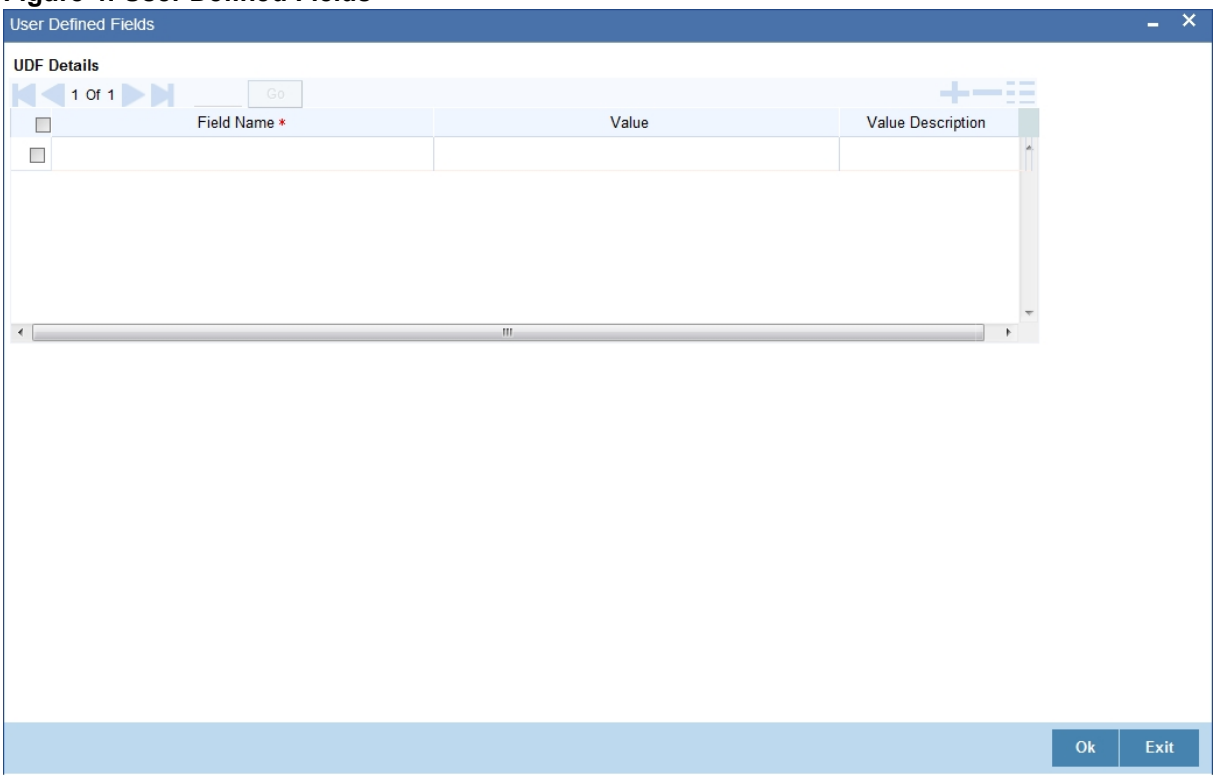
Figure 4: User Defined Fields



5. Enter the value for the UDFs listed in the **Value** column and click **Ok**.

   STEP RESULT: You can view the list of UDFs associated to this screen.

   NOTE: For more details on how to create User Defined fields, refer the topic creating custom fields in Oracle Banking Trade Finance in the User Defined Fields User Manual under Modularity.

6. On an Clause Maintenance record, you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record)

   a. Amend the details of a record

   b. Authorize a record

   c. Copy the details of a commodity, on to a new record

   d. Close a record

   e. Reopen a closed record

   f. Print the details of a record

   g. Delete a record

   STEP RESULT: You can Amend/Authorize/Copy/Close/Reopen/Print/Delete a record.

   NOTE: Please refer to the manual on Common Procedures for details of these operations.

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3.3 Goods Details

This topic provides the systematic instruction to maintain, specify and perform operations related to goods details.

CONTEXT:

An LC is an instrument used for trade payments, it therefore involves merchandise. There are certain standard goods or commodities, the trading of which is done, with LC cover. Instead of specifying the details of merchandise each time they are traded under an LC, you can maintain the details of the standard goods in the Bills and Collections Commodity Code Maintenance screen.

The advantage of maintaining goods details is that at the time of entering the details of an LC, you only need to specify the code assigned to the goods. The description maintained for the goods code will be automatically picked up. Typically, the statutory body controlling international and domestic trade in a country assigns these codes.

This topic contains the following sections:

- Maintain Goods Details
- Specify UDF values
- Operations on Goods Maintenance Record

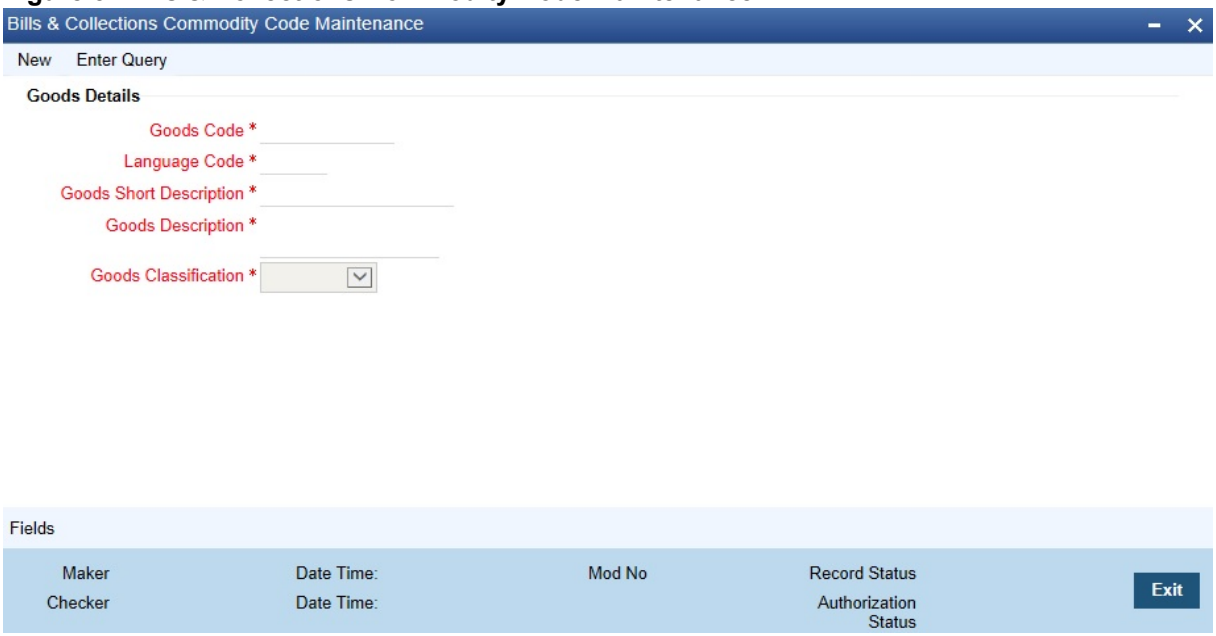
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **BCDCOMCD** in the text box, and click next arrow.

   STEP RESULT: The **Bills & Collections Commodity Code Maintenance** screen is displayed.

Figure 5: Bills & Collections Commodity Code Maintenance



For more information on the fields, refer to the Field Description table given below:

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Table 3: Bills & Collections Commodity Code Maintenance - Field Description

Field	Description
Goods Code	Type the goods code. In Oracle Banking Trade Finance goods are identified by a twelve-character code called the goods code. You can follow your own convention for devising the code. However, at least one of the characters of the goods code should be a letter of the English alphabet. The code that you assign to a commodity should be unique as it is used identify the goods. While processing an LC where you need to specify the goods transacted, you need to only specify the code assigned to the goods. The goods description will automatically be picked up and defaulted. This field is mandatory.
Language Code	Select the required Language Code from the option list. The language used in the document which you bank receives from the customer. This field is mandatory.
Goods Short Description	Give a brief description of the goods. This field is mandatory.
Goods Description	Type the goods description in the text box. **NOTE:** After assigning a code to the goods, you can proceed to maintain a detailed description of the goods. The goods description can contain a maximum of thirty two thousand characters.While specifying the details of the goods transacted under an LC, you can edit the description that is defaulted, to suit the requirements of the LC you are processing. Specifications such as the quality and quantity of the merchandise can also be entered. This field is mandatory.

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Field	Description
Goods Classification	Select the type of the goods from the option list. The options displayed include: • General • Licensed • Prohibited This field is mandatory.

2. On the **Bills & Collections Commodity Code Maintenance** screen, click **New.**

   STEP RESULT: The **Bills & Collections Commodity Code Maintenance** screen is displayed without any details. You can maintain details for the goods or commodity for the first time.

3. Click **Save** to save the details.

4. On an existing Goods Maintenance record, you can perform of the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):

   a. Amend the details of a record

   b. Authorize a record

   c. Copy the details of a commodity, on to a new record

   d. Close a record

   e. Reopen a closed record

   f. Print the details of a record

   g. Delete a record

   STEP RESULT: You can Amend/Authorize/Copy/Close/Reopen/Print/Delete a record.

   NOTE: Please refer to the manual on Common Procedures for details of these operations.

3.4 Import License Details

This topic provides the systematic instruction to maintain, view and perform operations related to import license details.

CONTEXT:

You can capture single or multiple import license issued to a customer through **Import License Maintenance** screen. This topic contains the following sections:

- Maintain Import License
- View Import License Maintenance Details

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- Operations on Import License Utilization

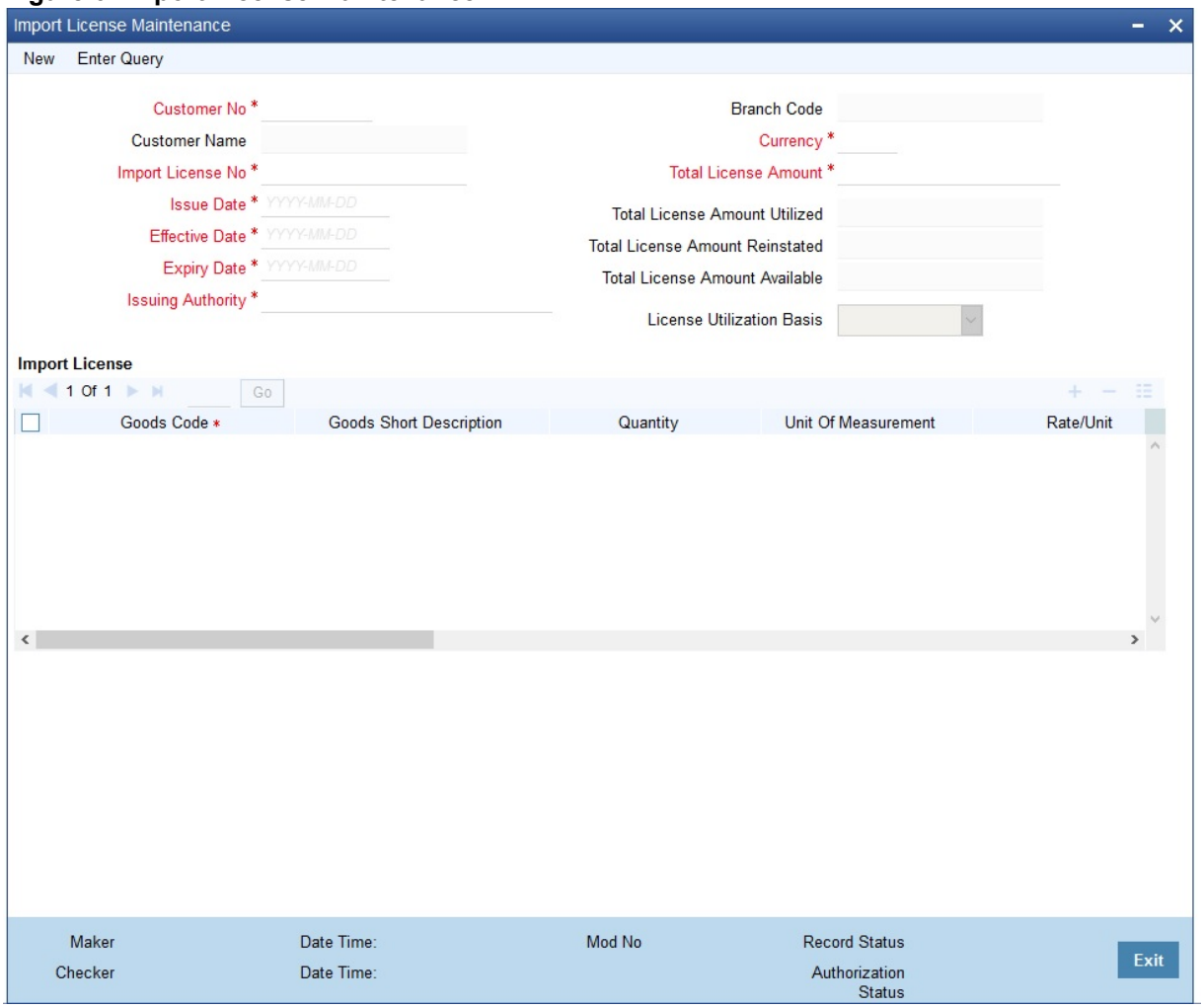
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDIMLIC** in the text box, and click next arrow.

   STEP RESULT: The **Import License Maintenance** screen is displayed.

Figure 6: Import License Maintenance



For more information on the fields, refer the Field Description table given below:

Table 4: Import License Maintenance - Field Description

Field	Description
Customer No	Select the customer number for which import licenses are to be maintained from the option list. This field is mandatory.

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Field	Description
Customer Name	The system displays the name of the customer when the customer number is selected. This field is optional.
Import License No	Specify the reference number of the import license. This field is mandatory.
Issue Date	Specify the issue date of the import license. Issue date cannot be a future date and greater than expiry date. This field is mandatory.
Effective Date	The system defaults the effective date. However you can modify it. Effective date cannot be lesser than the issue date and greater than expiry date. This field is mandatory.
Expiry Date	Specify the expiry date of the import license. The expiry date should be greater than issue date and effective date. This field is mandatory.
Issuing Authority	Specify the issuing authority of the import license. This field is mandatory.
Branch Code	The system displays the branch code. This field is optional.
Currency	Select the currency of license amount from the option list. This field is mandatory.
Total License Amount	Specify the total amount for which the import license is issued. This field is mandatory.
Total License Amount Utilized	The system displays the sum total of licensed amount utilized for all goods code. This field is optional.

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Field	Description
Total License Amount Reinstated	The system displays the sum total of license amount reinstated for all goods code. This field is optional.
Total License Amount Available	The system displays the sum total of available license amount of all goods. This field is optional.
License Utilization Basis	Select the license utilization basis from the drop-down list. The options are: • Quantity • License Amount This field is mandatory.
Import License	You can capture multiple goods code, quantity or amount details here.
Goods Code	Select the goods code from the option list. This field is mandatory.
Goods Short Description	The system displays the goods short description maintained in the Bills and Collections Commodity Code Maintenance screen. This field is optional.
Quantity	Specify the quantity of the goods. Quantity is mandatory if the license utilization basis is opted as quantity. This field is optional.
Unit of Measurement	Specify the unit of measurement relevant to quantity. This field is optional.
Rate/Unit	Specify the rate or unit amount. Rate/Unit can be captured if the license utilization basis is quantity. This field is optional.
License Amount	License Amount can be captured if the license utilization basis is amount. This field is optional.

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Field	Description
Quantity Utilized	The system displays the sum total of the quantity utilized for the goods code in Import BC and LC contract and Import License Utilization screen. This field is optional.
License Amount Utilized	The system displays the sum total of license amount utilized for the goods code in BC and LC contract and Import License Utilization screen. If the license utilization basis is Quantity and Rate / Unit is available, then the system updates license amount utilized as (Quantity Utilized * Rate / Unit). This field is optional.
Qunatity Reinstated	The system displays the sum total of quantity reinstated for the goods code in BC and LC contract and Import License Utilization screen. This field is optional.
License Amount Reinstated	The system displays the sum total of license amount reinstated for the goods code in BC and LC contract and Import License Utilization screen. If the license utilization basis is 'Quantity' and 'Rate / Unit' is available, then the system updates license amount reinstated as (Quantity Reinstated * Rate / Unit). This field is optional.
Available Quantity	The system displays the available quantity for the goods code. If the license utilization basis is Quantity, then the available quantity for the goods code will be derived by the system as Quantity - Quantity Utilized + Quantity Reinstated. This field is optional.

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Field	Description
Available License Amount	The system displays the available license amount for the goods code. If the license utilization basis is Amount, then the system displays the available license amount for the goods code as License Amount - License Amount Utilized + License Amount Reinstated. If the license utilization basis is 'Quantity' and 'Rate / Unit' is available, then the system updates available license amount as (Available Quantity * Rate / Unit). This field is optional.

2. On the **Import License Maintenance** screen click **New.**

   STEP RESULT: The **Import License Maintenance** screen is displayed without any details. You can capture single or multiple import license issued to a customer.

3. Click **Save** to save the details.

3.5 View Import License Summary Details

This topic provides the systematic instruction to view import license summary details.

CONTEXT:

You can view the import license details maintained in the **Import License Summary** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCSIMLIC** in the text box, and click the next arrow.

   STEP RESULT: The **Import License Summary** screen is displayed.

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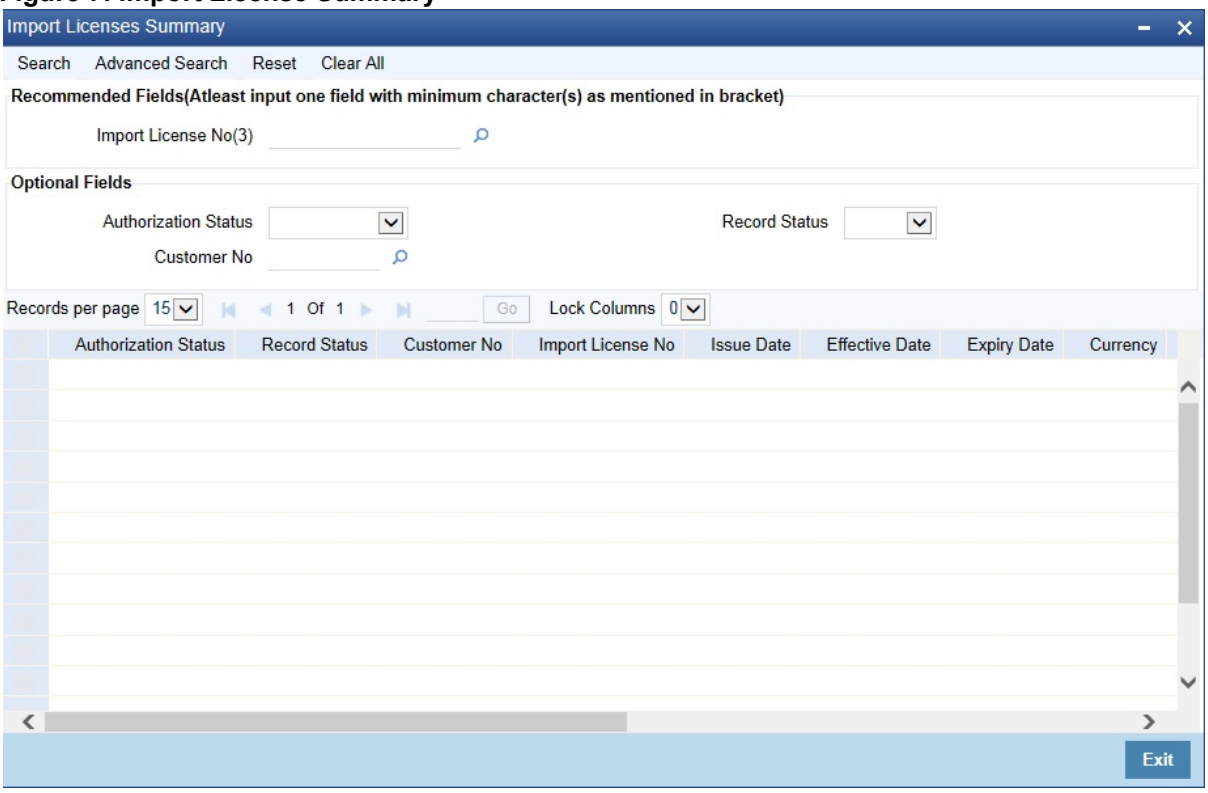
Figure 7: Import License Summary



From the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Customer No
- Authorization Status
- Import License No
- Record Status

2. Select any or all of the above parameters for a query and click **Search** button.

   STEP RESULT: The records meeting the selected criteria are displayed**.**

If you are allowed to query import license details, then system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Customer No
- Import License No
- Issue date
- Effective Date
- Expiry Date
- Currency

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- Total License Amount
- Total License Amount Utilized
- Total License Amount Reinstated
- Total License Amount Available

3. On an Import License record, you can perform of the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):
   a. Amend the details of a record
   b. Authorize a record
   c. Copy the details of a commodity, on to a new record
   d. Close a record
   e. Print the details of a record
   f. Delete a record

   STEP RESULT: You can Amend/Authorize/Copy/Close/Print/Delete an import license record.

   NOTE: Please refer to the manual on Common Procedures for details of these operations.

3.6 Free Format Text Codes Details

This document provides the systematic instruction to maintain, specify and perform operations related to free format text codes.

CONTEXT:

Free Format Text (FFT) may be a set of instructions or statements that are applicable to the LCs that you process.There are certain standard statements that should appear in the correspondence and messages, sent to the parties involved in an LC. Instead of specifying the details of an FFT each time you need to use it, you can maintain them in the **Bills and Collections Free Format Code Maintenance** screen. The advantage of maintaining FFT details is that at the time of creating a product or while entering the details of an LC, you only need to specify the code assigned to the FFT. All the details maintained for the FFT code will be automatically picked up. This reduces your effort, as you do not need to enter the description of an FFT each time you use it.
This topic contains the following sections:

- Maintain Free Format Text Codes
- Specify UDF Values
- Operations on FFT maintenance record

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **BCDFFTCD** in the text box, and click next arrow.

   STEP RESULT: The **Bills & Collections Free Format Code Maintenance** screen is displayed.

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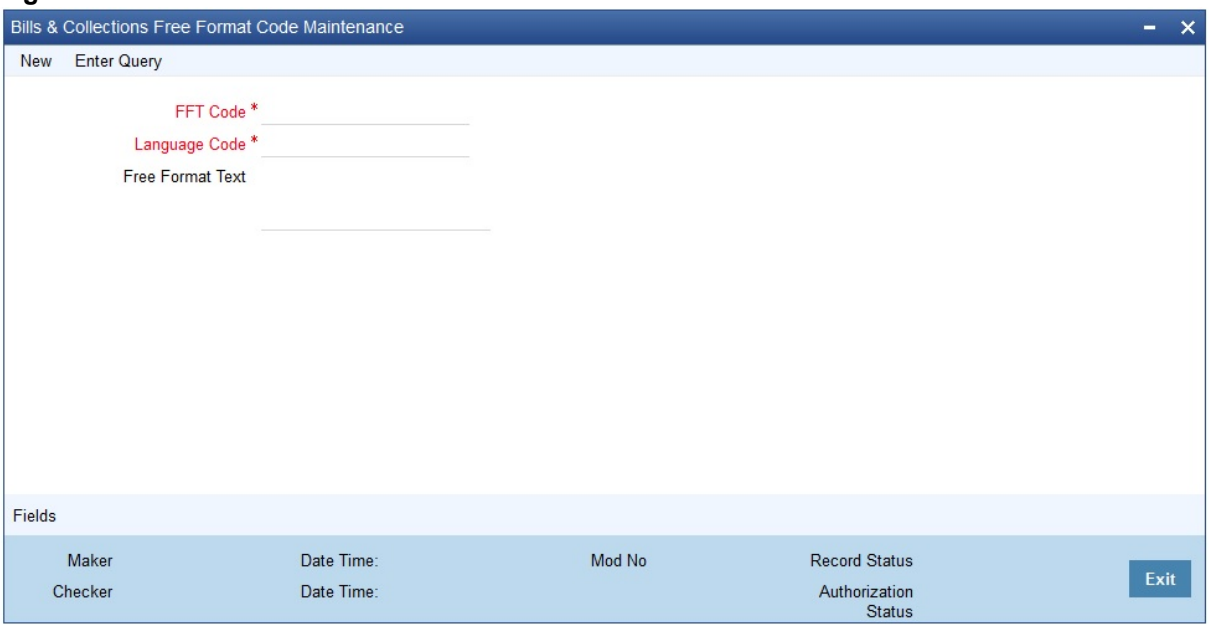
Figure 8: Bills & Collections Free Format Code Maintenance



For more information on the fields, refer the Field Description table given below:

Table 5: Bills & Collections Free Format Code Maintenance - Field Description

Field	Description
FFT Code	In Oracle Banking Trade Finance, each FFT that you maintain is identified by a twelve character code called an FFT Code. You can follow your own conventions for devising the code. However, at least one of the characters of the goods code must be a letter of the English alphabet. The code that you specify must be unique since it identifies the FFT. While creating a product, or at the time of entering the details of an LC you only need to specify the code assigned to the FFT. The FFT details will be automatically picked up and defaulted. This field is mandatory.
Language Code	Select the **Language Code** from the option list. It specifies the language used in the document which your bank receives from the customer. This field is mandatory.

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Field	Description
Free Format Text	Enter the free format text in the text box. Click **Ok**. After assigning a code to identify an FFT, you can proceed to maintain the description of the FFT. The description that you specify can contain text up to thirty two thousand characters. This field is optional.

2. Specify the code assigned to the FFT.

   STEP RESULT: All the details maintained for the FFT code is automatically picked up.

3. On the **Bill & Collections Free Format Code Maintenance** screen, click **New** if you are maintaining the FFT details for the first time.

   STEP RESULT: Click **Save** to save the newly created record.

4. On an existing FFT Maintenance record, you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record)

   a. Amend the details of the record

   b. Authorize the record

   c. Copy the details of an FFT on to a new record

   d. Close the record

   e. Reopen the closed record

   f. Print the details of a record

   g. Delete the record

   STEP RESULT: On the **Actions** menu, you can Amend/Authorize/Copy/Close/Reopen/Print/Delete an existing record.

   NOTE: Refer to the manual on Common Procedures for details of these operations.

5. On the **Bill & Collections Free Format Code Maintenance** screen, click the **Fields** button**.**

   STEP RESULT: The **User Defined Fields** screen is displayed.

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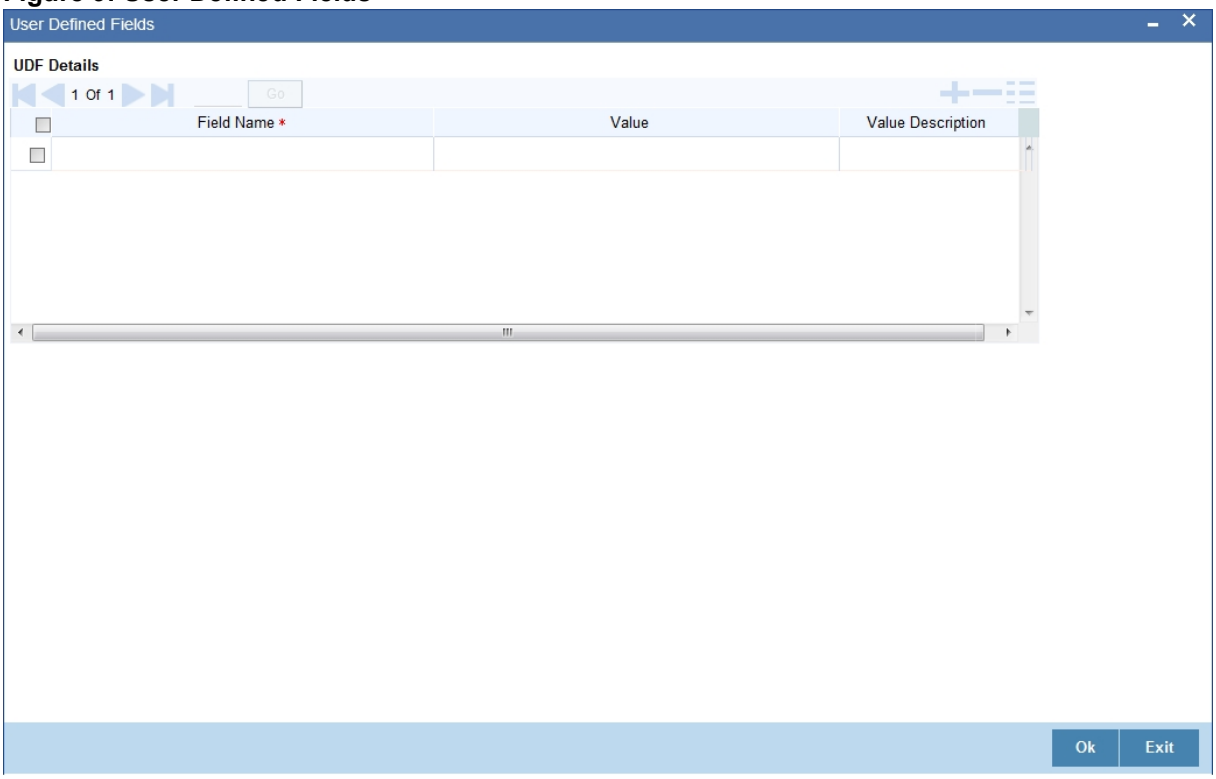
Figure 9: User Defined Fields



6. Enter the value for the UDFs listed in the **Value** column.

STEP RESULT: You can view the list of UDFs associated to this screen.

NOTE: For more details on how to create user Defined fields, refer the topic creating custom fields in Oracle Banking Trade Finance in the User Defined Fields User Manual under Modularity.

3.7 Insurance Company Details

This topic provides systematic instruction to maintain, specify and perform operations related to insurance company details.

CONTEXT:

An LC, as an instrument of international trade involves the shipment of large merchandise over long distances. You can maintain the details of an insurance company through the **Bills and Collections Insurance Company Maintenance** screen.

To cover the loss or damage of the goods during transition, most merchandise traded under an LC is covered with an insurance policy. You can maintain the details of different Insurance Companies in Oracle Banking Trade Finance.

At the time of capturing the details of an LC contract in the system, you can associate the appropriate Insurance Company Code with the contract. Upon selection of the code, all the details maintained for the selected code will be automatically picked up by the system. Subsequently, on receipt of the insurance policy from the company, the insurance policy number can also be captured in the relevant contract.

This topic contains the following sections:

- Maintain Insurance Company Details
- Specify UDF Values

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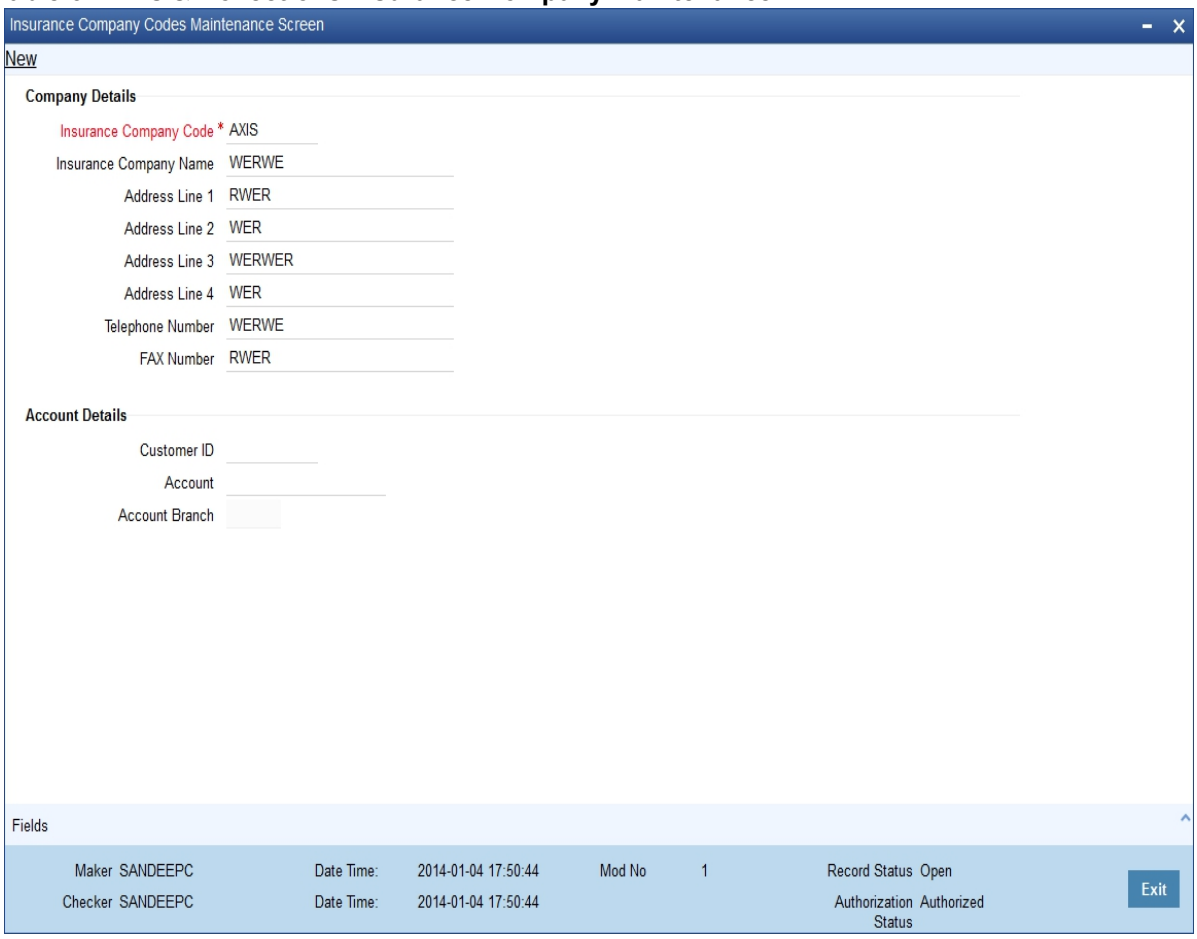
- Operations on Company Maintenance record.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **BCDINSCO** in the text box, and click next arrow.
   STEP RESULT: The **Bills & Collections Insurance Company Maintenance** is displayed.

Table 6: Bills & Collections Insurance Company Maintenance



You can maintain the following details of Insurance Companies:

For more information on the fields, refer the Field Description table given below:

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Table 7: Bills & Collections Insurance Company Maintenance - Field Description

Field	Description
Insurance Company Code	Specify a unique code for each insurance company being defined in the system. The insurance company will be identified by this code throughout the system. This is mandatory information and if not provided, you will not be allowed to save the details of the company. You can use a maximum of 9 alphanumeric characters to create the company code. This field is mandatory.
Insurance Company Name	After specifying a unique code for the company, you can also specify the full name of the insurance company. This field is optional.
Address 1 to 4	Specify the mailing address of the insurance company being defined. You can maintain a maximum of four lines of address. Each line of address can accommodate a maximum of 105 alphanumeric characters. This field is optional.
Telephone Number	Capture the telephone number of the insurance company. This field is optional.
Fax Number	Capture the fax number of the insurance company. **NOTE:** The insurance company will be available for association with LC contracts only after you authorize the company details. This field is optional.
Specify Account Details	Specify the Account Details.
Customer Id	Specify the customer name. This field is optional.
Account	Specify the account details. This field is optional.

2. On the **Bills & Collections Insurance Company Maintenance** screen, click the **Fields**button.

   STEP RESULT: The **User Defined Fields** screen is displayed.

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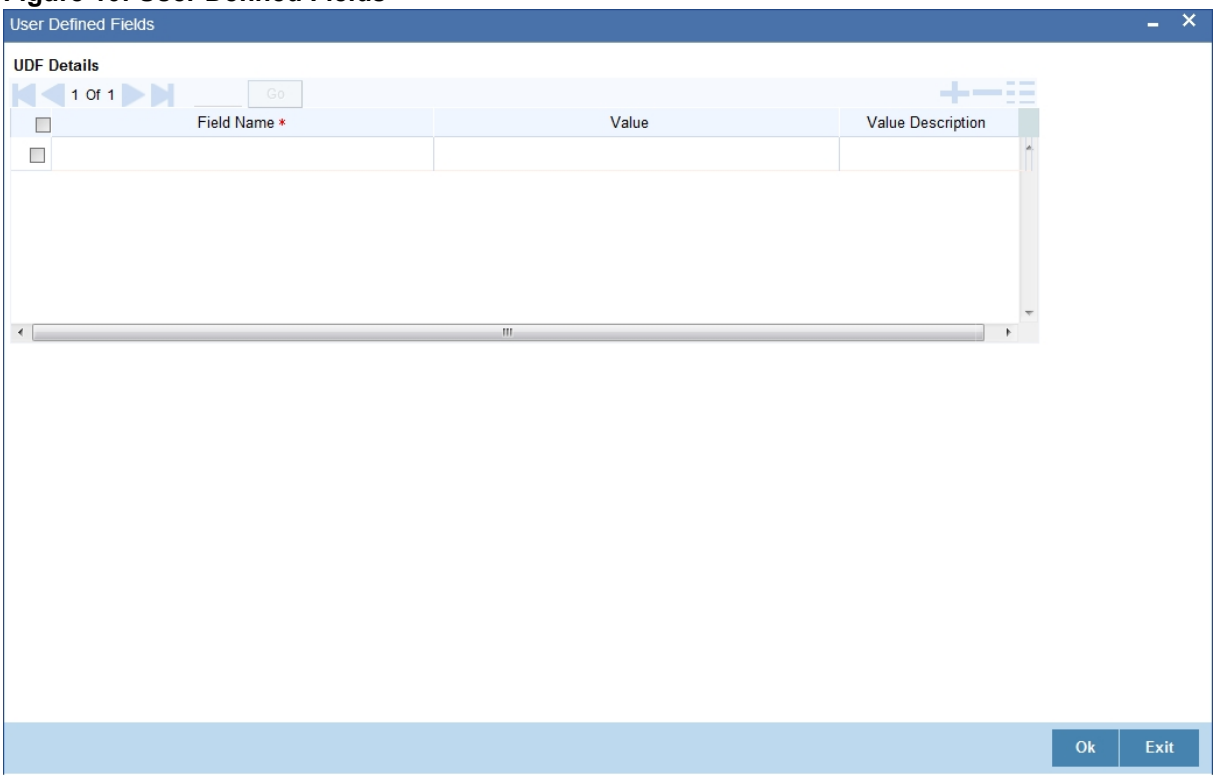
Figure 10: User Defined Fields



3. On the **User Defined Fields** screen, enter the value for the UDFs in the **Value** column and click **Ok**.

   STEP RESULT: You can view the list of UDFs.

   NOTE: For more details on how to create user Defined fields, refer the topic Creating custom fields in Oracle Banking Trade Finance in the User Defined Fields User Manual under Modularity.

4. On the existing Company Maintenance record,you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):

   a. Amend the details of the record

   b. Authorize the record

   c. Copy the details of an FFT on to a new record

   d. Close the record

   e. Reopen the closed record

   f. Print the details of a record

   g. Delete the record

   STEP RESULT: On the **Actions** menu, you can Amend/Authorize/Copy/Close/Reopen/Print/Delete a existing record.

   NOTE: Refer to the manual on Common Procedures for details of these operations.

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3.8 Trade License Details

This topic provides systematic instruction to maintain the trade license details.

CONTEXT:

Oracle Banking Trade Finance allows you to maintain the Trade License Expiry Date for all the customers of your bank. You can capture trade license expiry date through the **Trade License Details** screen. An LC, as an instrument of international trade involves the shipment of large merchandise over long distances. You can maintain the details of an insurance company through the Bills and Collections Insurance Company Maintenance screen.You can maintain only one License Expiry Date for a customer. On selection of the CIF ID of the customer at the time of processing an LC contract, the Trade License Expiry Date maintained for the selected CIF ID is also displayed in the LC Contract screen. The system will not do any validations based on the expiry date. It is used only for information purpose.

This topic contains the following details:

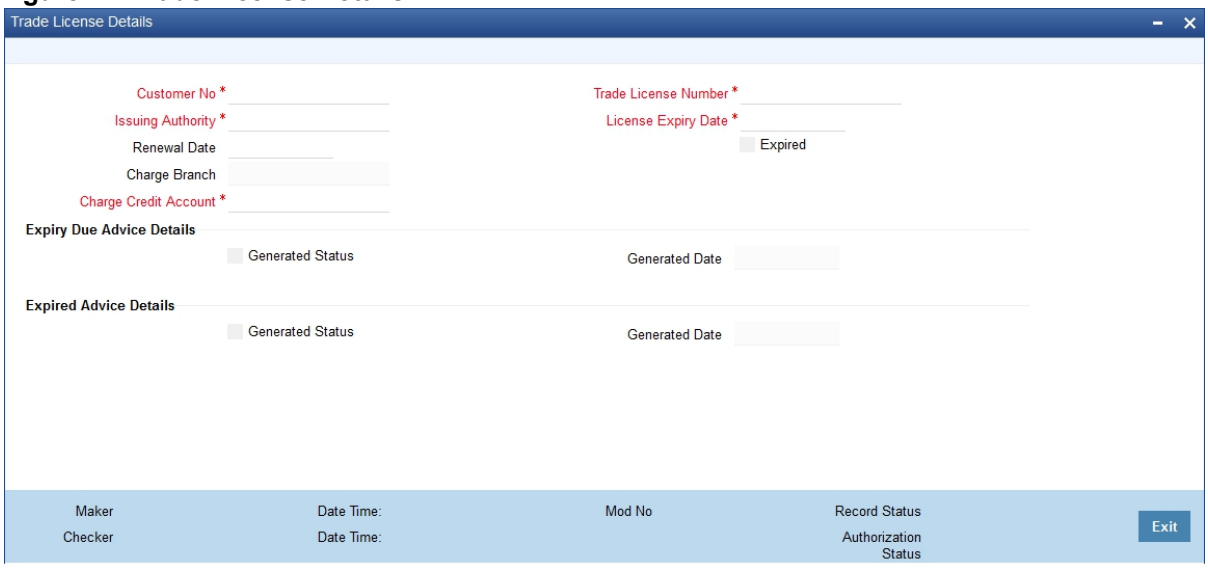
- Maintain Trade License Details
- Operations on License Expiry Date Record
- View Trade License Details

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **STDEXPDT** in the text box, and click next arrow.
   STEP RESULT: The **Trade License Details** screen is displayed.

Figure 11: Trade License Details



For more information on the fields, refer the Field Description table given below:

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Table 8: Trade License Details - Field Description

Field	Description
Customer No.	Every customer of your bank is identified by a unique CIF ID. All authorized and active corporate CIF IDs are displayed in the option-list. You can select the appropriate CIF ID from the list. This field is mandatory.
Issuing Authority	Specify the government authority which issued the trade license to the customer. This field is mandatory.
Renewal Date	Specify the date on which the trade was renewed This field is optional.
Charge Account	Specify a valid account to be used to collect the charges for trade license expiry. The adjoining option list displays all open and authorized accounts belonging to the customer. You can select the appropriate one. This field is mandatory.
Charge Branch	The system displays the Branch Code where the Charge Account is held. **NOTE:** The insurance company will be available for association with LC contracts only after you authorize the company details. This field is optional.
Trade License No.	Specify the trade license number. This must be unique for each customer. This field is mandatory.

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Field	Description
License Expiry Date	Specify the Trade License Expiry Date for the customer. The expiry date maintained here is validated during the following operations: • Upon saving customer information • Upon saving customer account • Upon saving limits facilities • Upon saving LC contract, and BC contract • Upon saving LC availment • Upon saving BC liquidation • Upon saving CL account, disbursement, payment and amendment **NOTE:** Days before the license is due to expire, a notification is generated and sent to the customer. The number of days before which this notification needs to be generated is maintained at the Bank Parameters Preferences level. This field is mandatory.
Expired	The system marks the trade license of the customer as expired during EOD if the system date happens to be greater than or equal to trade license expiry date. This field is optional.
Expiry Due Advice Details	During EOD, advices are generated for customers whose trade license is impending expiry. This field is optional.
Generated Status	The success or failure of message generation through the above process is indicated by the true and false status of the field Generated Status. This field is optional.
Generated Date	The system displays the date on which the message was generated, if any This field is optional.

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Field	Description
Expired Advice Details	During EOD, advices are generated for customers whose trade license has expired. This field is optional.
Generated Status	The success or failure of message generation through the above process is indicated by True or False status of this field. This field is optional.
Generated Date	The success or failure of message generation through the above process is indicated by the true and false status of the field Generated Status. This field is optional.

2. On an existing **Licence Expiry Date Maintenance** record, you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):
   a. Amend the details of the record
   b. Authorize the record
   c. Copy the details of an FFT on to a new record
   d. Close the record
   e. Reopen the closed record
   f. Print the details of a record
   g. Delete the record

   STEP RESULT: On the **Actions** menu, you can Amend/Authorize/Copy/Close/Reopen/Print/Delete a existing record.

   NOTE: Refer to the manual on Common Procedures for details of these operations.

3. On the Homepage, type **STSEXPDT** in the text box, and click next arrow.

   STEP RESULT: The **Trade License Summary** screen is displayed.

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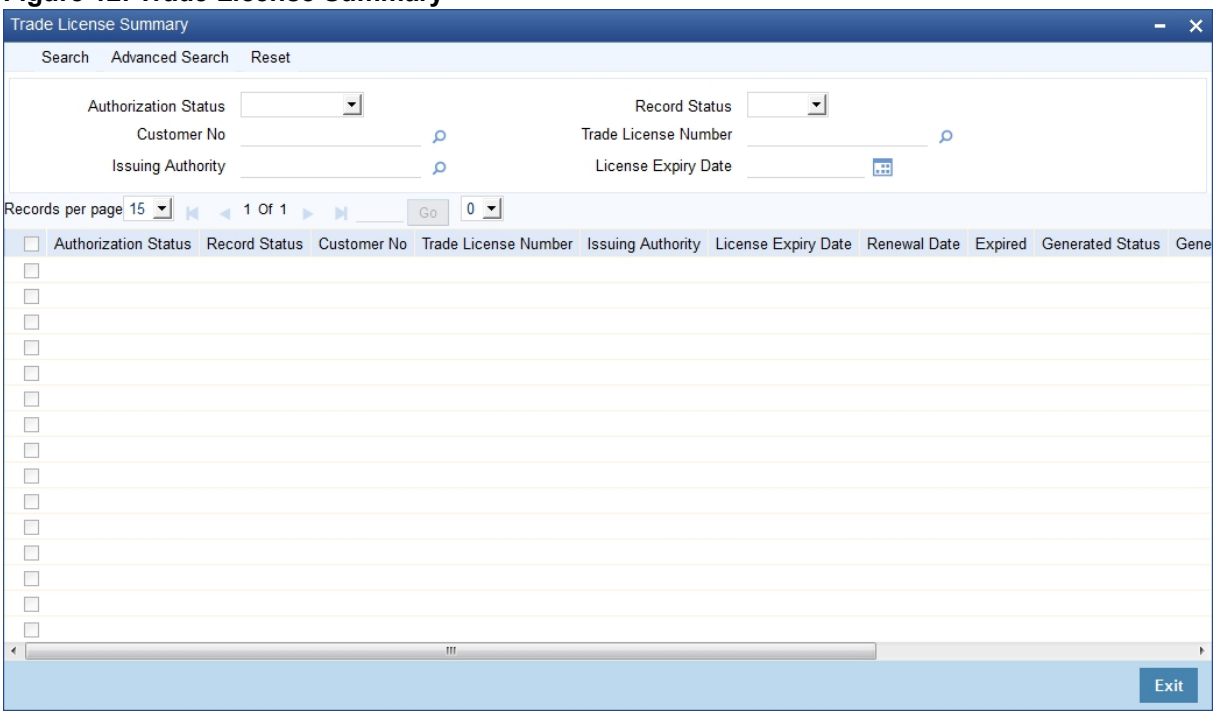
Figure 12: Trade License Summary



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Customer No
- Trade License Number
- Issuing Authority
- License Expiry Date

4. Select any or all of the above parameters and click **Search** button.

   STEP RESULT: The records matching the selected criteria are displayed.

Based on your query, the system displays trade license records:

- Authorization Status
- Record Status
- Customer No.
- Trade License Number
- Issuing Authority
- License Expiry Date
- Renewal Date
- Expired

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- Generated Status
- Charge Branch
- Charge Credit Account

3.9 Exchange Rates for Bills Details

This topic provides the systematic instruction to maintain exchange rate for bills.

CONTEXT:

Oracle Banking Trade Finance allows you to apply different exchange rates based on the amount involved in the transaction. The cut-off amount slabs are maintained in the local currency of your bank.You can capture the exchange rate types for different amount slabs through the **Bills and Collections Exchange Rate Type Maintenance** screen.

If the transaction currency is not the local currency, the system will first convert the transaction amount into the local currency equivalent using the Standard Mid Rate. This is necessary as the cut-off amount slabs are maintained in the local currency. The system will then validate the converted amount against the different amount slabs to determine the appropriate rate type. This is the rate type that will be used for the actual conversion of the transaction currency into the local currency equivalent.

This topic contains the following details:

- Maintain Exchange Rates for Bills
- Specify Exchange Rate Maintenance
- Specify UDF Values
- Operations on Exchange Rate Type Maintenance Record

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **BCDAMTEX** in the text box, and click the next arrow.
   STEP RESULT: The **Bills & Collections Exchange Rate Type Maintenance** screen is displayed.

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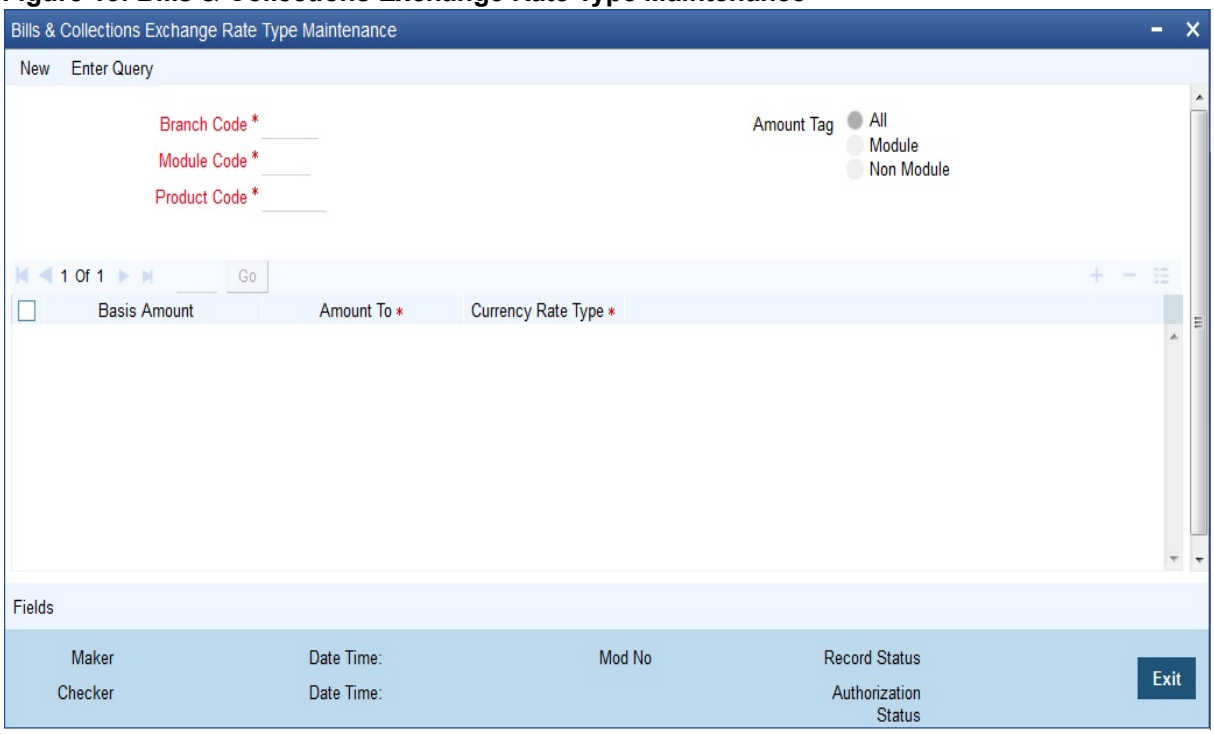
Figure 13: Bills & Collections Exchange Rate Type Maintenance



For more information on the fields, refer the Field Description table given below:

Table 9: Bills & Collections Exchange Rate Type Maintenance

Field	Description
Branch Code	Each branch of your bank is identified by a unique code. All authorized and active branch codes are available in the option-list. You can select the appropriate branch code from the list. This field is mandatory.
Module Code	Like wise, all the modules (like Loans & Deposits, Letters of Credit, Bills & Collections etc) available in your bank are also displayed in an option-list. All active and authorized records are available for selection. You can select the appropriate module code from the list. This field is mandatory.

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Field	Description
Product Code	The various products/services offered by your bank are also available in an option-list. Select the product code from the list. Alternatively, you can also maintain the cut-off amounts that will be applicable for all the branches, modules, and products of your bank. You can make the following selections to do this: • Branch Code – ALL (all branches) • Module Code – AL (all modules) • Product Code – ZALL (all products) This field is mandatory.
Amount Tag	Amount tags identify the various components (eg Bill Amount, Loan Principal, LC Amount etc.) involved in a contract. You can maintain the cut-off amount slabs for: • All: The maintenance will be applicable to all the amount tags available in the system (Module tags and Non-module tags) • Module: The amount tags that are specific to a particular module are known as Module Tags. For eg the amount tag PRINCIPAL is specific to the Loans module, BILL_AMOUNT is defined for the Bills module and so on. • Non-Module: The amount tags that are internally created by the system are referred to as Non-Module tags. The system will automatically create the amount tags for the Interest, Tax, Charge, and Commission components that you define for a product This field is optional.
Basis Amount	Specify the floor basis amount. The upper limit of the previous amount slab gets defaulted as the Floor Basis Amount. This field is optional.

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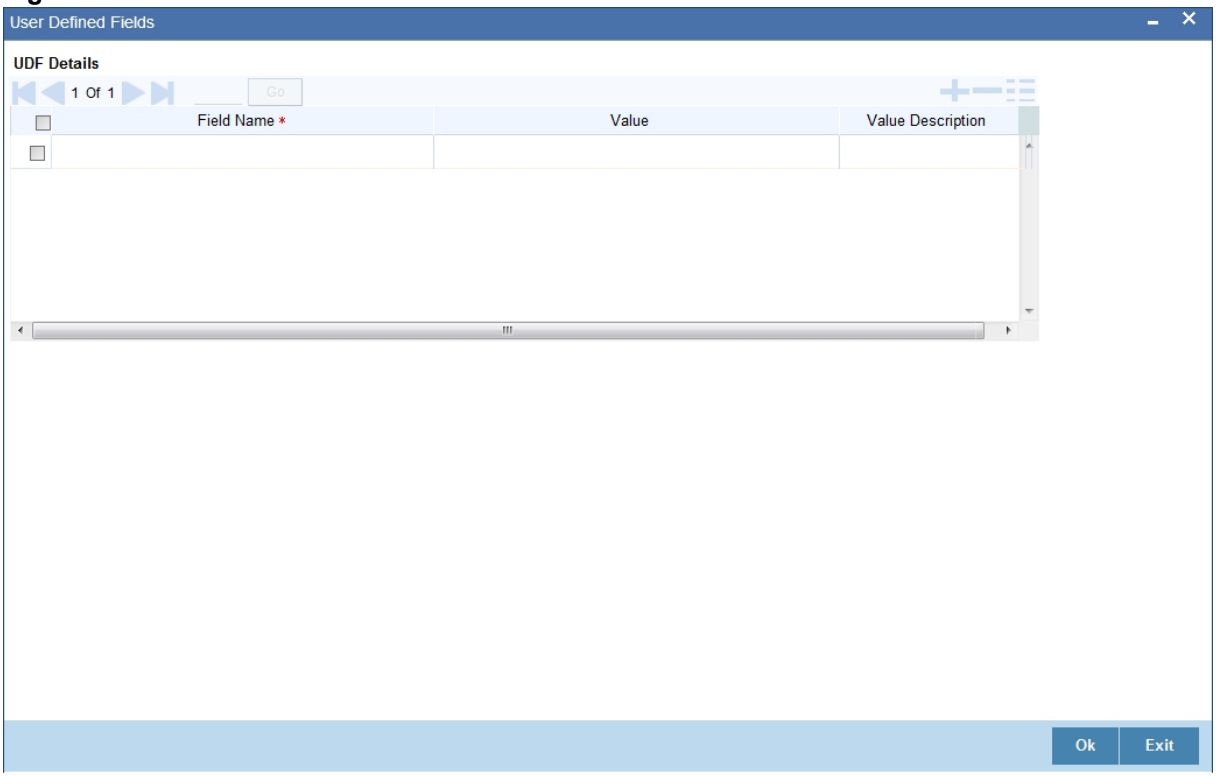
Field	Description
Amount To	Specify the ceiling limit of the slab. Click add icon to capture each subsequent amount slab. This field is mandatory.
Currency Rate Type	You can associate a different exchange rate type with each cut-off amount slab that you have maintained. All authorized and active rate types defined in your system are available in the option-list. Select the appropriate rate type for each amount slab. This field is mandatory.

2. On the **Bills & Collections Exchange Rate Type Maintenance** screen, click the **Fields** button.
   STEP RESULT: The **User Defined Fields** screen is displayed.

Figure 14: User Defined Fields



3. Enter the value for the UDFs in the **Value** column and click **Ok**.
   STEP RESULT: You can view the list of UDFs associated to this screen.

   NOTE: For more details on how to create user Defined fields, refer the topic Creating custom fields in Oracle Banking Trade Finance in the User Defined Fields User Manual under Modularity.

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4. On an existing Licence Expiry Date Maintenance record, you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):
   a. Amend the details of the record
   b. Authorize the record
   c. Copy the details of an FFT on to a new record
   d. Close the record
   e. Reopen the closed record
   f. Print the details of a record
   g. Delete the record

   On the **Actions** menu, you can Amend/Authorize/Copy/Close/Reopen/Print/Delete a existing record.

   NOTE: Refer to the manual on **Common Procedures** for details of these operations.

3.10 INCO Terms Details

This topic provides the systematic instruction to maintain, specify and operate INCO Term Maintenance record.

CONTEXT:

INCOTERMS or International Commercial Terms indicate who will bear the freight, insurance and ancillary charges i.e. charges relating to an import or export consignment other than the cost of the goods/service. You can associate documents and clauses to INCO terms as part of a one-time maintenance for your bank. You can do this through the **INCO Term Document Maintenance** screen. They also determine which party will make arrangements to clear the goods from a port or airport. The INCO terms are given by the ICC.

Each INCO term is a three-letter code stating the responsibility of the seller i.e. the beneficiary in an LC. For instance ‘EXW’ states that the responsibility of the seller is limited to keeping the goods at his factory ready for export and it is the buyer’s responsibility to pick it up and arrange for onward freight and insurance. Under FOB the seller is responsible for securing export clearance and placing the goods on board a ship in his country. From that point on i.e. the cost relating to the freight, transit insurance and clearing the goods for import are the buyer’s responsibility. ‘CIF’ states that the seller is responsible for the freight/transport charges and insurance upto the point of destination. ‘DDP’ indicates that the seller has to take complete responsibility to arrange and pay for transport, insurance and export/import clearances. An INCO term is also specific to the mode of transport used. The terms FAS, FOB, CFR and CIF must only be used when the shipment mode is sea.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **BCDINCOD** in the text box, and click next arrow.
   STEP RESULT: The **Bills & Collections INCO Term Document Maintenance** screen is displayed.

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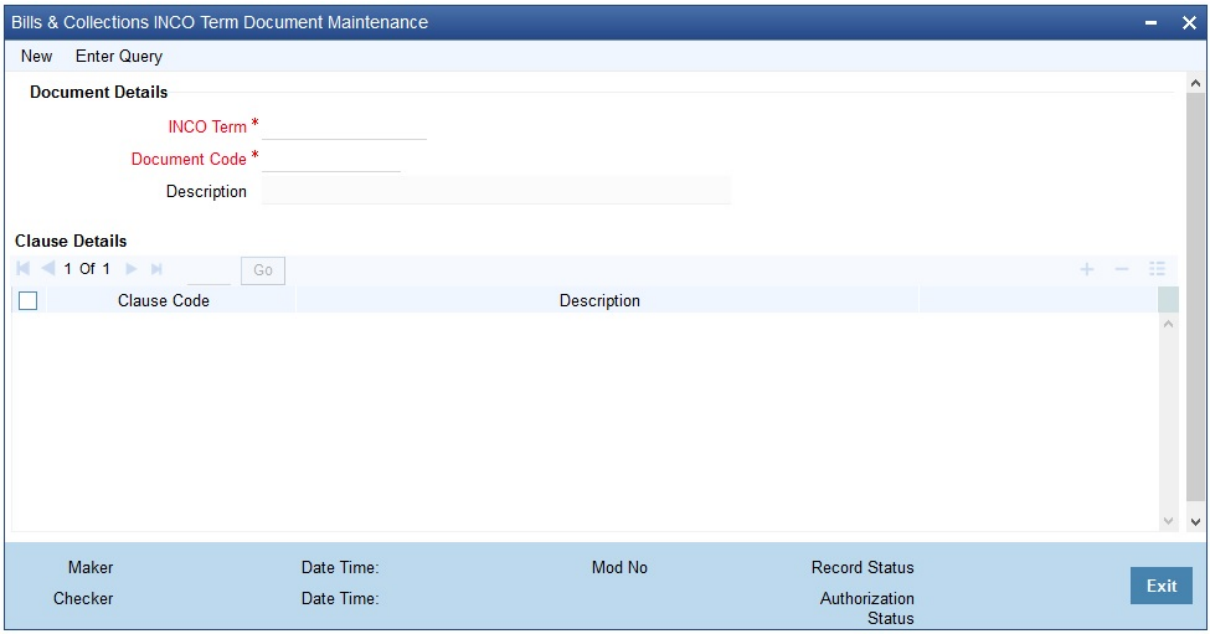
Figure 15: Bills & Collections INCO Term Document Maintenance



For more information on the fields, refer the Field Description table given below:

Table 10: Bills & Collections INCO Term Document Maintenance - Field Description

Field	Description
INCO Term	Select the INCO Term from the option list. The following are the INCO terms for which you can maintain documents and clauses: • EXW - EX Works • FCA - Free Carrier • FAS - Free Alongside Ship • FOB - Free On-Board • CFR - Cost and Freight • CIF - Cost Insurance Freight • CPT - Carriage Paid to • CIP - Cost Insurance Paid • DAF - Delivered at Frontier • DES - Deliver Ex Ship • DEQ - Delivered Ex Quay • DDU - Delivered Duty Unpaid • DDP - Delivered Duty Paid • DPU- Delivered at Place Unloaded This field is mandatory.

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Field	Description
Document Code	Select the Document Code from the option list. You need to associate a valid document to an INCO term. All valid document codes maintained (through the Bills and Collections Document Master Maintenance screen) in your current branch are made available here for selection. You can associate any number of valid documents to an INCO term. This field is mandatory.
Description	A brief description of the chosen document is displayed here. This field is optional.
Clause Code	To each document associated with an INCO Term, you need to associate a clause. The option list displays all clause codes maintained in through the Clause Maintenance screen. You can choose the appropriate one. To each document associated with an INCO Term, you can associate any number of clauses. This field is optional.
Description	A brief description of the chosen clause is displayed here. This field is optional.

2. On an existing INCO term maintenance record, you can perform the following operations (if any icon is disabled in the application toolbar, it means that the function is not allowed for the record):

   a. Create a record

   b. Unlock and amend the details of the record

   c. Delete the record

   During the **Amend** operation, you can amend the clause code only.

   STEP RESULT: On the **Actions** menu, you can Create/Amend/Unlock/Delete a existing record.

   NOTE: Refer to the topic on Common Procedures for details of these operations.

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3.11 Open Insurance Policy Details

This topic provides the systematic instruction to maintain open insurance policy details.

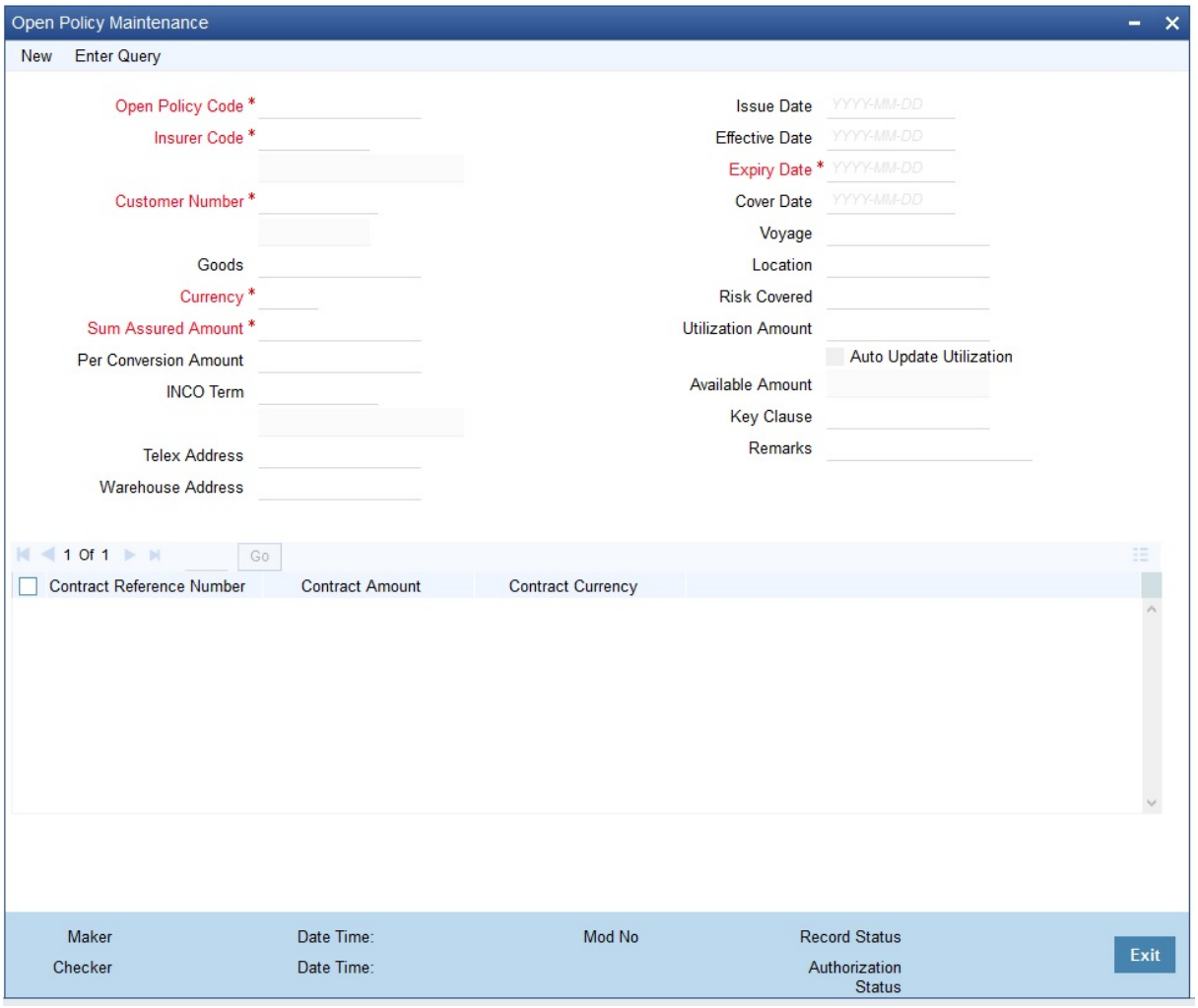
CONTEXT: A trader can enter into an open insurance policy with an insurance company to insure all goods in transit falling within that agreement for an indefinite period, until the agreement is cancelled by either party. You can capture details of such insurance policies using the **Open Policy Maintenance** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDOPNPL** in the text box, and click next arrow.
   STEP RESULT: The **Open Policy Maintenance** screen is displayed.

Figure 16: Open Policy Maintenance



For more information on the fields, refer the Field Description table given below:

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Table 11: Open Policy Maintenance - Field Description

Field	Description
Open Policy Code	Specify a unique alphanumeric code to identify the policy. You can specify a maximum of 105 characters. This field is mandatory.
Insurer Code	Specify the insurer who has issued the policy. The option list displays all insurance companies maintained using the Bills & Collections Insurance Company Maintenance screen. You can select the appropriate one. This field is mandatory.
Customer Number	Specify the customer identification number (CIF) for whom the policy is issued. The system displays the short name once you select the customer number. **NOTE:** You can select the appropriate customer number. The option list displays all CIF maintained in Customer Information Maintenance screen. This field is mandatory.
Goods	Specify the goods to be linked to the open policy. This field is optional.
Currency	Specify the currency in which the total sum assured and the amount per conveyance needs to be maintained. The option lists displays all currency codes maintained in the system. You can select the appropriate option. This field is mandatory.
Sum Assured Amount	Specify the goods to be linked to the open policy. This field is mandatory.
Per Conversion Amount	Specify the limit to be set for every transaction under the policy. This field is optional.

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Field	Description
INCO Term	Specify the INCO term that should be linked to the policy. The option list displays the following values: • EXW - EX Works • FCA - Free Carrier • FAS - Free Alongside Ship • FOB - Free On-Board • CFR - Cost and Freight • CIF - Cost Insurance Freight • CPT - Carriage Paid to • CIP - Cost Insurance Paid • DAF - Delivered at Frontier • DES - Deliver Ex Ship • DEQ - Delivered Ex Quay • DDU - Delivered Duty Unpaid • DDP - Delivered Duty Paid This field is optional.
Telex Address	Specify the telex address of the customer. This field is optional.
Warehouse Address	Specify the warehouse address of the customer. This field is optional.
Issue Date	The system displays the application date here. However you can change it. This field is optional.
Effective Date	Specify the date on which the policy becomes effective. This field is optional.
Expiry Date	Specify the date on which the policy expires. Note that this date has to be greater than the effective date. This field is mandatory.
Cover Date	Specify the cover date of the policy. This date should not exceed the expiry date. This field is optional.
Voyage	Specify details of the shipment that can be undertaken under this policy. This field is optional.

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Field	Description
Location	Specify details of the location to which goods can be shipped under this policy. This field is optional.
Risk Covered	Specify details of the risk coverage for goods under this policy. This field is optional.
Utilized Amount	If you have checked the Update utilization Automatically option, the system will display the amount that has been utilized out of the total insured sum. If an LC contract is linked, the utilization amount will show the LC contract amount. In case of a BC contract being linked subsequently, the amount will be re-instated accordingly. If that option is not checked, then you need to enter the utilized amount. If the linked LC contract is reversed or deleted, the utilization will be reduced to the extent of LC amount. This field is optional.
Auto Update Utilization	Check this option to indicate that the system should automatically update utilization amount based on the transactions undertaken under the policy. This field is optional.
Available Amount	The system displays the amount available for further utilization. This amount is arrived at by subtracting the utilized amount from the total sum assured. This field is optional.
Key Clauses	Specify the clauses that you wish to link to the policy. This field is optional.
Remarks	Specify remarks pertaining to the policy. This field is optional.
Specify Open Policy Details	While querying on records, you can view the following details:
Contract Reference Number	The reference number of the linked LC contract is displayed here. This field is optional.

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Field	Description
Contract Amount	The system displays the contract amount of the linked LC contract. While creating a new policy or amending an existing one, you cannot modify the fields under the Contract Linkage section. You can modify the following fields while amending a record: • Expiry Date • Voyage • Location • Risk Covered • Per Conveyance Amount • Key Clauses • Remarks • Cover Date • Utilization Amount (If the option Update utilization Automatically is not checked) • Update utilization automatically • Telex Address • Warehouse Address This field is optional.
Contract Currency	The system displays the contract currency of the linked LC contract. This field is optional.

2. You can perform the following operation on the record:
   a. Create a new record
   b. Unlock a record
   c. Copy a record.
   d. Close a record

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3.12 Blacklist LCs

This topic provides the systematic instruction to blacklist LCs and collection bills based on the defined criteria.

CONTEXT: You can black list LCs and collection bills based on a set of criteria that you can define. You can define criteria for black listing LCs and bills in the **Black Listed Transaction Input** screen.

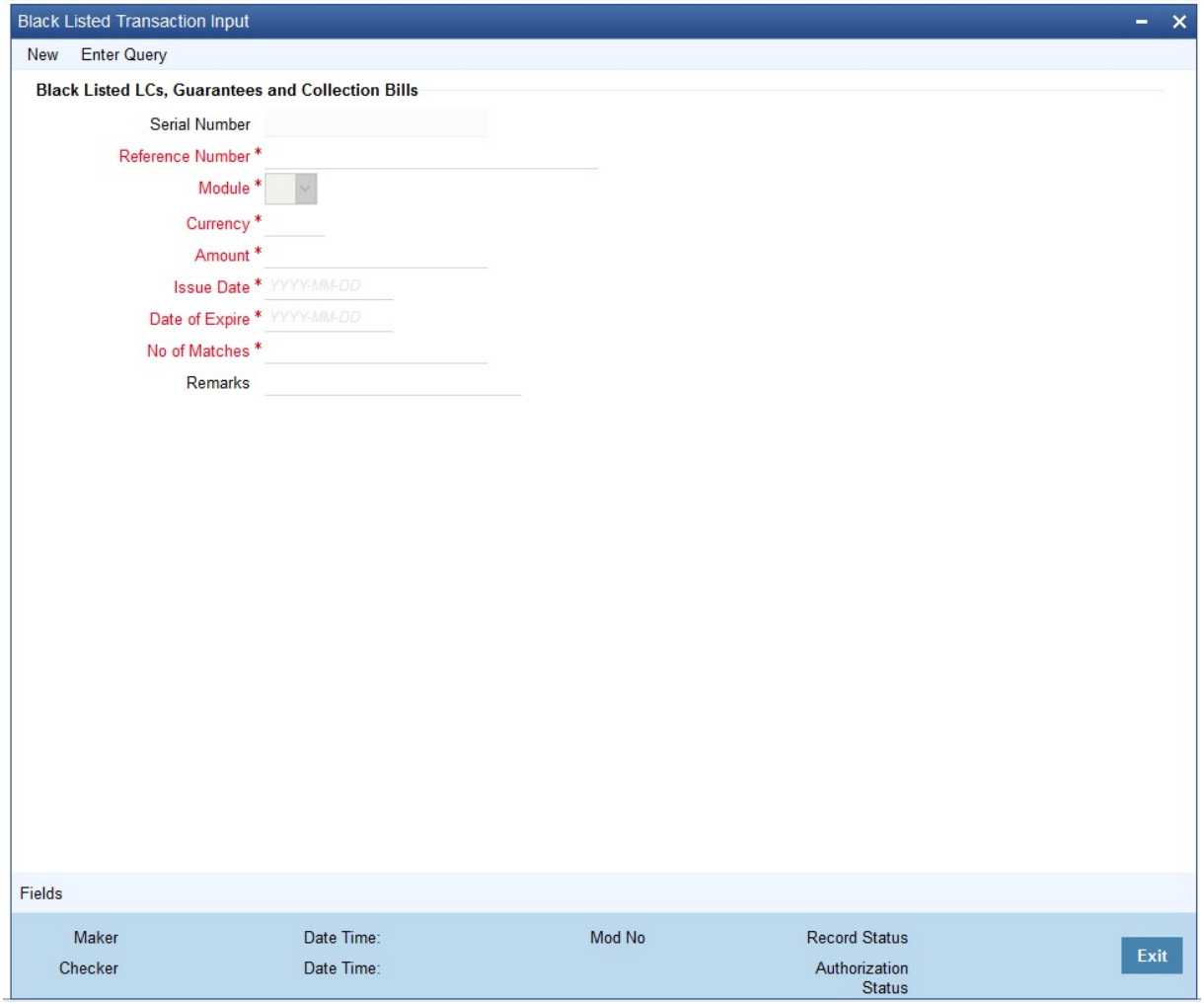
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDBKLST** in the text box, and click the next arrow.

   STEP RESULT: The **Black Listed Transaction Input** is displayed.

Figure 17: Black Listed Transaction Input



2. Set up the following criteria for blacklisting LCs and Bills and indicate the number of the criteria that must be used to black list LCs and Bills.

   STEP RESULT: You have successfully set up the criteria for black listing LCs and Bills.

   For more information on the fields, refer the Field Description table given below:

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Table 12: Black Listed Transaction Input - Field Description

Field	Description
Serial Number	Specify a unique alphanumeric code to identify the policy. You can specify a maximum of 105 characters. This field is optional.
Reference Number	The reference number of the party (For LCs, specify the reference of the Issuer. For Bills, enter the reference of the Remitting bank). This field is mandatory.
Module	Specify the module to which the contract belongs. This field is mandatory.
Currency Code	Specify the currency code of the contract. This field is mandatory.
Amount	Specify the contract amount. This field is mandatory.
Issue Date	Specify the issue date. This field is mandatory.
Date of Expire	Specify the expiry date. This field is mandatory.

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Field	Description
No. of Matches	Indicate the number of the criteria (as given in the table) that must be used to black list LCs and Bills. For example you indicate 2 in the field Number of Matches. All LCs/Bills that match at least two of the blacklisting criteria that you specified will be displayed for blacklisting. After you indicate the blacklisting criteria, click save icon to save the record. A message with the Reference Number of the LCs/Bills that matches the blacklisting criteria that you specified is displayed. You can choose to blacklist the contract or ignore the message. If you enter a new LC/Bill that matches the blacklisting criteria, you will be prompted for an override. Similarly, if you attempt to amend the details of a blacklisted LC/Bill, you will be prompted with an override. This field is mandatory.
Remarks	Specify the remarks in the text box. This field is optional.

3.13 Maintain Branch Parameters for Letters of Credit

This topic provides the systematic instruction to maintain branch parameters for letters of credit.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDBRPRM** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Branch Parameters Maintenance** screen is displayed.

   NOTE: You can maintain letter of credit details specific to a branch using the **Letters of Credit Branch Parameters** screen.

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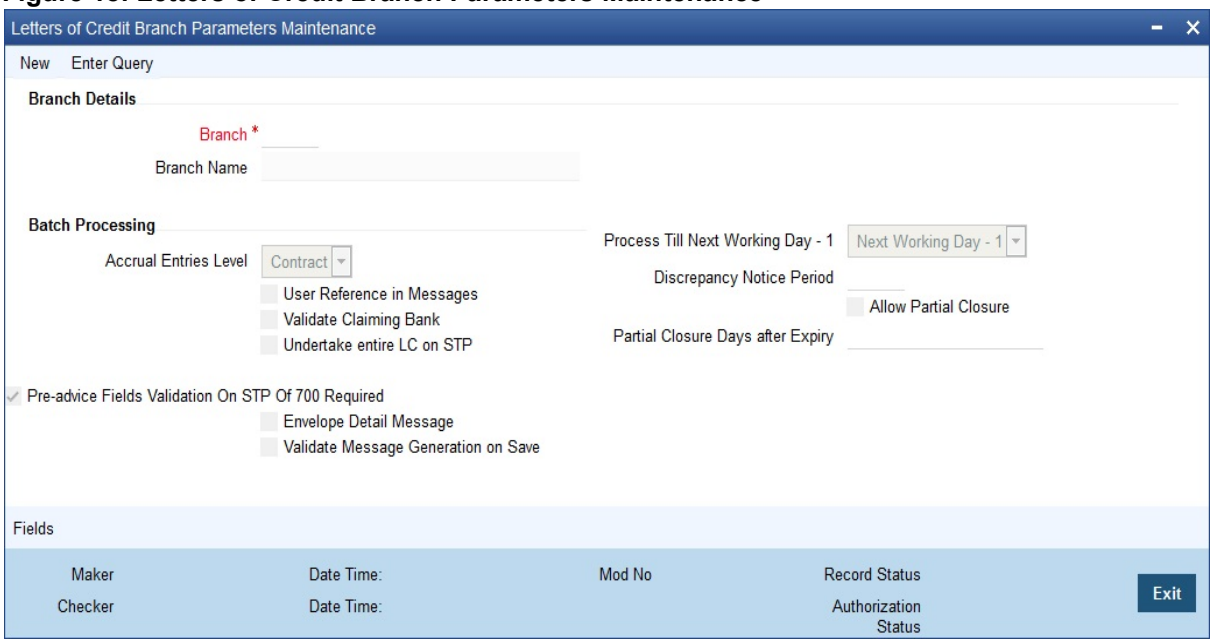
Figure 18: Letters of Credit Branch Parameters Maintenance



For more information on the fields, refer to the Field Description table given below:

Table 13: Letters of Credit Branch Parameters Maintenance - Field Description

Field	Description
Branch	Specify the branch code for which you need to maintain specific parameters. Alternatively, you can select the branch code from the adjoining option list also. All branch codes maintained in the system will be available in the list of values for selection. This field is mandatory.
Branch Name	The branch name is defaulted based on the branch code selected. This field is optional.
Accrual Entries Level	Select the option to indicate the level at which accrual has to be done and entries have to be passed, from the drop-down list. The options available are: • Product • Contract This field is optional.

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Field	Description
Process Till Next Working Day - 1	Select the day on which automatic events, such as; accrual, liquidation etc., falling due on a holiday should be processed, from the adjoining drop-down list. This list displays the following options: • Next Working Day - 1 – Select this option if you want the batch process to process all the automatic events, which are due on the holiday, as part of the EOD on the last working day before the holiday • System Date –Select this option if you want the batch process to process the automatic events, which are due on the holiday, as part of BOD on the first working day after the holiday. On the last working day before the holiday, batch process processes only the events scheduled for that day. For example the current branch date is 20 March 1998. On 21 March 1998, which is a holiday, the following automatic events fall due: • The automatic closure of an LC • Automatic reinstatement of the LC amount • Automatic accrual of commission and charges • Next working Day - 1 If you specify that the processing should be done on the last working day - 1, the above events will be processed on March 20, as part of the batch process run at End of Day. • System Date If you specify that the processing should be done only up to the system date, then the events scheduled for 21 March 1998, will be processed as part of the Batch Process run as part of Beginning of Day on 22 March 1998. This field is optional.

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Field	Description
User Reference Number in Messages	Check this box to include User Reference Number in messages. If you check this box then system will display the User Reference Number in the User Ref No column of the account statement for the LC contract. **NOTE:** For the user reference to be picked up in the account statement, the new tag Userrefno is included in the account statement format. This field is optional.

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Field	Description
Validate Claiming Bank	Select this check box to validate claiming bank. If you check this box, you can check if the sender of the MT742 is same as the party recorded against the CLB (Claiming Bank) party for the linked LC. When a MT740 message is received, the system will insert a record with CLB party type as part of the Import LC Contract only if • 41A tag contains a BIC or • 41D tag contains a value other than 'ANY BANK' (the value is the Customer Name/Customer Address), the CIF ID will be resolved based on these values. If no CIF is resolved, then the Walk-in Customer ID will be inserted as CLB party. The system will create the Bill Contract, if the CLB party is not recorded as part of the linked Import LC (assuming that it is for 'ANY BANK'). If CLB party is present for the linked Import LC and if the sender of MT742 is not same as the CLB party, then the system will display an override message and will put the BC contract on HOLD. When a MT742 message is processed manually in Incoming Browser, the system will perform the above validation. If the validation fails, then the system will display an override message. This field is optional.
Undertake Entire LC on STP	Check this box to default the entire LC amount as undertaken while processing an incoming MT740. If you do not check this option, the entire LC maximum amount will be defaulted as non-undertaken amount while creating the Import LC contract on receiving MT740. In that case, the default undertaken amount will be taken as zero. This field is optional.

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Field	Description
Pre-advice Fields Validation On STP Of 700 Required	Check this box if you require validation of Pre-advice fields mentioned in STP 700 Swift Message. The check box is checked by default; however, you can modify, if needed. This field is optional.
Discrepancy Notice Period	Specify a period within which the discrepancy details should be added to the bills processed under LCs. This period will be calculated from the date of presentation of the bills (which is typically the booking date of the bill) to the issuing bank/confirming bank. The system will display an override if the discrepancies are added to the bills (in the Bills Contract Details screen) after the discrepancy notice period. This field is optional.
Allow Partial Closure	Select this check box to indicate that the LC must be partially closed during LC batch. If this option is checked, system will do the following as part of the Closure Batch: • If the entire LC amount is utilized, then the LC will be closed as existing • If the LC is partially utilized, then an event, PCLS (Partial Closure of LC) will take place. The Limits, Outstanding Liability and the Cash Collateral for the unutilized amount will be released. For example assume that an LC of USD 1000 is created. A Bill of USD 700 is created in initial stage by linking the above LC. On the expiry date of LC, as part of Closure batch (if this option is checked at the branch level), system will release the Limits, OS liability and Cash collateral for USD 300 by retaining USD 700 assuming that the Bill to which the LC is linked will be availed at the later stage. This field is optional.

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Field	Description
Partial Closure Days after Expiry	Specify the number of days required for the partial closure of the LC after its expiry date. You specify the partial closure days only if the option **Allow Partial Closure** is selected. The system allows manual partial closure during the partial closure days, until the LC is closed. The system verifies the date arrived at after adding the number of partial closure days to the expiry date. If this date is later than the closure date of the LC contract, the system closes it on the actual closure date itself. The above rule applies to export LC contracts as well. This field is optional.

3.14 List of Glossary - LC Maintenance

BCDDOCCD
Bills & Collections Document Code Maintenance -*3.1 Maintain Document Details* (p. 10)

BCDCOMCD
Bills & Collections Commodity Code Maintenance -*3.3 Goods Details* (p. 19)

BCDAMTEX
Bills & Collections Exchange Rate Type Maintenance -*3.9 Exchange Rates for Bills Details* (p. 40)

BCDFFTCD
Bills & Collections Free Format Code Maintenance-*3.6 Free Format Text Codes Details* (p. 28)

BCDINSCO
Bills & Collections Insurance Company Maintenance -*3.7 Insurance Company Details* (p. 31)

BCDINCOD
Bills & Collections INCO Term Document Maintenance -*3.10 INCO Terms Details* (p. 44)

LCDIMLIC
Import License Maintenance -*3.4 Import License Details* (p. 21)

LCSIMLIC
Import License Summary -*3.5 View Import License Summary Details* (p. 26)

LCDCLAMA
Letters of Credit Clause Code Maintenance -*3.2 Clause Details* (p. 15)

STDEXPDT
Trade License Details -*3.8 Trade License Details* (p. 35)

LCDOPNPL
Open Policy Maintenance -*3.11 Open Insurance Policy Details* (p. 47)

LCDBKLST
Black Listed Transaction Input -*3.12 Blacklist LCs* (p. 52)

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4. Define Product Attributes

You can define attributes specific to Letters of Credit product. You can create a loans product in the Letters of Credit (LC) Product Definition screen from the Application Browser.

1) *4.1 Create LC Product*

4.1 Create LC Product

This topic provides the systematic procedure to create an LC product.

CONTEXT: The basic information about the product such as the Product Code and its description is captured through the **Letters of Credit Product Definition** screen. Information related to specific attributes of a product can be defined using subsequent fields mentioned in the **Letters of Credit Product Definition** screen.

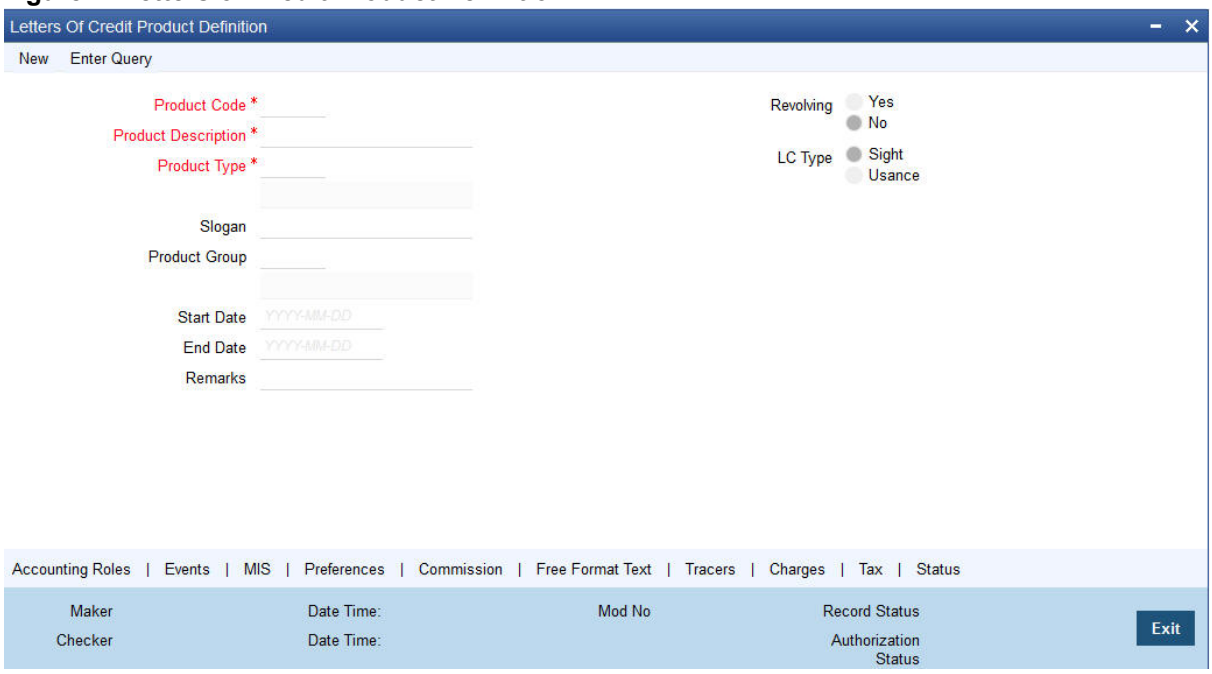
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDPRMNT** in the text box, and click the next arrow.

   STEP RESULT: The **Letters of Credit Product Definition** screen is displayed.

Figure 1: Letters of Credit Product Definition



2. On the **Letters of Credit Product Definition** screen, click **New**.

   STEP RESULT: The **Letters of Credit Product Definition** screen is displayed with no values in the fields.

   For more information on fields, refer the Field Description table given below:

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Table 1: Letters of Credit Product Definition - Field Description

Field	Description
Product Code	Specify the Product Code. The code you assign to a product will identify the product throughout the module. The code must contain four characters. You can follow your own convention for devising the code, However, at least one of the characters must be a letter of the English alphabet. Since the code that you define is used to identify the product, it must be unique across the modules of Oracle Banking Trade Finance. For instance, if you have assigned the code 'LC01' to a particular product in this module, you cannot use it as a code in any other module. This field is mandatory.
Product Description	Enter a brief description of the product. This description is used to associate with the product and is also used to retrieve information. This field is mandatory.

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Field	Description
Product Type	The product type identifies the basic nature of a product. An LC product that you create in Oracle Banking Trade Finance can be of the following types: • Import LC - This is the basic LC product opened at the request of the importer (applicant) by the issuing bank in favour of an exporter beneficiary. • Export LC - When an import LC has to be conveyed to the beneficiary through an advising bank, for the advising bank this is an export LC. • Guarantee – This is an undertaking by the guarantor (bank) to make payment to the beneficiary of the guarantee in the event of a default by the applicant of the guarantee. Usually, the only document required for payment is a simple invocation letter. Guarantees are normally used in performance contracts • Shipping Guarantee - This again operates on the lines of a guarantee but is used in the scenario where the shipping company releases the goods to an importer in lieu of a bill of lading (transport document) subject to a guarantee being issued in its favour
	• Clean LC - A LC not backed by documents. Usually the only document in a clean LC would be the draft or bill of exchange. This type of LC is used where the goods have already been received and only the payment has to be settled through banking channels. • Advice of Guarantee - When a guarantee has been received by a bank and is to be advised further to the beneficiary's bank the product to be created would be an advice of guarantee. • Reimbursement The entries that are passed, the messages that are generated and the processing of contracts involving the product, is determined by your input to this field. The field is mandatory.

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Field	Description
Slogan	Specify a marketing punch-line to be associated with the product. This slogan will be printed on all the advices that are sent to the customer, for an LC involving this product. This field is optional.
Product Group	Each product is classified under a specific group. The different groups are defined in the Product Group Definition table. This field is optional.
Start/End Date	A product can be set up for use over a specific period, by defining a start and an end date. The Issue Date of an LC involving a product should be: • The same as or later than the Start Date • The same as or earlier than the End Date. Provide period start date and period end dates of a product when you are defining a scheme specific to a product. This field is optional.
Remarks	Enter information about the product, intended for the internal reference of your bank. The remarks are displayed when the details of the LC are displayed or printed. However, this information is printed on any correspondence with the customer. To maintain the allowed and disallowed customer and customer categories, click the button and process the Customer and Customer Restrictions screen. This field is optional.
Revolving	LC products can be revolving or non-revolving. If you indicate that the product is revolving, you can associate the product with only revolving LCs. While actually processing revolving you can indicate whether the LC must revolve in time or in value. Note that if the product type is Reimbursement, the system will automatically select the option No. You will not be able to change it. If you indicate that the product is non-revolving, you can associate the product to only non-revolving LCs. **NOTE:** All LCs will be of irrevocable nature. This field is optional.

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Field	Description
LC Type	LC products can be sight or usance. The system displays an override message if the credit mode is not applicable for LI product. The system generates notification on authorization of any modification, addition or deletion of LC product details. This field is optional.

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You can define the attributes specific to a letters of credit product in **Letters of Credit Product Definition** screen.You can view horizontal array of buttons in this screen:

Table 2: Buttons in Letters of Credit Product Definition

Field	Description
Accounting Roles	Click this button to define the accounting role to accounting head mapping.
Events	Click this button to select the events for the product and then maintain event-wise accounting entries and advices.
MIS	Click this button to capture MIS related parameters.
Preferences	Click this button to define preferences like tenor, Prepayment option etc.
Commission	Click this button to define the Commission details.
Free Format Tax	Click this button to attach the Documents and Free format text required for the Product. If you specify details in this screen for a Reimbursement type of product, the system will display an error message while saving the product.
Tracers	Click this button to enter details of the tracers that must be generated for all LCs under this product.
Charges	Click this button to define charge components, rules, events and other associated details.
Tax	Click this button to associate tax rules and select tax currencies.
Status	Click this button to define the criteria for LC status change.

For any product you create in Oracle Banking Trade Finance, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen.

You can define product restrictions for branch, currency, customer category and customer in Product Restrictions (CSDTFPDR) screen.

For details on product restrictions refer Product Restriction Maintenance chapter in Core Service User Manual.

You can define User Defined Fields in Product UDF Mapping screen (CSDTFUDF).

For details on User Defined Fields screen refer Other Maintenances in Core Service User Manual.

For a letters of credit product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this topic.

3. On the **Letters of Credit Product Summary** screen, open an existing record.

   The details of the products that you have created is displayed in a tabular format.

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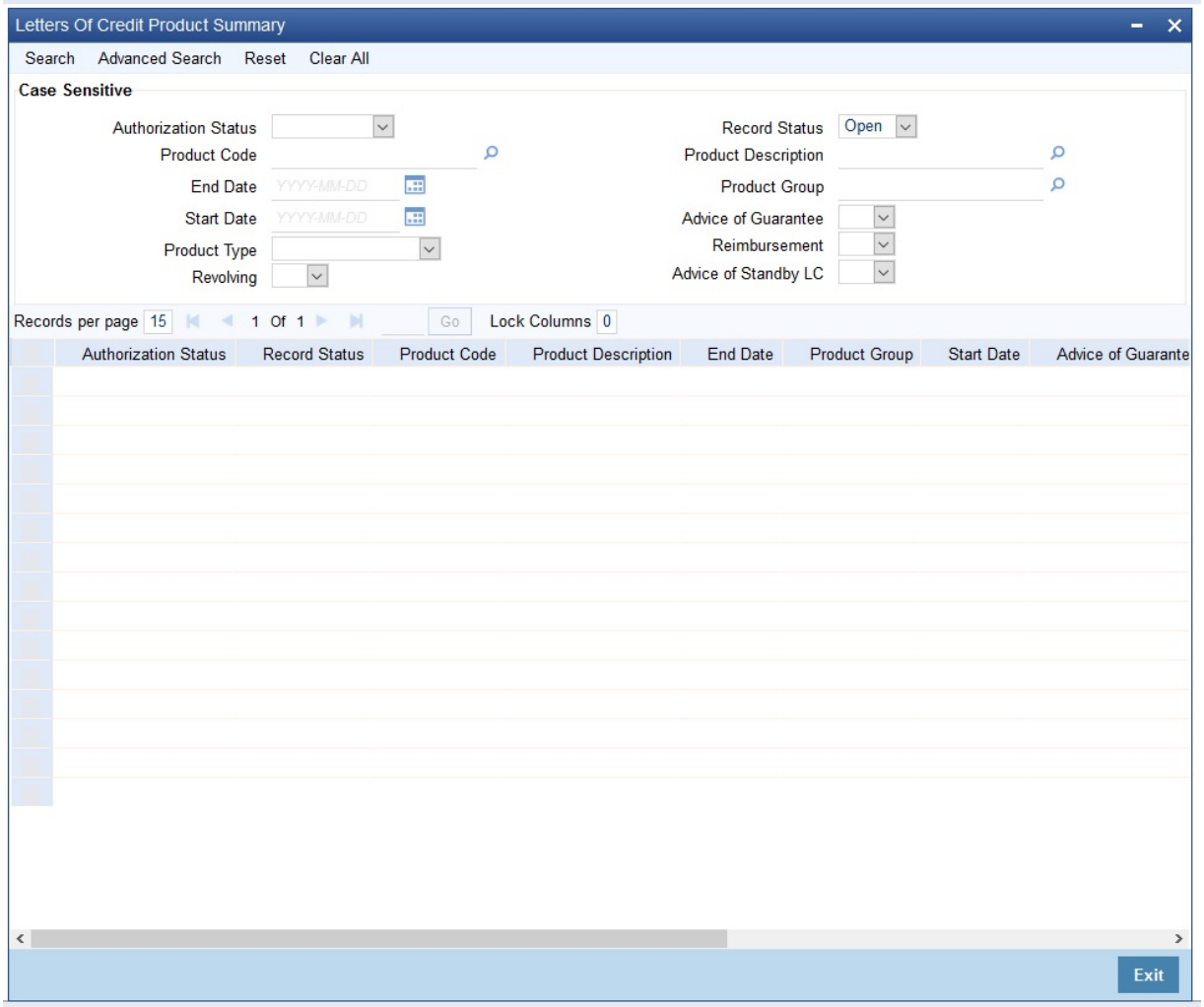
Figure 2: Letters of Credit Product Summary



4. On the existing **Letters of Credit Product Definition** screen, you can perform the following operations:
   a. Create a new record
   b. Copy the details of letter of credit on to a new record.
   c. Unlock a record
   d. Close a record
   e. Reopen a record
   f. Unlock a record
   g. Print the details of a record

   STEP RESULT: You can create/copy/unlock/close/print the details of a record.

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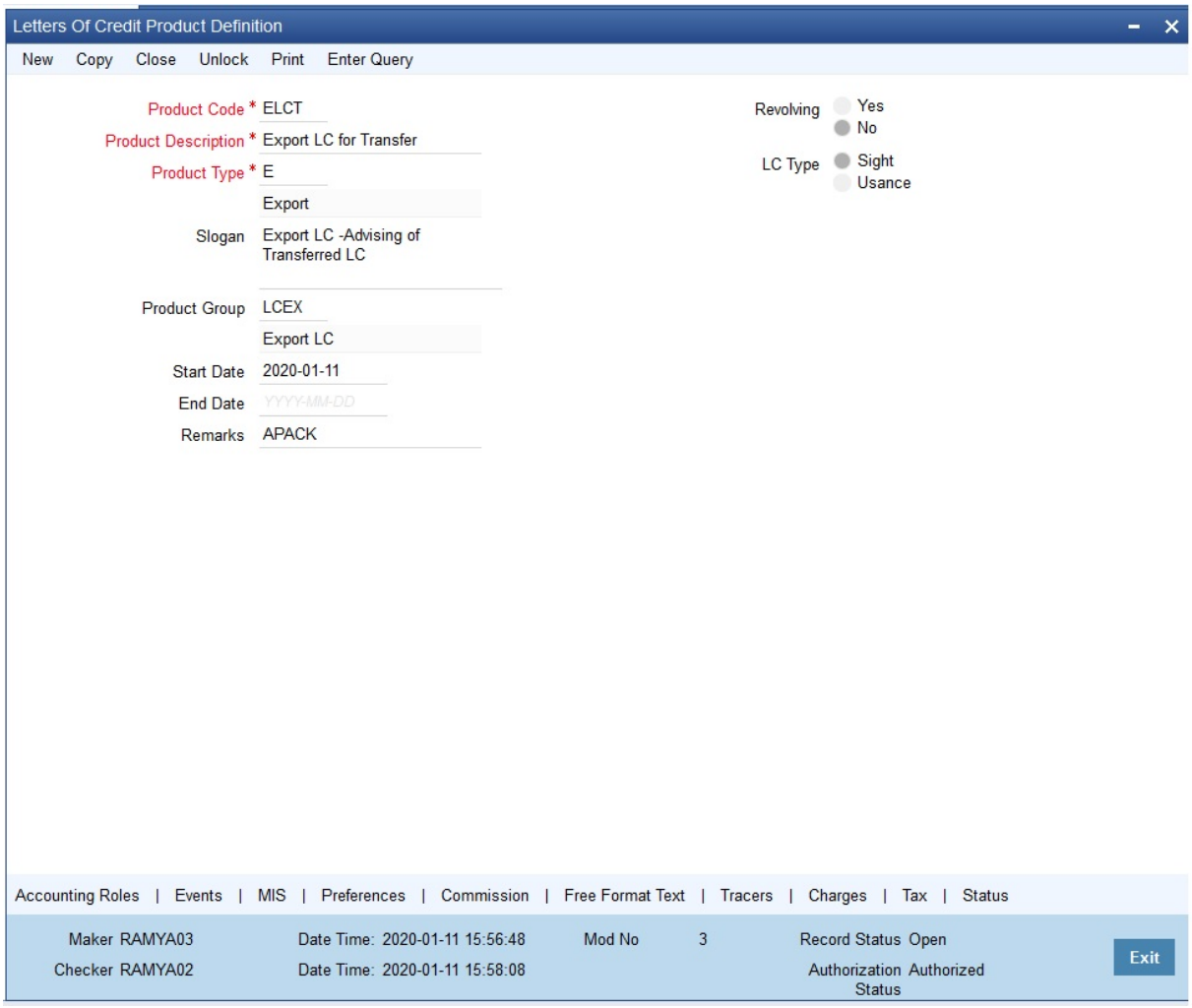
Figure 3: Letters of Credit Product Definition



5. On the **Letters of Credit Product Definition** screen, click the **Accounting Roles** button.

   STEP RESULT: The **Accounting Roles** screen is displayed.

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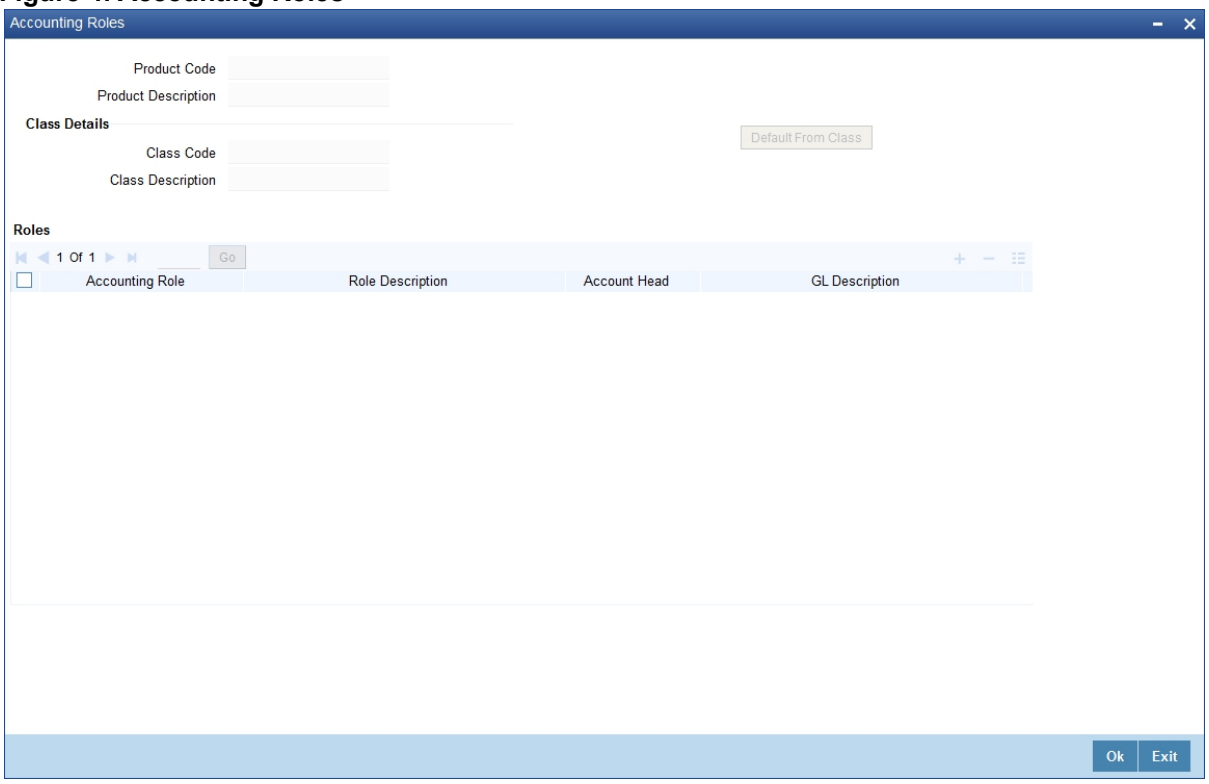
Figure 4: Accounting Roles



NOTE: For further details on maintaining Accounting Roles refer to the **Product Definition** User Manual under **Modularity**.

6. On the **Letters of Credit Product Definition** screen, click the **Events** button.

   STEP RESULT: The **Events** screen is displayed.

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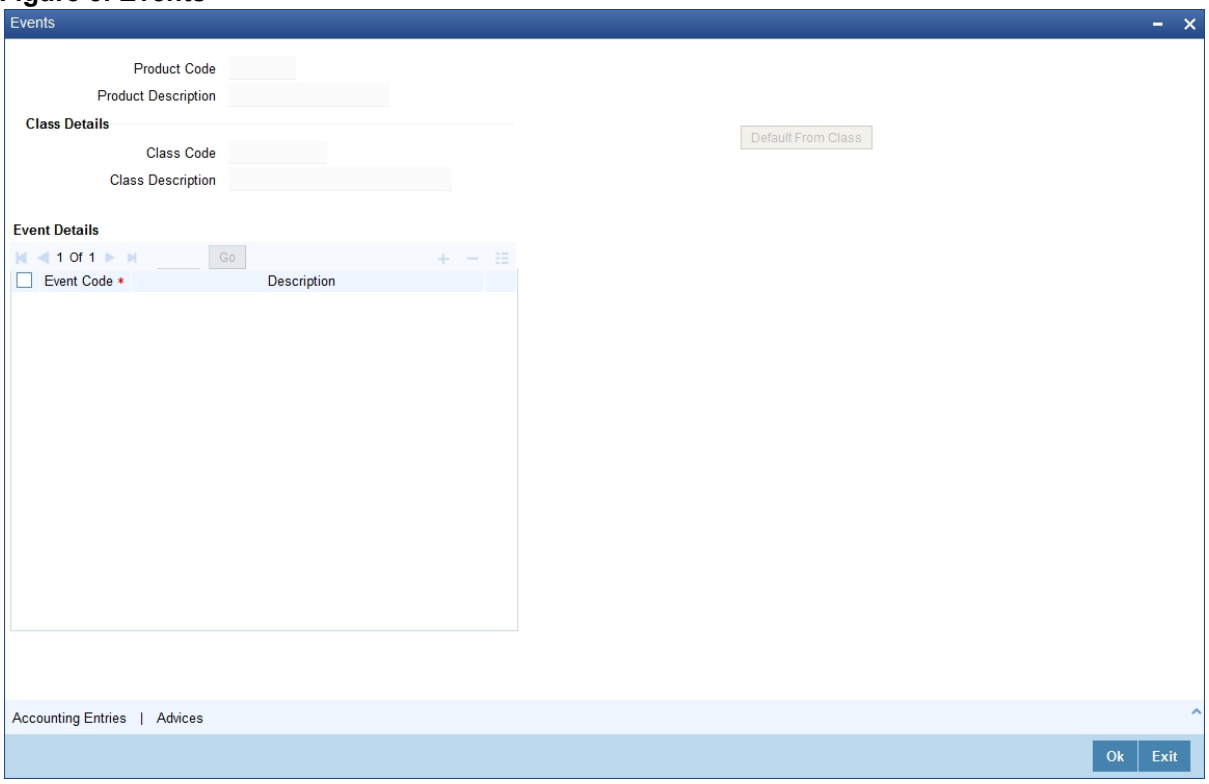
Figure 5: Events



NOTE: For further details on maintaining Events refer to the Product Definition User Manual under Modularity.

Table 3: Events

Topic	Description
Specify Event for Reissue of Guarantee	You must associate the event REIS for an LC product for processing of reissue of guarantee. The system will display the REIS event during Events definition in the Product Maintenance. **NOTE:** Refer Products user manual for detailed explanation of 'The Product Event Accounting Entries and Advices Maintenance screen'.

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Topic	Description
Generate Advices for the Insurance Company	For generation of advice to insurance company for the LC product, you need to associate the message type 'LC_INSURANCEADV' for the events BISS and AMND respectively. During authorization of these two events, the system will process the messages for all import LCs. **NOTE:** Refer Product Definition User Manual for the procedure to define advices that are generated for each event. All the messages are sent to the insurance company via mail. For this reason, you need to specify the insurance code (Receiver) and the mailing address of the Insurance Company in the LC Drafts screen. **NOTE:** Refer the Annexure chapter to view an advice sample generated for the insurance company.
Generate Advices for Faxing LC Confirmation to Counterparty	For generation of advice to the counterparty at the time of confirming an LC, you need to associate the message type 'LC_INSTR_COPY' and 'LC_AM_INST_COPY' for the events BISS and AMND respectively. During authorization of these two events, the system will process the messages for confirmed LCs. **NOTE:** Refer the Annexure chapter to view an advice sample generated for the insurance company.

7. On the **Letters of Credit Product Definition** screen, click the **MIS** button.
   STEP RESULT: The **MIS Details** screen is displayed.

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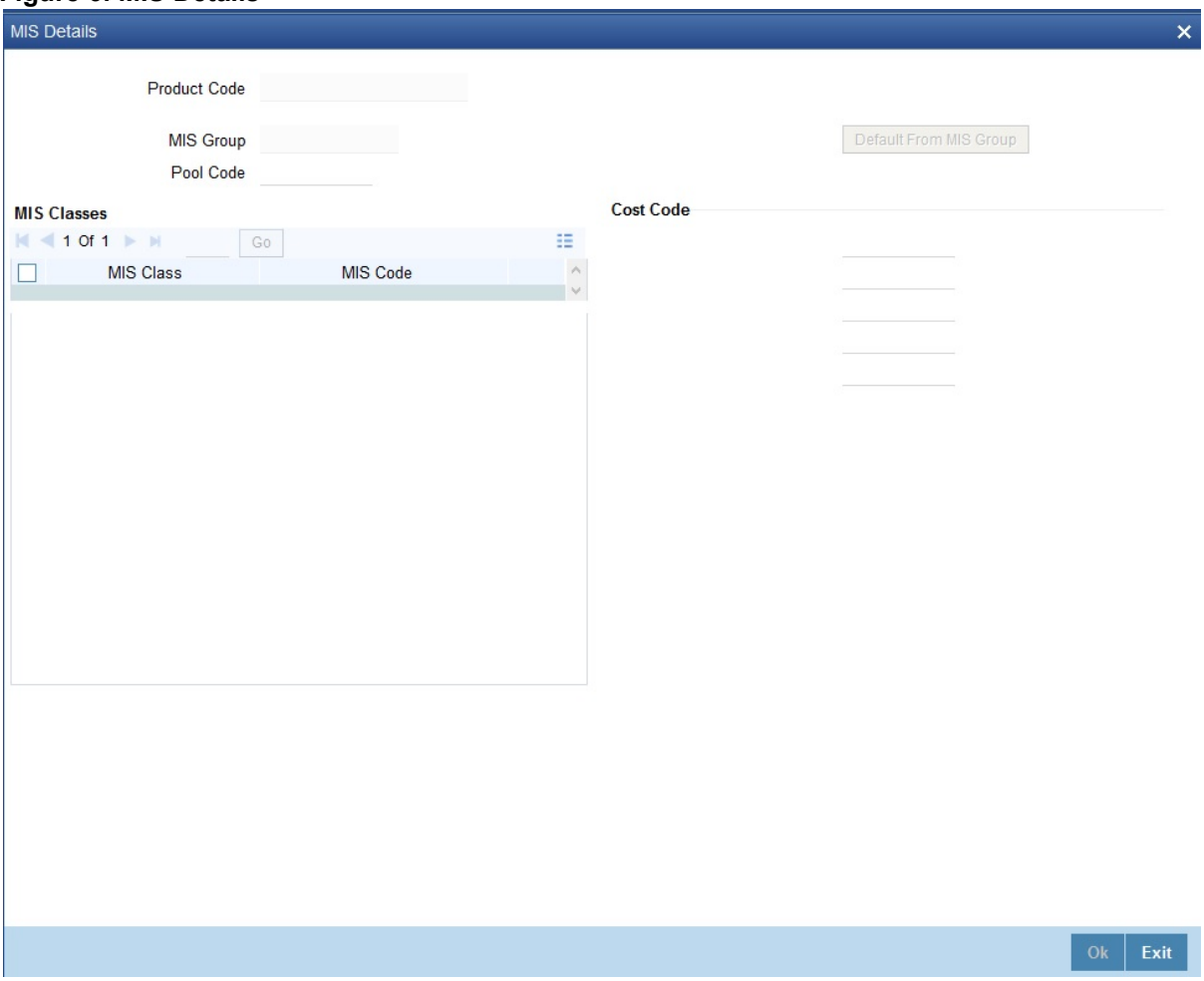
Figure 6: MIS Details



For further details on maintaining MIS Details refer to the Product Definition User Manual under Modularity.

8. On the **Letters of Credit Product Definition** screen, click the **Preferences** button.
   STEP RESULT: The **Letters of Credit Product Preferences** screen is displayed.

NOTE: The Preferences that you define for a product will be applied to all the LC contracts involving the product.

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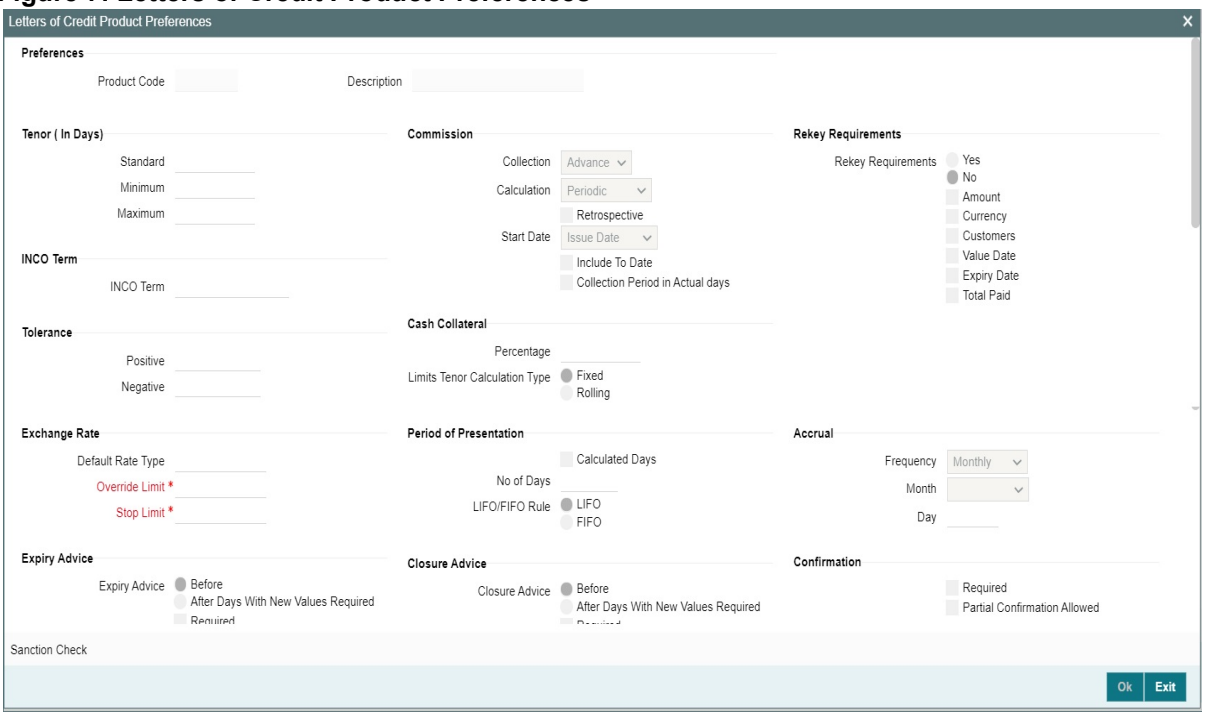
Figure 7: Letters of Credit Product Preferences



For more information on the fields, refer the Field Description table given below:

Table 4: Letters of Credit Product Preferences - Field Description

Field	Description
Product Code and Description	By default, the Product Code and the description is displayed from the main product screen. This field is optional. **NOTE:** If the product you are creating is of the type Reimbursement, you will be able to specify only the following details: • Limit Tenor Calculation Type • Rekey Requirements • Tolerance • Exchange Rate This field is optional.
Tenor	You can set the Standard, Minimum and the Maximum limits for tenor based LCs. The tenor details that you specify for an LC product is always expressed in days. This field is optional.

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Standard	The standard tenor is the tenor that is normally associated with an LC involving a product. The standard tenor of an LC is expressed in days and will apply to all LCs involving the product. If you do not specify any specific tenor while processing an LC, the standard tenor will by default apply to it. The default standard tenor applied on an LC can be changed during LC processing. An expiry date will be calculated based on the tenor, as follows: Expiry Date = Effective Date + Tenor This field is optional.
Maximum	You can fix the maximum tenor of a product. The tenor of the LCs that involves the product should be less than or equal to the Maximum tenor specified. If not, an override will be required before the LC is stored. This field is optional.
Minimum	The minimum tenor of a product can be fixed. The tenor of the LCs that involves the product should be greater than or equal to the minimum tenor that you specify. If not, an override will be required before the LC is stored. For example you have defined an LC product, to cater to tenor based import LCs. The minimum tenor specified for this product is 100 days and the maximum tenor is 1000 days. You have also specified a standard tenor of 500 days. Under this product, you can process LCs with a tenor between 100 and 1000 days. As you have specified the standard tenor as 500 days, by default, an LC involving this product will have a 500 day tenor. At the time of processing the LC you can however, change this tenor to anything between the Minimum and Maximum tenor limits. This is done by changing the Expiry Date of the LC. If the new tenor falls outside the range defined as the maximum and minimum tenors, an appropriate override will be sought. This field is optional.

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Cash Collateral Percentage	For a product, you can fix the percentage of the LC amount that must be taken as cash collateral. This percentage is applied by default and can be changed when the LC is processed. In addition, the currency in which the collateral is to be collected is specified in the LC Contract Collateral screen, while processing an LC. For example for a guarantee product, you have specified that customers should offer cash collateral to the tune of 50% of the LC amount. If you enter a guarantee, using this product, valued at USD $100,000, a sum of USD $50,000 which is 50% of the guarantee amount will be collected as cash collateral when the guarantee is issued. If you enter a guarantee using this product, valued at GBP 500,000, then a sum of GBP 250,000 which is 50% of the guarantee amount will be collected as cash collateral when the guarantee is issued. You can collect the cash collateral in a currency different from the guarantee currency. This field is optional.

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LC Authorization Re-key	All operations on an LC (input, modification, reversal, etc.) have to be authorized by a user other than the one who carried out the operation. Authorization is a method of cross checking the inputs made by a user. All operations on an LC, except placing it on hold, should be authorized before beginning the End of Day operations. You have the option to specify whether certain important details of an LC need to be reeked, at the time of authorization.Specify the fields that will have to be re-keyed at the time of contract authorization. You can specify any or all of the following as re-key fields: • Amount • Currency • Customers • Value date • Expiry date • Total paid **NOTE:** When you process an LC for authorization – as a cross-checking mechanism to ensure that you are calling the right LC – you can specify that the values of certain fields must be entered before the other details are displayed. The complete details of the LC is displayed only after the values to these fields are entered. This is called the 're-key' option.The fields for which the values have to be given are called the 're-key' fields. The fields for which the values have to be given are called the re-key fields. If no re-key fields have been defined, the details of the LC will be displayed immediately once the authorizer calls the LC for authorization. The re-key option also serves as a means of ensuring the accuracy of inputs. This field is optional.
INCO Term	Specify the INCO term that must be linked to all contracts under this product. The option list displays all INCO terms available in the system. You can select the appropriate one. This field is optional.
Commission	Specify the following details:

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Collection	Indicate when the commission components of an LC should be collected. Commission on an LC can be collected in the following ways: • Advance - Select Advance to indicate that the commission components of the LC should be collected at the time the LC is initiated. • Arrears - Select Arrears to indicate that the commission components of the LC should be collected on the maturity date of the LC. This field is optional.
Calculation	You can have the commission amount that is due to an LC collected in one of the following ways: Periodic- Indicate periodic if commission is to be collected in portions over a period in time. Periodic commission is calculated on the basis of a set of parameters that you define. The values of these parameters as of the beginning of the period are used as they may change when a periodic amount is calculated.For instance, the current outstanding LC amount may be lower at the time of commission collection than at the beginning of the period, because an availment has been processed. When commission is collected on a periodic basis, it is collected automatically, based on the rate period that you specify. Periodic commission is collected either in advance or in arrears, depending on your specification. This setting is made in the Product Preferences screen. The amount collected is for the current period.

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	Non-periodic - Indicate non-periodic if the commission amount due to an LC is to be collected as a single sum. In this case, a single commission amount is calculated at the time you enter an LC using a set of parameters that you have defined for the LC. For *advance* collections the commission is collected at the time you enter the LC. If it is collected in *arrears*, then the commission is collected on the expiry date. This field is optional.
Retrospective	Select this check box to indicate that commission is collected retrospectively. This field is optional.
Start Date	Specify the start date for commission calculation. Value for field Start Date can be given as • Issue Date • Effective Date • Lesser of two This field is optional. This field is not applicable for Transfer Type Product.
Include to Date	Select this check box to indicate the end date for commission calculation is included in the calculation tenure. **NOTE:** Refer the Commissions User Manual under Modularity for further commission related preferences. This field is optional.
Collection Period in Actual days	Select this check box to indicate that the Collection Period is based on Actual Number of days, else the collection period is based on number of days as 30.
Tolerance	Tolerance denotes the variance that has to be built around the LC amount, to arrive at the Maximum LC amount.

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Positive	A positive tolerance is the percentage that should be added to the LC amount to arrive at the Maximum LC amount. When an LC is issued or advised, the Maximum LC amount will be the outstanding LC amount. This will be the maximum amount available for the availment. This field is optional.
Negative	The negative tolerance is the percentage that should be subtracted from the LC amount. The minimum tolerance is captured for information purposes only. The tolerance percentage can be changed when an LC is processed under a product. **NOTE:** The positive and negative tolerance amounts will be a part of the LC instrument and the subsequent amendment instruments. You must use the positive tolerance to indicate the amount that is uncovered, in the LC amount. The instances could be of the freight or insurance not being paid. This field is optional.

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Closure Days	You can also maintain the number of days after which all LCs processed under the product being defined, will be closed. The number of days specified here is calculated from the expiry date of the LC to arrive at the closure date, as follows: LC Closure Date = LC Expiry Date + Closure Days By default, the system will display 30 days as the closure days. You are allowed to change this value. At the time of capturing the details of an LC contract, the system will calculate the closure date, based on the closure days that you have maintained for the product involved in the contract. However, you can change the date to any other date after the expiry date. For example for the import LC product, LCIR, your bank has specified the closure days as 20 days. Let us assume that the expiry date of the LC Contract involving LCIR is 29th February 2000. The system will calculate the closure date as 20th March 2000. This is arrived at, by adding the number of closure days to the expiry date of the LC (i.e. 29th Feb + 20 days = 20th March). This field is optional.
Exchange Rate	You can specify the exchange rates to be picked up and used, when an LC in a foreign currency, is processed. This field is optional.
Default Rate Type	You can specify the exchange rates to be picked up and used, when an LC in a foreign currency, is processed.
Rate Override Limit	If the variance between the rate defaulted and the rate input is a percentage that lies between the Rate Override Limit and the Rate Stop Limit, the LC can be saved by giving an override. This field is mandatory.

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Rate Stop Limit	If the variance between the rate defaulted and the rate input is a percentage value greater than or equal to the Rate Stop Limit, the LC cannot be saved. For example for a product, you have specified the override range as between 7% and 30%. In such a case the entries in these fields would read as follows: • Rate Override Limit - 7% • Rate Stop Limit - 30% You enter an LC involving this product. This is a cross currency contract involving the American and the Australian dollar. Also assume that the standard mid-rate for the currency pair is 1.25. We shall examine the three possible situations that you can encounter. Below the override limit - Let us assume that for the LC you have specified the exchange rate to be 1.2. In this case the exchange rate exceeds the standard rate by 4%. The LC will be processed without any override. Within the override limit - If you have specified the exchange rate to be 2.0. In this case you exceeded the standard rate by 20%. You will be prompted to confirm the override. If you confirm the override the LC will be processed using these rates.
	Above the override limit - Let us visualize a situation in which you have specified the exchange rates to be 2.5. In this case you have exceeded the standard rate by 100%. In such a case an error message will be displayed and you will not be allowed to continue until the exchange rate you specify is within the permissible limit of 7-30%. This field is mandatory.
Period of Presentation	As part of the preferences you define for a product, you can specify the manner in which the Period of Presentation should be calculated for the documents that accompany LCs processed under the product. The period of presentation can be arrived at in two ways. This field is optional.

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Number of Days	Firstly, you can specify it directly, in terms of days, in the Number of Days field. Typically, this would be 21 days. (However, you can change this to suit your need.) If you choose this option, the number of days specified will *default* to all LCs processed under the product. The value will default to the 'Period For Presentation' field in the LC Contract – Others screen. This field is optional.
Calculated Days	You can opt to calculate the period of presentation as follows: Expiry Date of the LC – Latest Shipment Date (You would choose this option if the period of presentation varies for each LC processed under a product.) To specify this manner of calculating the period of presentation, choose the 'Calculated Days' option. The system uses the Expiry Date and the Last Shipment Date specified for the LC you are processing, and arrives at the period of presentation. The period of presentation defined for the product - or calculated for the LC, as the case may be - will be displayed in the 'Period For Presentation' field in the LC Contract - Others screen. You can change the default to suit the LC you are processing. This field is optional.
LC Expiry Advices	While creating an LC product, indicate whether an expiry advice need to be generated for LCs involving the product. This field is optional.
Required	Check Required option to indicate that an expiry advice need to be generated for LCs involving the product. This field is optional.

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Expiry Advice	These advices are generated based on the preferences that you specify for them. Select the appropriate option on the screen to indicate your preference. If you indicated that an expiry advice should be generated, you need to indicate: • Before – Select this option if the advice is to be generated before expiry. • After Days with New Values Required - Select this option if the advice is to be generated after expiry. This field is optional.
Required	Check this option to indicate that a expiry advice should be generated for LCs involving the product.
Notice Days	Specify the number of days before/after expiry when the advice should be generated. This field is optional.
LC Closure Advices	While creating an LC product, you can indicate whether a closure advice should be generated for LCs involving the product.
Required	Check this option to indicate that a closure advice should be generated for LCs involving the product. This field is optional.
Closure Advice	These advices are generated based on the preferences that you specify for them. Select the appropriate option on the screen to indicate your preference. If you indicated that a closure advice should be generated, you need to indicate: Before – Select this option if the advice is to be generated before closure. After Days with New Value Required - Select this option if the advice is to be generated after closure. This field is optional.
Notice Days	Specify the number of days before/after closure when the advice should be generated. This field is optional.

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Rate Code	When defining the settlement details for a product, you can specify the rate type (under the Rate Code option) that should be used in case of cross-currency settlements. Your specification for the product will default to all contracts involving the product. However, you can change the rate type defined for the product to suit a contract entered under the product. The 'rate type' indicates the type of exchange rate that will be used. It can be: • Mid rate maintained for the currency pair • Buy or Sell rate depending upon the nature of the transaction (debit or credit) **NOTE:** In case of charges, the system will apply mid rate maintained for the currency pair as per default rate type maintained in preferences at LC Product Level. This field is optional.
Draft Tenor in Days	Specify the draft tenor in days.
Minimum	Specify the minimum draft tenor for an LC product.The value that you enter must be non-decimal numeric value > = 0 and < Maximum Draft Tenor.

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Maximum	Specify the maximum draft tenor for an LC product. The value that you enter must be non-decimal numeric value > 0 and > = Minimum Draft Tenor: If the LC Type of an LC product is selected as Sight: **NOTE:** • On save of LC product definition, system will validate that the value defined for minimum and maximum Draft Tenor fields in preferences sub-system is either 0 or null. If the validation fails, system will display a configurable override message. • During LC contract creation, on save, system will validate that the value entered for Draft Tenor field in Drafts sub-system is either 0 or null. If the validation fails, system will display a configurable override message. The said validation is also performed on save of LC amendment using LC contract online function. If the LC Type of an LC product is selected as Usance: • On save of LC product definition, system will validate that value defined for minimum Draft Tenor is either null or 0 or any positive non-decimal numeric value > 0 but < = maximum draft tenor and the value defined for maximum Draft Tenor is a positive non-decimal numeric value > 0 and >= minimum draft tenor. If the validation fails, system will display an error message.

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	During LC contract creation, on save, system will validate that the values entered for draft tenor field in drafts sub-system is between minimum & maximum draft tenor values defined for the product. If the validation is not successful, system will display a configurable override message. The said validation is also performed on save of LC amendment using LC contract Online function. In instances where multiple drafts are captured for an LC contract, system validates that the Draft Tenor entered for each individual draft is within the minimum and maximum range defined for the product. If minimum and maximum Draft tenor value is not defined for a LC product then on save of a LC contract, system will not perform the validation stated in point (ii) as no range is defined at the product level. – When only one of the values i.e. either 'Minimum Draft Tenor' or 'Maximum Draft Tenor' is defined for the LC product, then on save of both LC contract creation and amendment, the value defined i.e. the 'Draft Tenor' of LC contract will be validated against the 'Minimum Draft Tenor' if 'Minimum Draft Tenor' is defined or will be validated against 'Maximum Draft Tenor' if 'Maximum Draft Tenor' is defined. If the validation fails, system will display a configurable override message.

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	The validations described are applicable only if drafts information is captured in the Drafts sub-system. If drafts are not applicable / captured for an LC contract, the said validations are not applicable. The validations stated above are applicable for both Import and Export LC products. This field is optional.
Charge Claim Advice	Specify the charge claim Advice details.
Claim Advice in Swift	Check this check box to determine whether the charge claim advice should be generated in SWIFT. This field is optional.
Applicable Rules	You need to indicate the rules applicable for the guarantee.
Applicable Rule	Indicate the rule applicable by selecting the appropriate value from the list of values. The available values are as follows: • ISPR - The guarantee is subject to International Standby Practices • URDG -The guarantee is subjected to the ICC Uniform rules of Demand Guarantees. • OTHR - The guarantee is subjected to another set of rules • NONE: The guarantee is not subjected to any rules **NOTE:** The above values are applicable only for Guarantee type of products.The default value of Applicable Rule is set to NONE. This is applicable only for Guarantee type of products. For Import and Export type of products, the following values are applicable: • UCP LATEST VERSION • EUCP LATEST VERSION • UCPURR LATEST VERSION • EUCPURR LATEST VERSION • ISP LATEST VERSION • OTHR: The guarantee is subjected to another set of rules

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	NOTE: It includes the following: If the guarantee is subjected to rules other than that provided in the list of values, the applicable rule must be indicated as 'OTHR'. The default value of Applicable Rule is set to UCP LATEST VERSION. This is applicable only for Import/Export type of products. Based on the product type, the list of values will display rules applicable for the product. 'Applicable Rule' and 'Rule Narrative' will be enabled only for import, export and guarantee product types. **NOTE:** This field is optional.
Rule Narrative	This is enabled only if 'Applicable Rule' is set to 'OTHR'. It is mandatory to specify the rule narrative if the applicable rule is 'OTHR'. You need to describe the Applicable rule here. Oracle Banking Trade Finance will validate the rule narrative for slashes. **NOTE:** It contains the following: • 'Rule Narrative' should not start or end with '/' or should not have two consecutive slashes. • The above fields is enabled only for a guarantee. The Applicable Rule and Rule Narrative cannot be amended after authorization Select applicable rule for which you need a reimbursement from the drop-down list. This list displays the following: The list displays the following: • URR Latest Version–Select if the applicable type is latest version of URR • NOTURR–Select if the applicable type is NOTURR • This field is optional.

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LIFO/FIFO Rule	Specify the order in which the availment under this contract should be processed. You can choose one of the following options: If multiple amendments are made to the LC contract amount, then the system applies the FIFO/LIFO rule when utilization is made against the LC contract. • LIFO – LC amount will be utilized in 'First In First Out' order when availment is triggered against the multiple amended LC contract. • FIFO – LC amount will be utilized in Last In First Out order when availment is triggered against the multiple amended LC contract The system will calculate the commission accordingly. The system applies FIFO / LIFO rule when it finds that multiple amendment has been made to an LC contract against which utilization has been completed. This field is optional.
Confirmation Required	Select Confirmation Required check box to indicate that confirmation message is required for all LCs under this product. This field is optional.
Partial Confirmation Allowed	Select Partial Confirmation Allowed check box to confirm the partial amount. The remaining amount can be confirmed after you receive the approval from the external agent. NOTE: Partial confirmation is allowed only for export LC, Advice of Guarantees and Advice of Standby Letters of Credit. This field is optional.
Allow Prepayment	Check this option to indicate that prepayment should be allowed for commissions that are marked as Arrears. This field is optional.

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Loan	• Collateral Funding by Loan • Claim Settlement By Loan **NOTE:** This is allowed only for Shipping Guarantee product. This field is optional.
Loan Bridge GL	Specify the bridge GL used for accounting between loan product and shipping/bank guarantee. The adjoining option list displays a list of all GLs. Choose the appropriate one. This field is optional.
Loan Amount	Specify the loan product used for the creation of loan account. The option list displays a list of loan products. Choose the appropriate one. This field is optional.
Collateral Transfer Bridge	Specify the bridge GL used for collateral transfer from LC to shipping guarantee and shipping guarantee to Bill. The adjoining option list displays a list of all GLs. Choose the appropriate one. This field is optional.
Status	Specify the following status details:
Auto Status Control	Check this box to set automatic status control for the LC product. If you do not check this box, the system will not consider the LC contracts associated with this product for automatic status change. The status of this check box is defaulted to the field Auto Status Change of every LC contract associated with this product. However, you can modify this at the contract level. This field is optional.
Claim Details	Specify the Claim Details:
Claim Days	Specify the claim days for the bank guarantee and advice of bank guarantee products. Claim days is used for calculating the claim expiry date. This field is optional.
Accrual	Specify the following accrual details.

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Frequency	Specify the frequency of accrual for commission, charge or fees. The frequency can be one of the following: • Daily • Monthly • Quarterly • Half-yearly • Yearly In case of monthly, quarterly, half yearly or yearly accruals, you should specify the date on which the accruals have to be done during the month. For example, if you specify the date as '30', accruals will be carried out on the 30th of the month, depending on the frequency. If you fix the accrual date for the last working day of the month, you should specify the date as '31' and indicate the frequency. If you indicate the frequency as monthly, the accruals will be done at the end of every month -- that is, on 31st for months with 31 days, on 30th for months with 30 days and on 28th or 29th, as the case may be, for February. If you specify the frequency as quarterly and fix the accrual date as the last day of the month, then the accruals will be done on the last day of the month at the end of every quarter. It works in a similar fashion for half-yearly accrual frequency. If you set the accrual frequency as quarterly, half yearly or yearly, you have to specify the month in which the first accrual has to begin, besides the date.
Month	If you choose one of the following options for accrual frequency, specify the month in which the first accrual has to begin: • Quarterly • Half-yearly • Yearly

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Day	If you choose one of the following options for accrual frequency, specify the date on which the accruals have to be done during the month: • Monthly • Quarterly • Half-yearly • Yearly
External Pricing	Specify the details.
External Charge	Check this box to indicate that external charges can be fetched from external pricing and billing engine for contracts created under this product. External Charge is enabled only when the system integrates with external pricing and billing engine (PRICING_INTEGRATION = Y at CSTB_PARAM level).
Sanction Check	Specify the Sanction check details.
Sanction Check Required	Select this check box to indicate that sanction check is required. This indicates whether any transaction booked using the product is subject to Sanction Check or not. If 'Sanction Check Required' flag is checked, then the event 'SNCK' should be maintained.
Product Restriction	Specify the product restriction details.
Branch List	Indicate whether you want to create a list of allowed branches or disallowed branches by selecting one of the following options: • Allowed • Disallowed
Currency Restrictions	Indicate whether you want to create a list of allowed currencies or disallowed currencies by selecting one of the following options: • Allowed • Disallowed
Categories List	Indicate whether you want to create a list of allowed customers or disallowed customers by choosing one of the following options: • Allowed • Disallowed

9. On the **Letters of Credit Product Preferences** screen, click the **Sanction Check** button.
   STEP RESULT: The **Sanction Check** is displayed.

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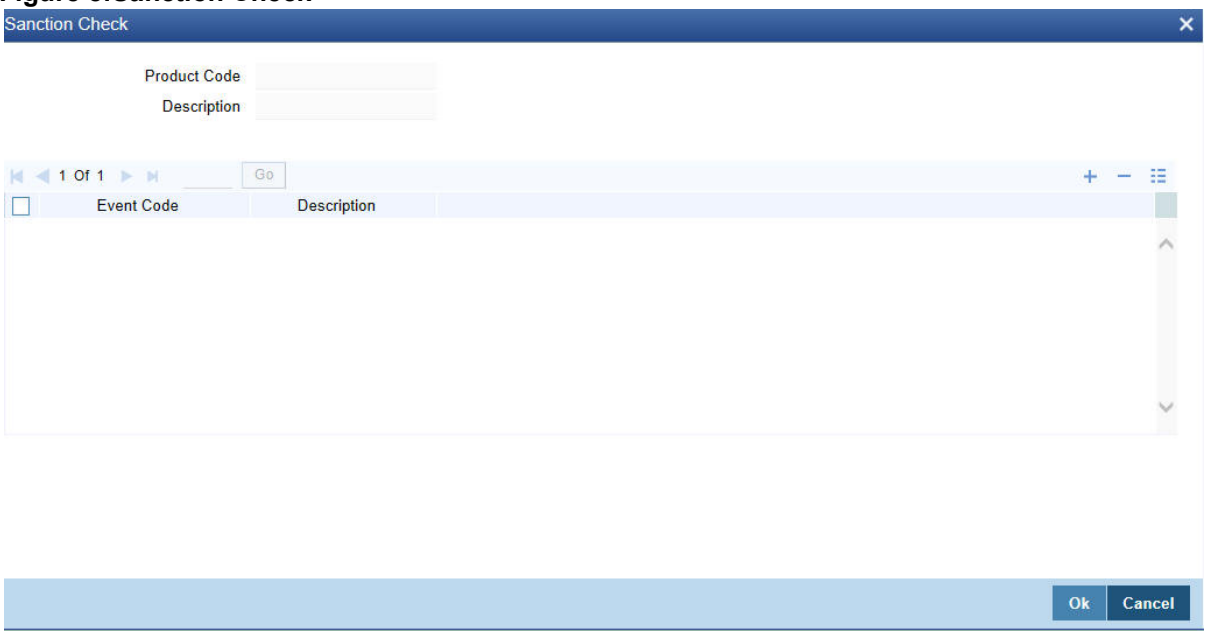
Figure 8:Sanction Check



For more information on the fields, refer the Field Description table given below:

Table 5: Sanction Check - Field Description

Field	Description
Product Code	The system displays the product code. This field is optional.
Description	The system displays the product description. This field is optional.

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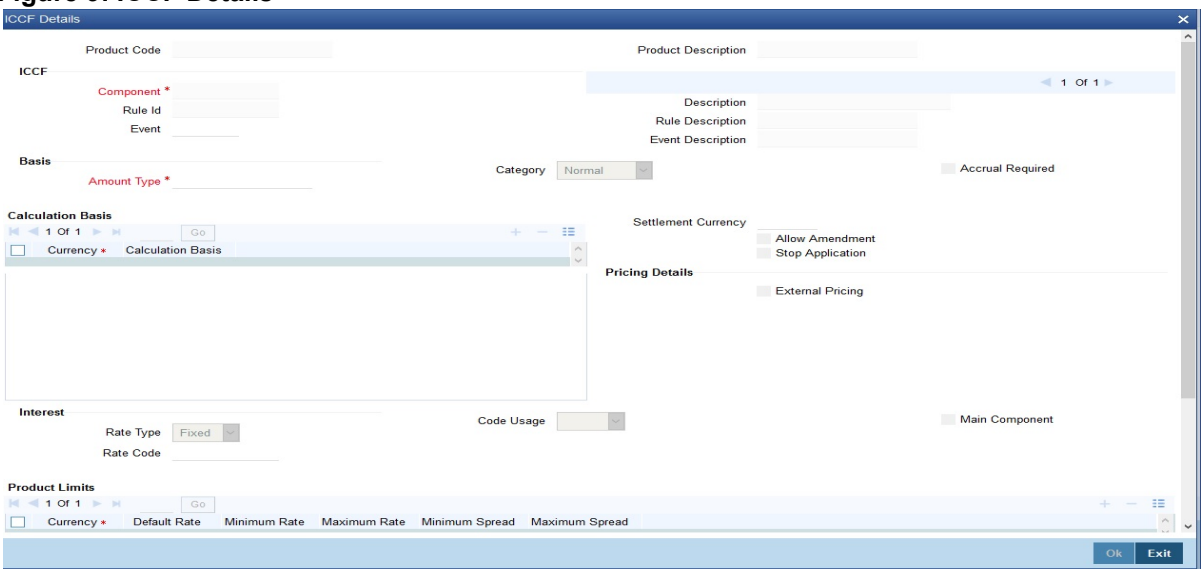
Field	Description
Event Code	Select the event code from the option list. You can maintain the events for which the sanction check is applicable using this screen.The list displays all valid options. Select the event code from the option list. • AATC - Amendment from Advice to Confirm • AMND - Amendment • AMNV - Initiation of Amendment Confirmation. • AOCF - Amend from open to Open & Confirm • APAC - Amend - Pre-advice to Adv & confirm • APAD - Amendment from Pre-advice to advice • BADV - Booking Export LC-operation Advice • BANC - Booking of LC with Advice & Confirm • BCFM - Booking export LC with Confirm • BISS - Booking LC or Guarantee Issue • BPRE - Booking of LC with Pre-Advice • REIS - Reissue of Guarantee • ROPN - Reopening of an LC • TRNF - Transfer of LC This field is optional.
Description	The system displays the event description automatically once you select the event code. This field is optional.

10. On the **Sanction Check** screen, specify the fields and click **Ok**.
11. On the **Letters of Credit Product Definition** screen, click the **Commission** button.
    STEP RESULT: The **ICCF Details** screen is displayed.

Figure 9: ICCF Details



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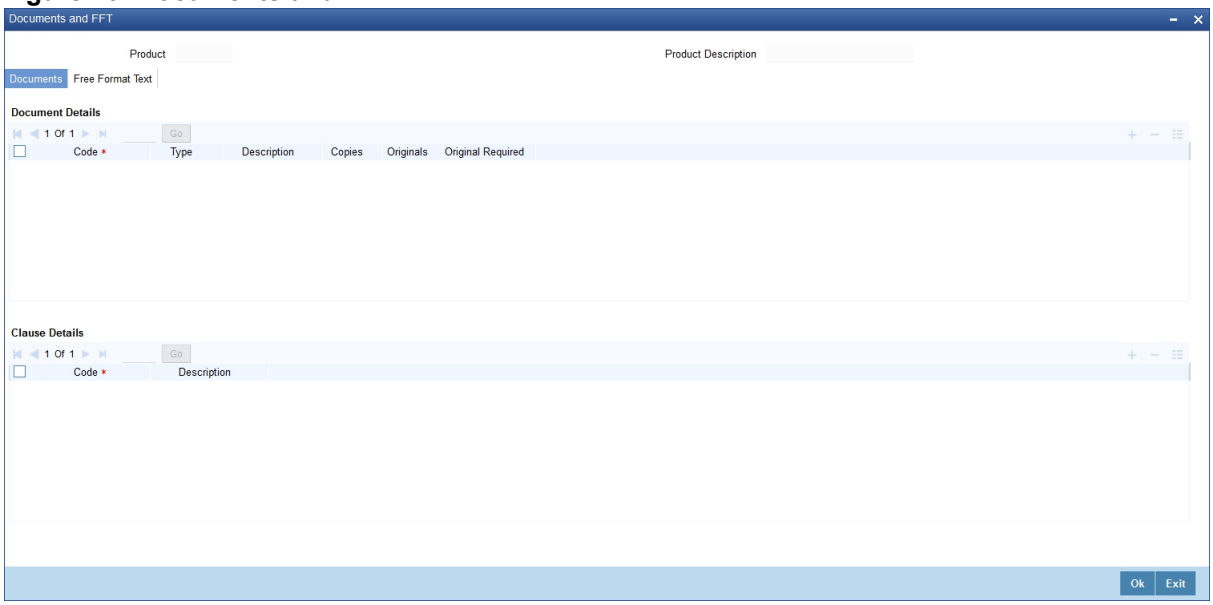
NOTE: For more details on ICCF Details sub screen refer Commission user manual.

12. On the **Letters of Credit Product Definition** screen, click the **Free Format Text** button.
The **Documents and FFT** screen is displayed.

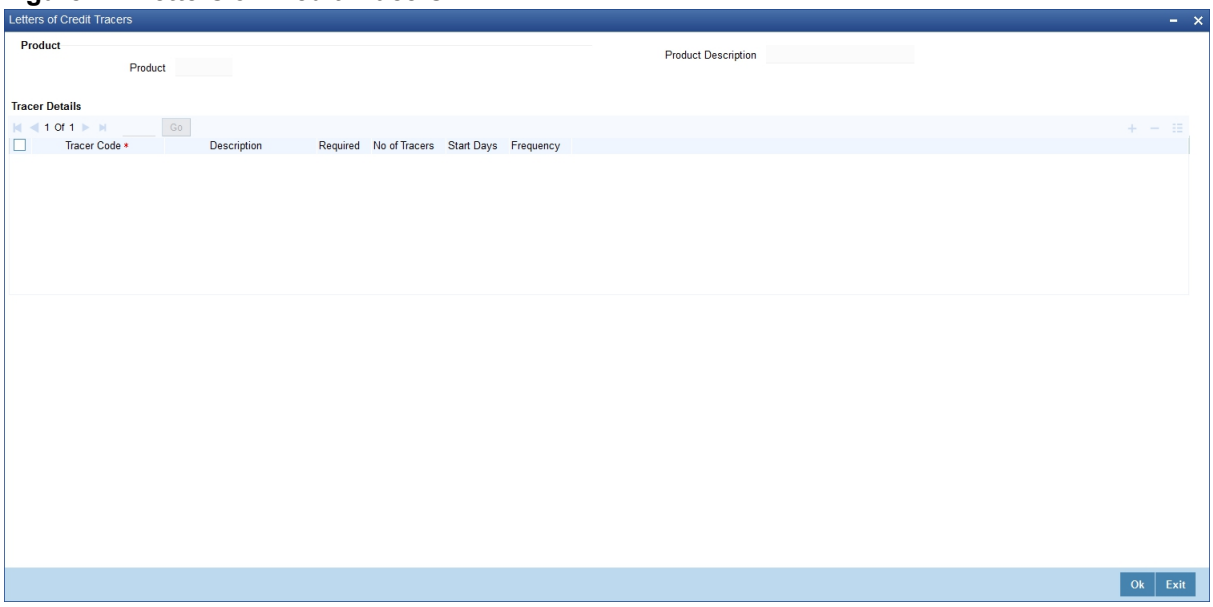
Figure 10: Documents and FFT



NOTE: For further details on maintaining Documents and FFT refer to the Product Definition User Manual under Modularity

13. On the **Letters of Credit Product Definition** screen, click the **Tracers** button.
STEP RESULT: The **Letters of Credit Tracers** screen is displayed.

Figure 11: Letters of Credit Tracers



NOTE: For further details on maintaining Letters of Credit Tracers refer to the **Product Definition** User Manual under **Modularity.**

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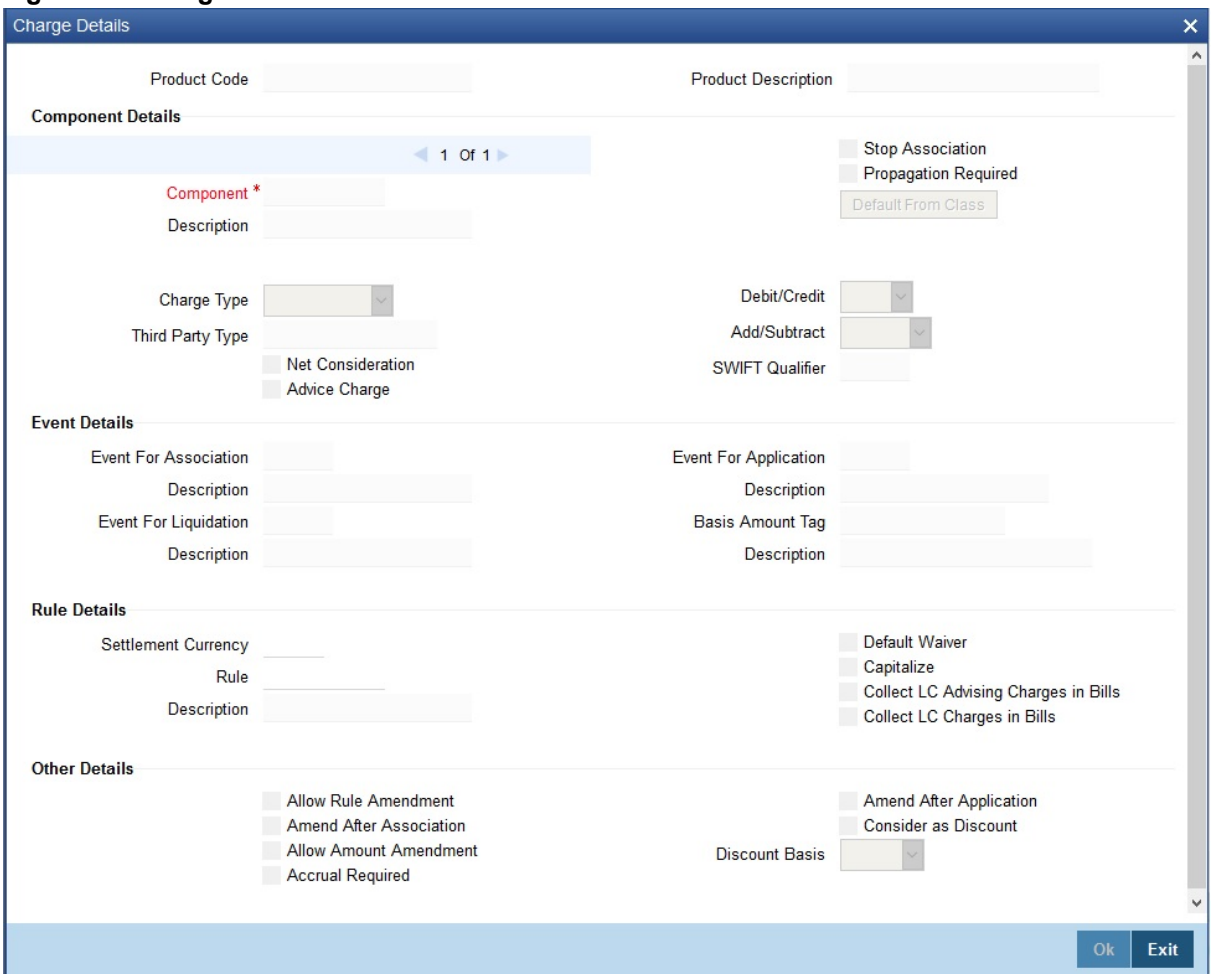
14. On the **Letters of Credit Product Definition** screen, click the **Charges** button.

STEP RESULT: The **Charge Details** screen is displayed.

Figure 12: Charge Details



NOTE: For more details on Charge Details sub screen, refer Charges and Fees user manual.

15. On the **Letters of Credit Product Definition** screen, click the **Tax** button.

STEP RESULT: The **Tax Details** screen is displayed.

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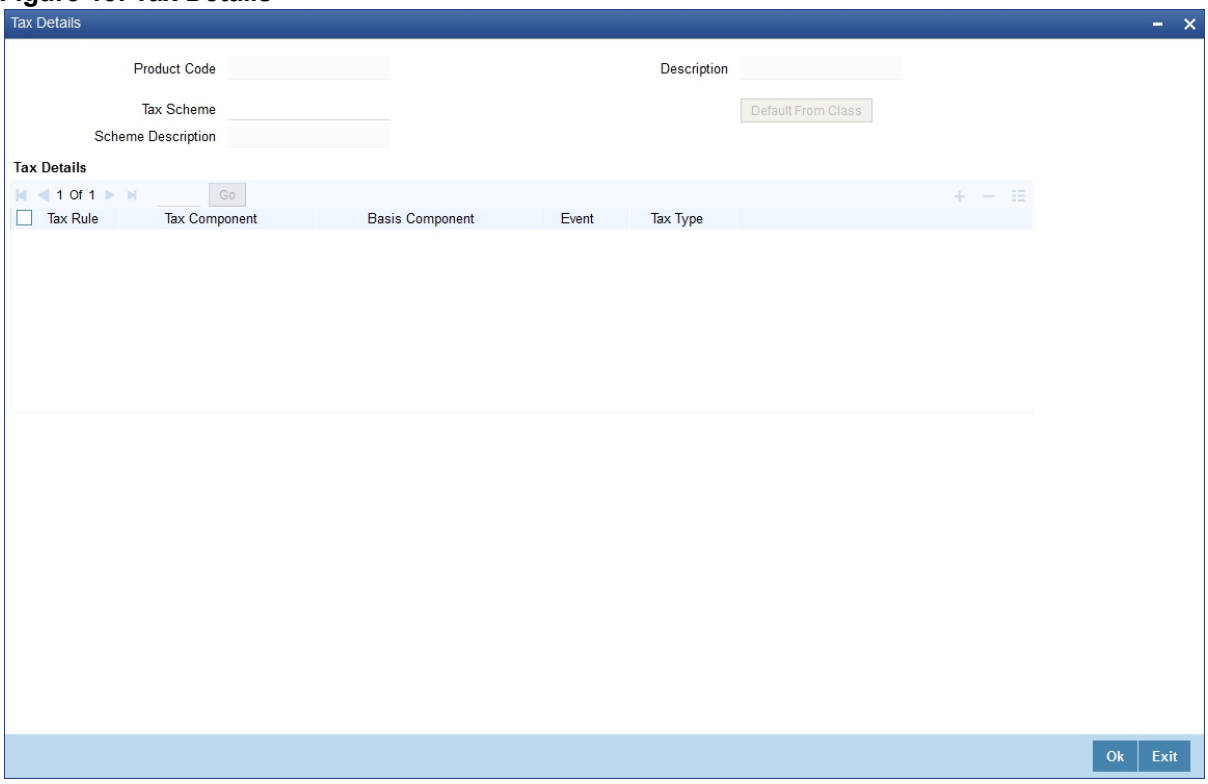
Figure 13: Tax Details

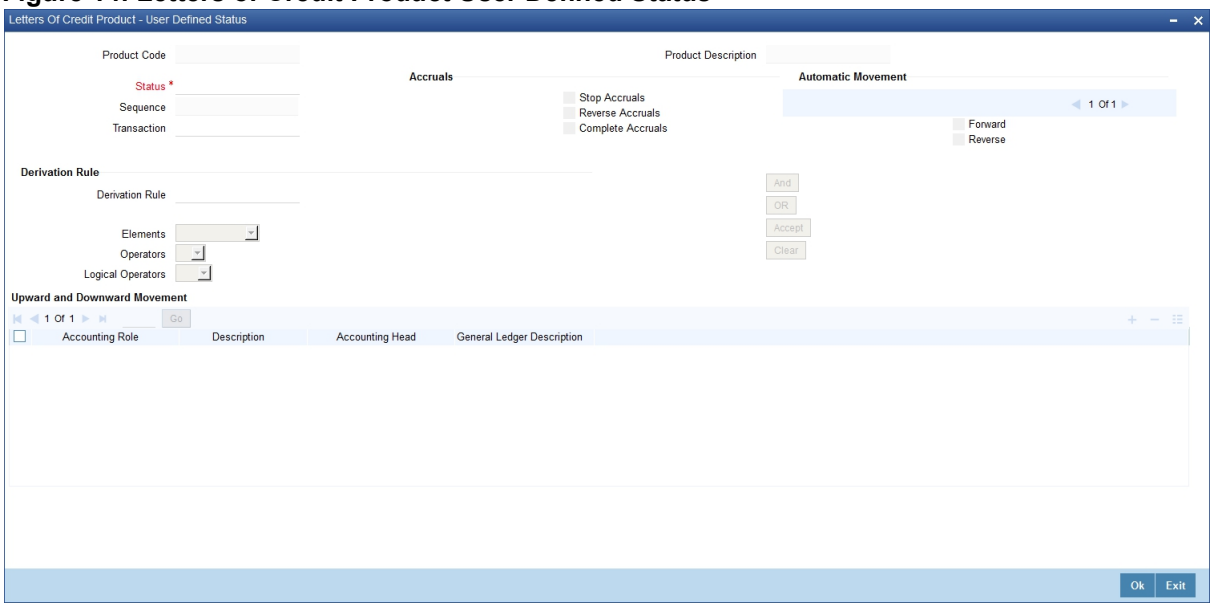


NOTE: For further details on maintaining Tax Details refer to the Product Definition User Manual under Modularity

16. On the **Letters of Credit Product Definition** screen, click the **Status** button.

STEP RESULT: The **Letters of Credit Product - User Defined Status** screen is displayed.

Figure 14: Letters of Credit Product User Defined Status



For more information on fields, refer the Field Description table reference given below:

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Table 6: Letters of Credit Product User Defined Status - Field Description

Field	Description
Product Code	The system displays the code that identifies the product being maintained.
Product Description	The system displays a brief description of the product.
Status	Specify the status. The LC contract will be moved to the status that you define here. If more than one status are defined for a product, you need to indicate the sequence in which a contract moves from one status to another.
Sequence	The system displays the sequence number if you have defined more than one status for the product.
Transaction	Specify the transaction code to be used for the GL transfer entries involved in the status change. The option list displays all valid transactions that are applicable. Choose the appropriate one. A transaction code is associated with every accounting entry in Oracle Banking Trade Finance. In case of status change, a component is transferred from one GL to another resulting in a new accounting entry. The system uses this transaction code to pass such entries.
Accruals	You can set certain preferences for accruals in the event of status change. These preferences are applicable to non periodic commission components that are collected in arrears. These are not applicable to components that are collected in advance.
Stop Accruals	Check Stop Accruals check box to stop further accrual on components when the LC is moved to the status defined above. If you do not check this, the system will continue to accrue the components even after LC status change.
Reverse Accruals	Select Reverse Accruals check box to reverse the accrued outstanding amount when the LC is moved to the status defined above. If you do not check this box, the system will not reverse the accrued amount after LC status change.

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Field	Description
Complete Accruals	Check Complete Accruals check box to complete the accruals when the LC is moved to the status defined above. Further to completion of the accrual, the system proceeds with the status change. If you do not check this option, the system will not complete the accruals.
Automatic Movement	Indicate whether the status change has to be carried out automatically.
Forward	Check Forward check box to automatically move forward the status of the LC. If you do not check this option, the system will not facilitate automatic forward movement of the LC status. This is applicable only if LC automatic status processing is enabled.
Reverse	Check this option to automatically move the status in reverse. If you do not check this option, the system will not facilitate automatic reverse movement of LC status. This is applicable only if LC automatic status processing is enabled.
Derivation Rule	Indicate whether the status change has to be carried out automatically.
Derivation Rule	If you have opted for automatic status change, specify the criteria (rules) based on which the system will perform the status change. An LC is said to be in a specific status if any one of the five conditions associated with the status holds true. If all the conditions are false, the LC will automatically move to the next available status for which the condition is true. You can define five conditions for each status. The conjunctions 'AND' and 'OR' can be used to create multiple conditions. Use those buttons appropriately between each condition.
Elements	Select element based on which you need to build a condition for automatic status change of LC. For letters of credit, you need to select 'Credit Rating'. The system resolves the value for this element as the credit rating for the main applicant of the LC in customer information maintenance.

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Field	Description
Operators	Select the operator for building a condition for automatic status change. You can use multiple elements, in conjunction with the functions and arithmetic operators. Choose the appropriate operators from the drop-down list: • + (add) • - (subtract) • * (multiply) • / (divide)
Logical Operators	Select the logical operator for building a condition for automatic status change. The system uses the logical operators in combination with the elements for creating derivation rules. The drop-down list displays the following logical operators: • > (greater than) • >= (greater than or equal to) • < (less than) • <= (less than or equal to) • = (equal to) • < > (not equal to) Choose the appropriate one. The 'Customer Credit Rating' field at the Customer level will be used as a SDE CUSTOMER_CREDIT_RATING for defining status change rules. This will also be available for provision rule definition at the LC product level.
Upward and Downward Movement	Specify the following details:
Accounting Role	Specify the role to be used for provisioning accounting entries for the LC contracts in the selected status. The option list displays all accounting roles pertaining to commission components. Choose the appropriate one.
Description	The system displays a brief description of the selected accounting role.
Accounting Head	Specify the account head (GL) to which the provisioning accounting entries should be passed, for the LC contracts in the selected status. The option list displays real as well as contingent general ledgers. Choose the appropriate one.

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Field	Description
Description	The system displays a brief description of the selected accounting head. **NOTE:** In case of prepayment of commission for arrears, if the status of the contingent set of GLs changes, the system does not move the prepaid commission. Accrual continues to take place from the real GLs until the prepaid commission is exhausted. Contingent accrual takes place once the prepaid commission is exhausted.

NOTE: You can successfully set specific criteria for status change of an LC product.

4.2 List of Glossary - Define Product Attributes

LCDPRMNT

Letters of Credit Product Definition -*4.1 Create LC Product* (p. 61)

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5. Process LC Contract

An LC contract is an instruction wherein a customer requests the bank to issue, advise or confirm a letter of credit, for a trade transaction. An LC substitutes a bank's name and credit the parties involved. The bank, thus undertakes to pay the seller/beneficiary, even if the remitter fails to pay.

For example, Ms. Keturah Smith (buyer or importer) in India and Mr. Silas Reed (seller or exporter) stationed in Paris agree to a sales contract. In this contract the buyer Keturah Smith, is required to arrange for her bank, Midas Bank, India (buyer's bank) to open or issue an LC in favor of the seller, Mr. Reed.

Midas Bank sends the LC to Mr. Reed's bank, Berliner Bank, Paris (advising bank). The advising bank then sends details of the credit to the seller, who is the beneficiary of the credit. On receiving the credit details Mr. Reed, ships the merchandise traded under the LC to Ms. Smith. He then presents the draft and documents to the advising bank. The negotiating bank pays Mr. Reed. On making the payment, Berliner Bank will send the documents to Midas Bank (issuing bank) and will debit the issuing bank account.

The issuing bank examines the document and charges Ms. Smith's account. It releases the documents to her allowing her to claim the merchandise.

The sequence of the events involved, in processing the LC can be considered an LC contract. The specific letters of credit, thus processed for the customers of your bank constitutes a contract. An LC Contract would therefore require information on:

- Who is the buyer or importer
- Who is the seller or the exporter
- The operation that your branch is performing on the LC
- The merchandise traded under the LC
- Specifications for the transportation of the consignment
- The documents that should accompany the LC
- The amount for which the LC is drawn
- Details of the parties involved in the LC
- The type of LC you are processing
- The details of the insurance company under which the goods traded are covered

You have defined products to group together or categorize LC which share broad similarities. Under each Product that you have defined, you can enter specific LCs based on your customers' needs. Each of these will constitute a contract. While products provide a general framework and serve to classify or categorize LCs, contracts are customer specific.

By default an LC inherits the attributes of the product to which it is associated. This means that you will not have to define these general attributes each time you input an LC involving a product.

This topic contains the following sections:

1) *5.1 LC Contract Details*
2) *5.2 View LC Contract*
3) *5.3 Authorize a Contract*
4) *5.4 Simulate LC Contract*

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5) *5.5 Multilevel Authorization of a Contract*

6) *5.6 Cancel LC*

7) *5.7 Close LC*

8) *5.8 Reopening LC*

9) *5.9 Reverse LC*

10) *5.10 Reassigning a Contract to another User*

11) *5.11 Liquidate Components*

5.1 LC Contract Details

This topic contains the following details:

1) *5.1.1 Capture LC Contract Details*
2) *5.2.2 Create Contract*
3) *5.2.3 Upload LCs*

5.1.1 Capture LC Contract Details

This topic provides the systematic instruction to capture the LC contract details.

CONTEXT: Provide details specific to the LC for processing an LC involving a product.The LC Contract Details screen consists of a header and footer that contains fields specific to the contract being entered. Besides these, you will also notice six tabs and a vertical array of buttons along the lines of which you can enter details of the contract. Contract details are grouped into the various screens according to the similarities they share.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the **Letters of Credit Contract Detailed** screen, click **New**.

   STEP RESULT: The **Letters of Credit Contract Detailed** screen is displayed with no values in the fields. Specify the field details.

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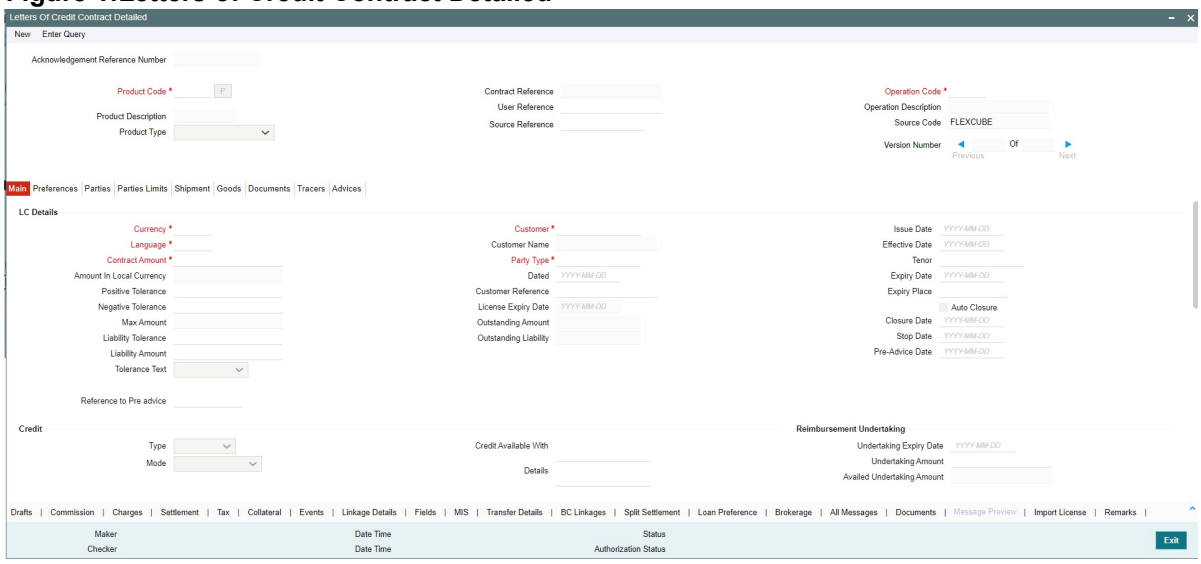
Figure 1:Letters of Credit Contract Detailed



For more information on fields, refer the Field Description table given below:

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Table 1: Letters of Credit Contract Detailed - Field Description

Field	Description
Acknowledgement Reference Number	Specify the acknowledgement reference number or you can select the reference number from the option list. The list displays all the acknowledgement reference numbers and type of registration maintained at LC registration screen which are authorized and unprocessed. The system defaults the details captured in registration screen if acknowledgement is captured on clicking populate (P) button beside Product Code. If Registration is for LC issuance and product code is selected BG Issue/SG issue, then the system displays configurable override on product default. **NOTE:** System will update the status of registration as 'Processed' and contract reference no at registration screen, if acknowledgement reference number is captured at contract screen and (new) contract is created. This field is optional.
Product Code	Select the product from the list of products created in the LC. Click populate button for details of this product to get defaulted from the Product screen. This field is mandatory.
Product Description	Product description given for this product gets defaulted from the Product screen. This field is optional.
Product Type	The type of product gets displayed here from the product screen, specifying if the product is of type import/export or revolving or non-revolving. An arrangement, in which the continuing availability of the LC revolves upon shipment and/or presentation of documents and not upon specific amendment, is known as a Revolving LC. Following are the product types: • Import • Export • Standby (if SWIFT 2018 is enabled) • Shipping Guarantee This field is optional.

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Field	Description
Contract Reference Number	The Contract Reference Number identifies a contract uniquely. It is automatically generated by the system for each contract. **NOTE:** The Contract Reference Number is a combination of the branch code, the product code, the date on which the contract is booked (in Julian format) and a running serial number for the booking date. The Reference Number consists of a three-digit branch code, a four-character product code, a five-digit Julian Date and a four-digit serial number. The Julian Date has the following format: YYDDD Here, YY stands for the last two digits of the year and DDD for the number of day(s) that has/have elapsed, in the year. This field is optional.
User Reference Number	A contract is identified by a unique User Reference Number. By default, the system generates the Contract Reference Number. This number is taken as the User Reference Number. But, you have the option to change the User Ref Number. Oracle Banking Trade Finance provides you the facility to generate the user reference number in a specific format. **NOTE:** You can specify a format for the generation of the User Reference Number in the Sequence Generation screen available in the Application Browser. Refer to the Core Services User Manual for details on maintaining a sequence format. This field is optional.

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Field	Description
Source Reference	The system automatically generates the Source Reference number. You can change it if required. This message identification number is used to identify an incoming message coming from an external system. This is defined as the ICN number. On upload of an incoming message into Oracle Banking Trade Finance, this number, given by the external system, will be stored in Oracle Banking Trade Finance and passed on to the contract generated as a result of the incoming message. If the incoming message results in an outgoing message, the ICN number will be linked to the outgoing message also. This number will help you in creating a relationship between the incoming message, the resultant contract in Oracle Banking Trade Finance, and the outgoing message, if any. If an Incoming message results in an outgoing contract (outgoing message), Oracle Banking Trade Finance will store the source reference number (ICN Number) at the following levels. • Incoming Message Level • Contract Level (Resulted due to the Incoming message) • Outgoing message (As a result of the above contract) You can capture the same source reference number for LC advising and reimbursement contracts if LC Issuance (MT700) and LC Reimbursement Authority (MT740) are received from the same issuing bank. **NOTE:** The system will not allow to capture, the same source reference number for more than one advising or reimbursing contracts. This field is optional.

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Field	Description
Operation Code	The operations that you can perform on an LC are determined by the type of LC being processed. The operation that you specify will determine the accounting entries that are passed and the messages that will be generated. Select the operation code from the list based on Product Type. The type of operations that you can perform on an LC has been listed below: • Advice • Advice and Confirm • Confirm • Open • Open and Confirm • Pre-advice • Reimbursement • Silent Confirmation **NOTE:** Silent Confirmation is applicable for export letters of credits, where the bank adds the confirmation to the letters of credit at the request of the beneficiary without the knowledge of issuing bank. Letters of credit with current operation as Advice can be modified to silent confirmation. This field is mandatory.

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Field	Description
Version Number	To navigate between the different versions, use the arrow buttons to view the previous and next version. **NOTE:** When you enter a contract, it is allotted the version number, 1.Every amendment and reinstatement results in the next version of the contract being created. While viewing the Detailed View screen for a contract, the latest version will be displayed. To navigate between the different versions, use the arrow buttons to view the previous and next version. The LC contract will become effective in the system only after you Save the details and your supervisor authorizes it. **NOTE:** The system will display an override message if you save the contract with the drawee and applicant being the same. You may use your discretion to proceed or cancel the contract. You can also have this override configured as an error message in which case, the system will not allow you to proceed until you make the necessary changes. You can view the changes made in a specific version of an LC contract. To do this, navigate to the version of the contract that you would like to view in the Contract Details screen. Click Change Log in the vertical array of buttons on the Contract Details screen.The fields that were modified in the version will be displayed along with the old (inherited) and the changed values. This field is optional.

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This information is captured through the **LC Contract Details Main** screen. The following are the features of the contract details main screen.

Figure 2: Letters of Credit Contract Input - Main

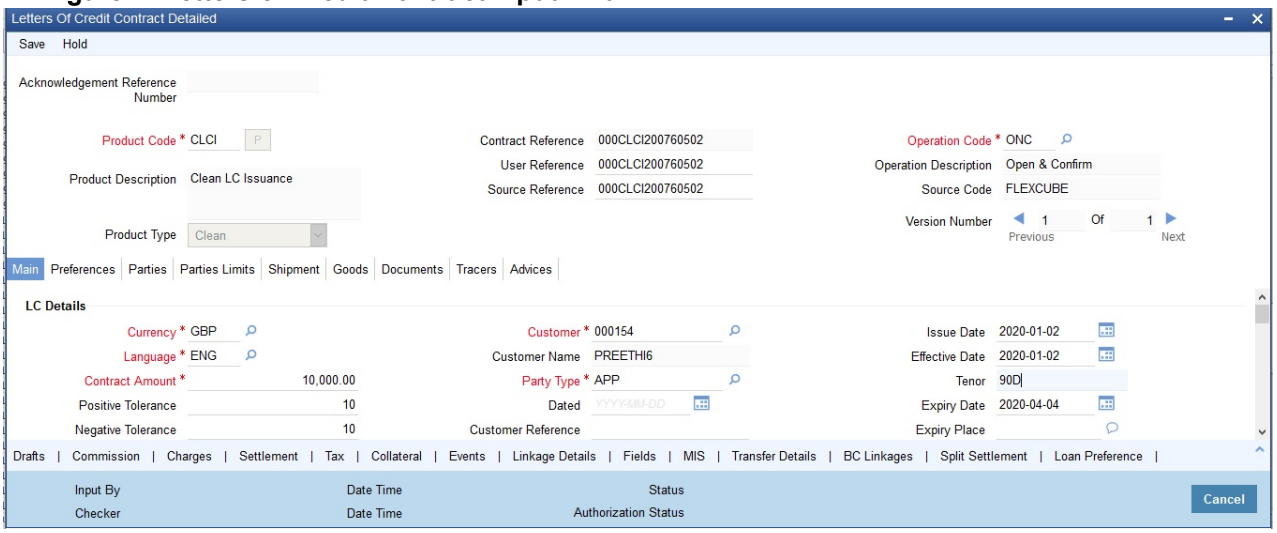

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Table 2: Letters of Credit Contract Detailed - Main

Field	Description
LC Details	The terms defined for an LC, form the basis on which the LC will be processed. This field is optional.
Currency	The currency in which it is drawn. This field is mandatory.
Language	The language to be used for the LC instrument. This field is mandatory.
Contract Amount	Specify the amount for which the LC is drawn. If the contract is linked to an open insurance policy and the amount is greater than the available amount on the linked policy, the system will display an override/error message. Similarly, if the amount is greater than the limit specified for every conveyance of the linked policy, the system will display an override. This field is mandatory.
Amount in Local Currency	When FCY amount is given in 'Contract Amount' field for LC, system converts in local currency and respective value is displayed in this screen. This field is mandatory for FCY contracts.
Positive Tolerance	The positive tolerance is the percentage that must be added to the LC amount, to arrive at the Maximum LC Amount. This amount will be considered as the LC outstanding LC amount. This field is optional.
Negative Tolerance	The negative tolerance is the percentage that must be subtracted from the LC amount, to arrive at the Minimum LC Amount. The negative tolerance is captured for information purposes only. It will form part of the LC and amendment instruments. The positive and negative tolerance specified for the product associated with the LC is defaulted. If you change the defaulted Positive Tolerance, an override message is displayed. This field is optional.

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Field	Description
Maximum Amount	The Maximum LC Amount indicates the maximum amount that can be availed under the LC. This amount is arrived at, by adding the positive tolerance to the LC amount.000 Max. LC Amount = LC Amount + Positive Tolerance If you have indicated the positive tolerance to be zero then: Max. LC Amount = LC Amount A customer cannot, at any point in time, avail more than the Maximum LC amount. This field is optional.
Liability Tolerance	The liability percentage is used to track the maximum LC amount against a given percentage. A bank would like to limit its exposure to a new or existing customer as LC is a commitment given by the bank. Although the bank sanctions an LC limit (a maximum LC amount which includes tolerance) to a customer it may like to specify a percentage over and above this limit.This will result in the customer being shown to be liable or tracked for a higher amount. Specifying a liability percentage is from the perspective of risk management and provides a cushion to the bank. The liability amount is arrived at in the following manner: Liability Amount = Maximum LC Amount + Liability % of the LC amount If you have indicated the liability percentage to be zero then, Liability Amount = Maximum LC Amount This amount is computed by the system using the method indicated above, only if you have specified a liability tolerance. If a Liability tolerance has not been specified, you can enter a liability amount of your choice. However, the liability amount that you can enter should be at least equal to the maximum LC amount. Under the following circumstances, system will display an error message:

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Field	Description
	• Latest shipment date of the import LC is greater than the latest shipment date of export LC. • Expiry date of import LC is greater than expiry date of export LC. • Import LC amount is greater than export LC amount • If you check the option Back to Back LC for an export LC. This field is optional.
Liability Amount	Based on the value you specify in Revolves In field, the LC Liability Amount is computed and displayed. This field is optional.
Tolerance Text	Select the tolerance text from the option list. The available options are • None • About • Approximately
Reference to Pre-advice	Specify reference to the pre-advice, if any, generated for the LC contract. A pre-advice is a brief advice of documentary credit sent by the Issuing Bank to the Advising Bank. This is to be followed by the LC instrument that contains all the details of the LC. It notifies the recipient that the named buyer has opened an LC for a specified amount on a named seller (beneficiary). **NOTE:** Modifications are not allowed after first authorization. This field is optional.

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Field	Description
Customer	If the applicant is a customer of your bank, specify the CIF ID assigned to the customer, the related details of the customer will be automatically picked up. Specify the Customer for which you need to maintain. Select the Customer from the option list also. Third Party Customer will also be listed under list of values customer. **NOTE:** BIC Code appears next to the Customer only if the BIC Code is mapped with that Customer Number. If the BIC Code is not mapped with that Customer Number then the BIC Code will not appear next to the Customer in the list.If you are processing an Export LC, you must typically specify details of the beneficiary. This field is mandatory.
Customer Name	If none of the parties in the LC is a customer of the bank, you must enter the CIF ID defined for the walk-in customer and give the details of one of the parties for it. The party type of the counterparty of the LC is defaulted based on the type of LC you are processing. If you process an import LC APP (indicating applicant) is defaulted. If you process an export LC 'BEN' (indicating beneficiary) is defaulted. You can change the default. This field is optional.
Party Type	Indicate the party type of the customer who is the counter party of the LC. You can select the valid party type from the option list. The details of the other parties involved in the LC are captured in the Parties screen. The Customer Details specified in this screen will be defaulted to the Parties screen. This field is mandatory.
Dated	Enter the date of the Their Reference. This would normally be the date on which you have a correspondence from the party regarding the LC. This field is optional.

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Field	Description
Customer Reference	This is the reference of the party whose CIF ID you have provided. Customer Reference will be picked up appropriately in the correspondence sent for the LC. For an export LC, a reference for the Issuing Bank is mandatory. It is optional for other parties. This field is optional.
License Expiry Date	By default, the Import License Expiry Date of the selected customer is displayed on the screen once you capture the CIF ID of the customer involved in the contract. The system does not do any validations based on the Expiry Date. It is used only for information purpose. This field is optional.
Outstanding Amount	The balance amount available after the availment of an LC is displayed here. This field is optional.
Outstanding Liability	The system displays the liability amount. This field is optional.
Issue Date	Enter the date on which the LC is issued. This field is optional.
Effective Date	In the LC Contract Details screen, you can capture the Effective Date of an LC. This field is optional.

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Field	Description
Tenor	All LC contracts will be associated with the standard tenor maintained for the product under which the contract is being processed. The tenor of the LC will be used in combination with the Effective Date to arrive at the Expiry Date of the LC, as follows: LC Expiry Date = Effective Date + Tenor In case both the tenor and the expiry date are specified, the system will ignore the tenor that is manually entered and recalculate it based on the expiry date. However, for a specific LC contract, you can choose to maintain a different tenor. The tenor of an LC can be expressed in one of the following units: • Days (D) • Months (M) • Years If you do not specify a unit, the system will automatically append 'D' with the numeric value (tenor) indicating that the tenor is expressed in Days. When you change the tenor and move to the next field, the system automatically updates the expiry date based on the tenor specified. This field is optional.

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Field	Description
Expiry Date	Specify the date on which the LC contract expires. If you leave this field blank, the system will calculate the expiry date based on the tenor. Now, suppose that you have specified both the tenor and the expiry date. In that case, the system ignores the tenor and recalculates it based on the expiry date. You can modify the expiry date. When you change the expiry date and move to the next field, the system automatically updates the tenor based on the expiry date specified. The closure date, which is dependent on the expiry date, will also be recalculated. You can modify the expiry date. When you change the expiry date and move to the next field, the system automatically updates the tenor based on the expiry date specified. The closure date, which is dependent on the expiry date, will also be recalculated. The system prompts override messages: • If the LC expiry date is later than any linked collateral's expiry date • If the LC expiry date extended as part of amendment is later than any limit line's expiry date. **NOTE:** The system will validate when a new limit line is attached during actions other than New. This field is optional.
Expiry Place	Specify the city, country, or the bank where the LC expires. This field is optional.
Auto Closure	Check this option to indicate that the LC should be automatically closed. This field is optional.

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Field	Description
Closure Date	The date of closure is based on the Closure Days maintained for the product involved in the LC. The number of days specified as the Closure Days is calculated from the expiry date of the LC, to arrive at the Closure Date. LC Closure Date = LC Expiry Date + Closure Days If the 'Closure Days' are not maintained at the Product level, then the Closure Date is calculated as follows: LC Closure Date = LC Expiry Date + 30 However, you can change the closure date, thus calculated, to any date after the expiry date. NOTE: If the closure date falls on a holiday, the system will prompt you with an override message. This field is optional.
Stop Date	This date will be defaulted to LC Expiry date. Stop date cannot be earlier than Issue date and later than expiry date. Stop date will default from the main tab to commission sub system. This field is optional.
Pre Advice Date	Specify date on which the pre-advice was initiated using the calendar. The current date is defaulted as pre-advice date, if the operation is Pre-advice LC; however you can change to an earlier date. **NOTE:** Modifications are not allowed after first authorization. This field is optional.
Credit	Capture the following details.
Type	Indicate the type of credit for which the LC is being processed. This field is optional.

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Field	Description
Mode	Indicate the mode of payment through which the LC will be settled. If you indicate the LC type as sight in the LC Product Definition screen, then you can select the credit mode as • Sight Payment • Negotiation If you indicate the LC type as Usance in the LC Product Definition screen, then you can choose the credit mode as: • Acceptance • Deferred Payment • Mixed Payment • Negotiation These validations are applicable only if drafts information is maintained in the Drafts sub-system. These validations are applicable for both Import and Export LC products. This field is optional.
Credit Available With	Specify details of the party with whom the credit will be available. This field is optional.
Details	Specify the details of the credit. This field is optional.
Reimbursement Undertaking	You can capture the following details.
Undertaking Expiry Date	Specify the undertaking expiry date. You can claim the reimbursement only till the undertaking expiry date, else, the system will display the following error message “The undertaking has been expired”. This field is optional.
Undertaking Amount	Specify the amount that can be reimbursed. It can be less than or equal to contract amount. The system will default the Undertaking Amount value with the Max LC Amount initially when it is created through the incoming MT740. However you can amend this field by adding the undertaking amount. This field is optional.

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Field	Description
Availed Undertaking Amount	The system displays the availed portion of undertaken amount. • Undertaking Expiry Date and Undertaking Amount fields can be entered for reimbursement contracts only • Undertaking Expiry date can be entered only when Undertaking Amount has been specified. • Undertaking Expiry date cannot be earlier than the issue date or later than the LC Expiry date • In case when LC Expiry date is not input then Undertaking Expiry date cannot be greater than the LC closure date This field is optional.
Revolving Detail	You can capture the following details:
Revolves In	LCs can revolve in Time or in Value. Select the appropriate option from the drop-down list. This field is optional.
Units	For LCs, which revolve in time, the maximum number of reinstatements is calculated based on the Reinstatement Frequency you specify. In the Units field, you can choose one of the following: • Months • Days This field is optional.

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Field	Description
Frequency	For the letters of credit that revolve in time, you can specify the reinstatement frequency. This frequency represents the maximum number of reinstatements applicable to the LC. Based on the value you specify, the LC Liability Amount is computed and displayed. During LC reinstatement, the system calculates the next reinstatement date based on the units and the current reinstatement date. If the number of reinstatements exceeds the frequency set here, the system displays an override message when you save the LC. You need to ratify this override at the time of contract authorization. **NOTE:** Frequency is not applicable to the LCs that revolve in value. In such cases, once the LC is availed, the system reinstates it with the maximum contract amount during end of day operations. For this, the reinstatement option must be set to Automatic. This field is optional.
Automatic Reinstatement	The mode of reinstatement for a revolving LC can be either automatic or manual. Check against this field to indicate that the mode of reinstatement is automatic. This field is applicable only for an LC revolving in time. This field is optional.
Cumulative	Select cumulative check box to indicate that the LC is cumulative. Leave it unchecked to indicate otherwise. This field is optional.
Next Reinstatement Date	The system computes and displays the date of next reinstatement based on the value in 'Units' field. This field is optional.
Remarks	Specify remarks, if any. This field is optional.
Loan for Collateral	Select Loan for Collateral check box to indicate that you need loans for collateral. This field is optional.

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Field	Description
External Loan Request Status	The system displays external loan request status. This field is optional.
Partial Closure	The system displays external loan request status. You can check this box during the following conditions: • Unlock Operation • If the product is not of Revolving type • On or before the Expiry date of the LC For Amendment of Contract Amount and Amendment of Contract Amount with Expiry Date, user to derive Contract Amount, based on previous availments and current liability to be increased, and user to input expected Contract Amount. For Amendment of Expiry Date alone 1) Current Availability to be reversed to Availability before PCLS 2) OS Liability to be reversed to OS Liability before PCLS Amendment can be with beneficiary confirmation or without beneficiary confirmation. System to provide configurable override during initiation of amendment after Partial Closure. OS Liability to be increased, Collateral to be increased and Limits to be tracked, to the extent of increased liability. Close and Reopen will be supported as per existing functionality. OS Liability, Collateral and Limits released as part of PCLS will not be reversed. For Internal Amendment after Partial Closure, • OS Liability, Collateral and Limits to be reversed as before PCLS • Partial Closure flag to be unchecked manually This field is optional.

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Field	Description
	On saving the amendment after checking this option, PCLS event takes place. The Limits, Outstanding Liability and the Cash Collateral are released to the extent of unutilized amount. Once PCLS event is fired for an LC contract, system does not allow any operation on the LC other than LC Closure (CLOS). You can reopen the closed LC as existing. While reopening the LCs for which PCLS is fired earlier, the Limits are tracked, OS Liability and Cash collateral is increased to the extent of the amount released as part of PCLS. After PCLS event takes place on the LC contract, if the Bill contract to which the LC is linked is reversed, the corresponding availment on the LC is reversed and the Limits, OS Liability and the Cash Collateral are updated. The linkages to the LC are not released automatically as part of PCLS firing during batch. You have to manually release as part of manual partial closure. The above processes are skipped for the LC contracts under the product for which the Revolving option is indicated as Yes. The system allows manual partial closure during the partial closure days, until the LC is closed. In case of a partially confirmed export LC contract, the system excludes the bill amount in the initial stage from the confirmed and unconfirmed portions. This field is optional.
Contract Status	Specify the following details:
User Defined Status	Specify the status of the LC contract. The option list displays all valid statuses that are applicable. Choose the appropriate one. At the branch level, if you have enabled group level status change for the LC, the system displays the status of the group with which the LC is associated. However, you can unlock and modify the statuses of individual contracts. Thus, you can use this field for changing the status of an LC contract manually. This field is optional.

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Field	Description
Derived Status	The system displays the derived status of the LC contract. You cannot modify this. This field is optional.
Sanction Check Status	The system displays the sanction check status once the sanction check is performed. note: For more information, refer the topic *Process Sanction Check during Save of a transaction* The system displays any of the following statuses: • P - Pending • A- Approved • R- Rejected • N - Not Required note: For more information, refer *Receipt of Response from Sanction Check System and Post Response Processing* This field is optional.
Last Sanction Check Date	The system displays the last sanction check date. This field is optional.
Debit Account Branch	The system defaults the details of debit account branch. The values can be modified. This field is optional.
Debit Account Currency	The system defaults the details of debit account currency. The values can be modified. This field is optional.
Debit Account	The system defaults the debit account. The values can be modified. This field is optional.
Charges Debit Account Branch	The system defaults the details of charges debit account branch.The values can be modified. This field is optional.
Charges Debit Account Currency	The system defaults the details of charges debit account currency. The values can be modified. This field is optional.
Charges Debit Account	The system defaults the details of charges debit account. The values can be modified. This field is optional.

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Field	Description
Components of Current Event	System enhanced to show the amount tags pertaining to the current event in settlement screen for LC contracts. • During settlement pickup of LC contract input screen, current value of components of current event on contract input screen is considered to show the amount tags in 'Settlements' screen. • If the flag is checked at contract input screen, the amount tags pertaining only to the current event will be available in settlement screen with 'Current event' checked. If the flag at contract input screen is unchecked, the amount tags of all the events will be available in 'Settlements' screen with current event flag checked for those amount tags of current event and unchecked for those amount tags not pertaining to current event.This field is optional. By default the field will be unchecked.

2. On the **Letters of Credit Contract Detailed** screen, click the **Preferences** tab**.**
   STEP RESULT: The **Other Information** details is displayed.

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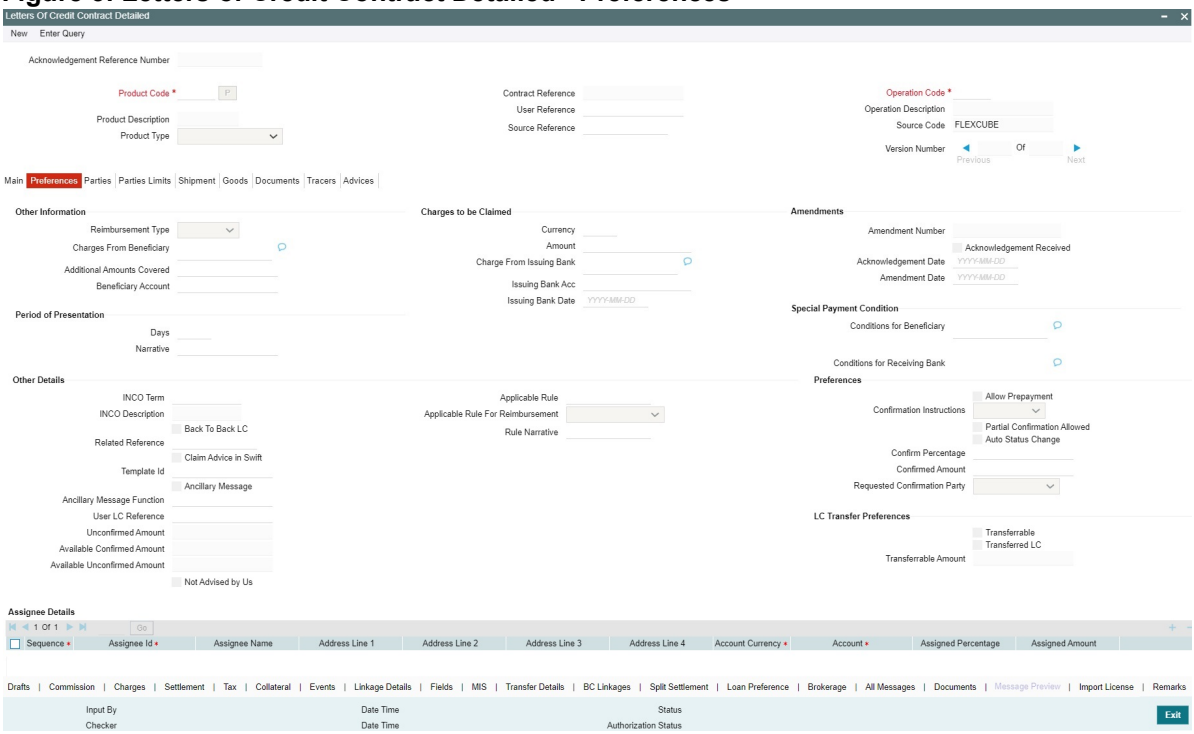
Figure 3: Letters of Credit Contract Detailed - Preferences



3. On the **Preferences** tab, specify the fields, and click **Ok**.

STEP RESULT: You can specify certain details for SWIFT messages specific to LC and set the preferences.

NOTE: The details that you specify in the fields of this screen are picked up for SWIFT messages.The SWIFT message that utilizes the information that you specify in this screen and the corresponding field of the SWIFT message which carries the input, has been listed below:

Table 3: SWIFT Messages specific to LC

Field in Oracle Banking Trade Finance	SWIFT Message	Field of the SWIFT message
Charges From Beneficiary	MT700	Field 71B
Additional Amounts Covered	MT 700 & MT 740	Field 39C
Period For Presentation	MT 700	Field 48
Charges From Issuing Bank	MT 730	Field 71B
Account For Issuing Bank	MT 730	Field 57A
Date	MT 730	Field 32D
Amendment Date	MT707	Tag 30
Acknowledgement Received and Date	MT768	Field 30
Template ID	MT799	Field 79

For more information on these fields, refer the Field Description table given below:

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Table 4: Preferences - Field Description

Field	Description
Other Information	Capture the following details:
Reimbursement Type	Specify the type of reimbursement. Choose the appropriate one from the drop-down list. This field is optional.
Charges From Beneficiary	The system displays the issuance charges from beneficiary. This field is optional.
Additional Amounts Covered	Specify the additional amount covered. This field is optional.
Beneficiary Account	Specify the account details of beneficiary. This field is read only
Charges to be claimed	Specify the following details.
Currency	Specify the currency of the charge. This field is optional.
Amount	Specify the charge amount. This field is optional.
Charge From Issuing Bank	Give a brief description of the charge. This field is optional.
Issuing Bank Account	Specify the account from which charge should be collected. This field is optional.
Issuing Bank Date	Specify the date of charge collection. This field is optional.
Amendments	Specify the following details. This field is optional.
Amendment Number	The system displays the amendment number. This field is optional.
Acknowledgement Received	Select this check box to indicate that the acknowledgment has received. This field is optional.
Acknowledgement Date	Specify the date on which the acknowledgement is received. This field is optional.
Amendment Date	The date of amendment is displayed here. This field is optional.

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Field	Description
Period of Presentation	The period of presentation defined for the product can be specified. The system uses the Expiry Date and the Last Shipment Date specified for the LC you are processing, and arrives at the period of presentation. If the sum of the latest shipment date and period for presentation is greater that the expiry date of an import LC, the system will display an override message. This is true only in cases where the Latest Shipment Date field is not blank. This field is optional.
Days	Specify the number of calendar days after the date of shipment within which the documents must be presented for payment, acceptance or negotiation. This field is optional.
Narrative	Specify the details of date of document submission. **NOTE:** For details, refer the heading Specifying the Period of Presentation' in chapter Creating Products, in the LC User Manual. This field is optional.
Conditions For Beneficiary	Specify the payment conditions for beneficiary. Specify the payment conditions for receiving bank. This field is optional.
Conditions for Receiving Bank	Type the conditions for the receiving bank in the text box and click Ok. Specify the payment conditions for receiving bank. NOTE: The typed text is displayed against the Conditions for Receiving Bank field.
Other Details	Specify the following details:

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Field	Description
INCO Term	Specify the INCO term related to goods that are a part of the LC instrument. You can select one of the following values from the option list: • EXW - EX Works (…named place) • FCA - Free Carrier (…named place) • FAS - Free Alongside Ship (…named port of shipment) • FOB - Free On-Board (…named port of shipment) • CFR - Cost and Freight (…named port of destination) • CIF - Cost Insurance Freight (…named port of destination) • CPT - Carriage Paid to (…named place of destination) • CIP - Cost Insurance Paid (…named place of destination) • DAF - Delivered at Frontier (…named place) • DES - Deliver Ex Ship (…named port of destination) • DEQ - Delivered Ex Quay (…named port of destination) • DDU - Delivered Duty Unpaid (…named place of destination) • DDP - Delivered Duty Paid (…named place) • DPU - Delivered at Place Unloaded
	Once you choose the INCO Term, the documents and clause details will be displayed based on the maintenance for the chosen INCO term in the INCO Terms Maintenance screen. However, if you change the INCO term, the document and clause details will be not be updated automatically. You will have to manually change them if required. However, the system will check whether the document and clauses details are the same as those defined in the INCO Term Maintenance screen. The INCO term is picked up and displayed in field 45A of MT700. This field is optional.

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Field	Description
Back to Back LC	Check this option if you want to link an export LC to an import LC. This field is applicable only for import LCs. If you check this option, you will have to specify the export LC which you want to link to the import LC in the Reference Number field. All active and authorized export LCs of the same counterparty will be available for selection in the option list Reference Number. An export LC can be linked to only one import LC. This field is optional.
Related Reference Number	Specify the related reference number. Choose the appropriate one from the option list. While issuing a guarantee, the option list displays all valid bill of lading reference numbers and import LCs. Similarly, while issuing a back to back LC, the option list displays all valid export LCs maintained in the system. You can choose the appropriate one. This field is optional.
Claim Advice in Swift	Check this box to generate the charge claim advice in MT799 SWIFT format. This field is initially defaulted from product level. However, you can then check or uncheck it at the contract level. This field is optional.
Template ID	Specify the template ID related to MT799 message types from the option list. **NOTE:** You can enter the values only if the Claim Advice in Swift field is checked. This field is optional.
Ancillary Message	Check this box to generate MT 759 on contract authorization. This field is optional.
Ancillary Message Function	Specify the ancillary message function. Alternatively, you can select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if Ancillary Message is checked. This field is optional.

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Field	Description
User LC Reference Number	System displays the Contract User Reference as the User LC Reference Number. The reimbursement LC, under which the bill is availed, and the Export LC linked to the bill, should contain the same User LC Reference Number. This field is optional.
Applicable Rule	The system defaults the applicable rule from the product level. However, you can modify this. Please refer to the section Specifying the Applicable Rules under chapter Defining Product Attributes in this user manual. This field is optional.
Rule Narrative	This is enabled only if Applicable Rule is set to OTHR. The system defaults the rule narrative from the product level. However, you can modify this. Please refer to the section Specifying the Applicable Rules under chapter Defining Product Attributes in this user manual.
Unconfirmed Amount	The system displays the current maximum unconfirmed LC amount. This amount is derived by deducting the confirmed amount from the maximum LC amount. This field is optional.
Available Confirmed Amount	The system displays the available confirmed portion of the maximum LC amount. This field is optional.
Available Unconfirmed Amount	The system displays the available unconfirmed portion of the maximum LC amount. This field is optional.
Not Advised by Us	Select this check box to indicate that contract is advised by other bank. This field is optional.
External Charge	While booking a contract under a product for which External Charges is enabled at product level, it defaults the same value for contract also which fetches external charges from external pricing and billing engine.
Preferences	You can set the preferences for the following fields.

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Field	Description
Allow Prepayment	Select Allow Prepayment check box to indicate that the customer can make a prepayment on the contract. This field is optional.
Confirmation Instructions	Specify the confirmation option to indicate that the LC can have an associated confirmation message. You can select one of the following options from the option list: • Null • May Confirm • Confirm Specify the type of the confirmation instruction that should be sent to the advising/confirming bank if you are issuing the LC (whether Field 49 of MT 700 should be 'Null', 'Confirm', or 'May Confirm'). This field is optional.
Partial Confirmation Allowed	Select Partial Confirmation Allowed check box to confirm the partial amount. The remaining amount can be confirmed after you receive the approval from the external agent. **NOTE:** This field is initially defaulted from product level. However, you can then check or uncheck it at the contract level.
Auto Status Change	The system defaults the status of the checkbox based on the product maintenance. However, you can modify this. If you check this box, the system picks up the contract during EOD operations for status processing. If you do not check this, the system will not consider the LC contract for automatic status processing. This field is optional.
Confirm Percentage	Specify the percentage of LC Amount to be confirmed. If percentage is not specified, the system will calculate the percentage based on the confirm Amount specified. This field is optional.

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Field	Description
Confirmed Amount	Specify the amount to be confirmed. If Confirm Amount is not specified, the system will calculate the confirmed amount based on the Confirm Percentage specified. If both Confirm Amount and Confirm Percent are specified then the system will display an override message as “Both Confirm Amount and Confirm Percent are entered. Confirm Percent is considered for calculation.” The system will calculate and display the Confirm Amount based on the confirm percentage specified. Confirm Percentage and Confirm Amount can be changed or recalculated either on save or on pressing LC Default Button available in Main tab of LC Online screen. The system will display an error message for the following conditions: • If Partial Confirmation Allowed check box is unchecked and if you specify the values in Confirmation Percentage and Confirmation Amount fields. • If the value of the amount confirmed is greater than the unconfirmed unavailed amount. • If the value of the confirm amount is lower than the availed confirmed amount. • If Operation is confirm or advice and confirm and confirm percent is greater than 100 or confirm Amount is greater than LC current availability. This field is optional.

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Field	Description
	• If the operation code is set to Advice or Pre-Advice and if you specify the Amount Confirmed and 'Confirmation Percentage'. • If the operation code is set to Confirm or Advice and Confirm and if you have not specified the values of the amount confirmed and the percentage of confirmation, then the system will default the percentage as 100, value of LC maximum amount. • If Partial Confirmation Allow flag is checked for product other than Export. • If Partial Confirmation Allow flag is checked when LC Operation is other than Advice, Pre-advice, Confirm or Advice and Confirm.Requested Confirmation Party. Specify the party type. The option list displays the following party types available for the LC: • Null • Advising Bank • Advice Through Bank • Confirming Bank This field is optional.
Requested Confirmation Party	Select the Requested Confirmation Party from the drop-down list.The available options are: • Advising Bank • Advice Through Bank • Confirming Bank
LC Transfer Preferences	You can set the preferences.
Transferable	Check this option to indicate that the LC is transferable. This field is optional.
Transferred LC	Check this option for indicating the given LC is transferred LC. This field is optional.
Transferable Amount	This field displays the transferrable amount calculated using the LC amount. This field is optional.

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Field	Description
Assignee Details	Assignee can be walk-in customers, Bank customers and Third Party customers. For Third Party Customers,user must maintain those parties in Third Party screen (TFDTPMNT) It will be possible to maintain assignee details in export type of letter of credit contract. Assignee can be added/modified/deleted in LC during internal amendment if Bill is not booked under LC with assignee details else system will provide appropriate error message. You can set the following assignee details:
Sequence	Sequence in which the assignee details are maintained. Value for this should be greater than or equal to zero. Sequence will not accept any decimal points. This should be unique. This field is mandatory.
Assignee Id	To maintain the party ID. This will fetch all the parties maintained in Other Party screen. It will not be possible to maintain the same assignee multiple times. This field is mandatory.
Assignee Name	Assignee name will be displayed based on the Assignee Id. Assignee name can be modified only Walk-in Customer. This field is optional.
Assignee Address Line 1	Address Line 1 will be displayed based on the Assignee ID.Address Line 1 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 2	Address Line 2 will be displayed based on the Assignee ID.Address Line 2 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 3	Address Line 3 will be displayed based on the Assignee ID.Address Line 3 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 4	
Account Currency	Specify the currency of the account of the assignee. This field is mandatory.

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Field	Description
Account	Specify the account to which the amount should be credited. This can be the account of the assignee with the bank if he is a customer of the bank. If he is not the customer of the bank then this can be the Nostro account of his bank maintained in the current bank. If Assignee is a bank customer (Individual/Corporate/Bank customer) then Account LOV will provide customer accounts maintained in External Customer Account for the selected bank customer. If Assignee is a Third party or Walk in customer then Account LOV will display the NOSTRO accounts for the currency. This field is mandatory.
Assigned Percentage	Specify the percentage of assignment to the assignee. Sum of assignee percentage should not exceed 100 percent.Either Assigned Percentage or Assigned Amount should be entered. If assigned percentage is provided and assigned amount is not provided, system will compute assigned amount based on assigned percent of contract amount.If assigned amount is provided and assigned percentage is not provided, system will compute assigned percentage based on assigned amount. If both assigned percentage and assigned amount is provided, system will compute assigned amount based on assigned percentage If both assigned percentage and assignment amount is not provided, system will provide error message.
Assigned Amount	Specify the amount of assignment to the assignee in LC currency. This should be greater than zero. Decimal points will be based on the LC currency. If assignment details are maintained for any product type other than export type, system will throw an error message. It will be possible to amend these values. If the amendment amount is reduced, there will be a validation to check whether it goes below from that used already in BC contract. If yes, system will throw an error. Also if the assignment details are already used in any BC contract, system will not allow to add or delete new assignees or amend party details such as Assignee Id, Account etc. Assignment details can be added through excel upload.

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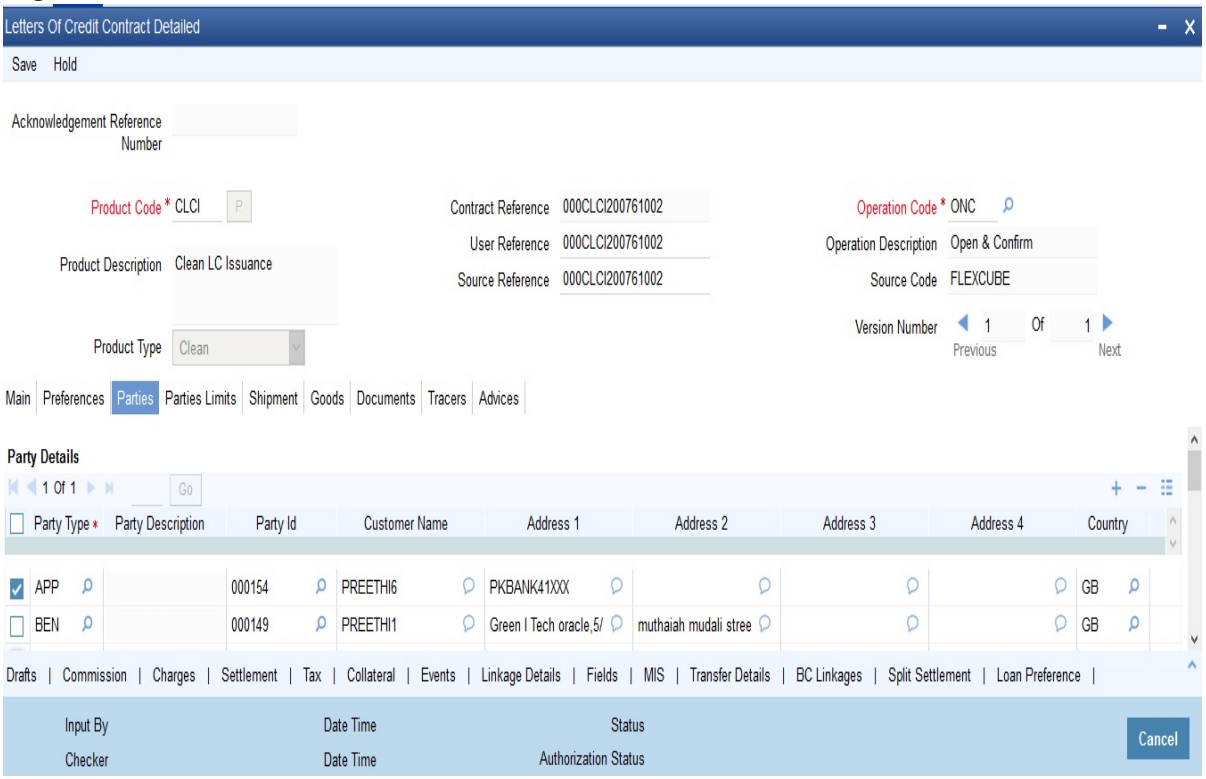
4. On the **Letters of Credit Contract Detailed** screen, click the **Parties** tab.

STEP RESULT: The **Parties Details** is displayed.

NOTE: The **Parties** screen can be used to record the details related to all the parties involved in the LC.

Figure 4: Letters of Credit Contract Detailed - Parties



5. On the **Parties** tab, specify the fields, and click **Ok**.

STEP RESULT: Based on the details you specify for the fields in this screen, the documents, tracers and messages are generated and is sent to the parties concerned.

For more information on the fields, refer the Field Description table given below:

Table 5: Parties - Field Description

Field	Description
Party Details	Specify the following for each of the parties involved in the LC.

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Field	Description
Party Type	Specify the party type (beneficiary, accountee, applicant, advising bank, issuing bank, reimbursing bank, advice through a bank, confirming bank, claiming bank). The option list displays all party types available for the LC. Select the appropriate party type from the list. If the operation code of the LC is 'Reimbursement' the system will default the CIF party type as 'ISB' (issuing bank). The party type 'CLB' (claiming bank) will be available only if the LC is linked to a 'Reimbursement' type of product. Once the record has been saved, you can change party names by amending the record, provided the LC is not linked to a bill. Also, you cannot change party names for a transferred or an availed LC. **NOTE:** You can change the following party types: • REB • ABK • BEN For more information, refer *Table 6: Message Details when there is change in Parties - Field Description* This field is mandatory.
Party Description	You can provide the description for the party type here. This field is optional.

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Field	Description
Party ID	Specify a Party ID for which you need to maintain. Alternatively, you can select the Customer No from the List of Values Party Id. . Third Party Customer details is also listed under List of Values Party Id. **NOTE:** BIC Code appears next to the 'Customer No' only if the BIC Code is mapped with that customer number. If the BIC code is not mapped with that customer number then the BIC Code will not appear next to the 'Customer No' in the option list.Validations for ADB Member Status Oracle Banking Trade Finance validates ADB Member Status for a Bank, which is an ADB member, at each scenario with a different logic. The system will not validate 'ADB Member Status' when the changed ADB Member Status' is maintained as Not applicable in the following scenarios: • When BIC is uploaded without maintaining initial status • When a default value is maintained at BIC Code Maintenance level and initial status is not maintained • When an initial status is changed from Yes to Not Applicable • When an initial status is changed from 'No' to 'Not Applicable' The system validates and displays an override message when the changed ADB Member Status is maintained as No in the following scenarios: This field is optional

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Field	Description
	• When the initial status is changed from Not Applicable to No • When the initial status is changed from No to Yes The system validates the BIC code maintained in Address 1 field of the Advising Bank or Issuing Bank of LC contract with code maintained at BIC Code Maintenance level. If the BIC code maintained in Address 1 field of LC contract is not an ADB member, then the system displays an override message. **NOTE:** If the Advising Bank or the Issuing Bank is not a customer of the Bank, then the system validates the BIC maintained in Address 1 field of the Advising Bank or the Issuing Bank. This field is optional.
Customer Name	Enter the name of the Customer. The party name can be 150 characters in length. However, please note that in the SWIFT messages that you generate only 35 characters will be included. This field is optional.
Address 1 to Address 4	Enter the address of the customer who has initiated the transaction. This field is optional.
Country	Enter the country of the customer. This field is optional.
Customer Reference	Specify the sender's reference number. In case of an upload of MT768, the value in field 20 of the message is displayed here. Input to this field will be mandatory for the party type ISB. This field is optional
Dated	Specify the date of transaction initiation. This field is optional
Language	Specify the language in which advices should be sent to the customer. This field is optional

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Field	Description
Issuer	Check this option to indicate that the issuer is a bank. The issuer of LC is a bank or an individual. This is enabled only for the party type ISB (issuing Bank). The party type is defaulted from CIF maintenance. However, you can amend the value before authorizing the contract. If issuer of LC is a bank, tags 52A and 52D will be populated. The message Types supported by these tags are MT710/MT720. If issuer of LC is not a bank, 52B tag will be populated. This field is optional
Template Id	Specify the template ID. If you change REB party, then a template ID needs to be attached to send MT799 to Advising bank. This field is optional

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Field	Description
Other Addresses	It includes details about the following: • The media type • The party's mail address • The account The advices for a party will be sent to the default media maintained in the Customer Addresses table. If you want to send the advices through another medium, you should indicate it in the Parties screen. The address should be also indicated. The advices will be sent through the new medium, only if you indicate so in the Advices screen of contract processing. If not, the advice will continue to be sent to the default address defined for the party. You can use this feature to send a one-off advice, through a different medium. For example, for a particular customer, you normally send all advices through mail and hence haven't defined SWIFT or TELEX advices. For an LC involving a customer, you want to send the advices through SWIFT. In such a case, you can specify the medium as SWIFT and specify the address only for the LC you are processing. The issuer of LC is a bank or an individual. This is enabled only for the party type ISB (issuing Bank). The party type is defaulted from CIF maintenance. However, you can amend the value before authorizing the contract. If issuer of LC is a bank, tags 52A and 52D will be populated. The message Types supported by these tags are MT710/MT720. If issuer of LC is not a bank, 52B tag will be populated. This field is optional

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Field	Description
Media Type	Select the Media Type from the option list. The media type through which the advises must be routed and the respective address(es) The advices for a party will be sent to the default media maintained in the Customer Addresses table. If you want to send the advices through another medium, you should indicate it in the Parties screen. The address should be also indicated. The advices will be sent through the new medium, only if you indicate so in the Advices screen of contract processing. If not, the advice will continue to be sent to the default address defined for the party. You can use this feature to send a one-off advice, through a different medium. For example, for a particular customer, you normally send all advices through mail and hence haven't defined SWIFT or TELEX advices. For an LC involving a customer, you want to send the advices through SWIFT. In such a case, you can specify the medium as SWIFT and specify the address only for the LC you are processing. This field is mandatory.
Address	Type the party's mail address. This field is optional
Account	Specify the account number. This field is optional

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Table 6: Message Details when there is change in Parties - Field Description

Changed Party Name	Messages
Beneficiary party (BEN) (in case of import LC)	MT707 will be sent to the advising bank. New party BEN will be sent in tag 79 of 707. If MT740 has been already sent to Reimbursing bank, then MT747 will be sent to the Reimbursing bank for intimating change of Beneficiary.
Reimbursing bank (REB) (in case of import LC)	MT799 will be sent to Advising bank. MT747 will be sent to old Reimbursing Bank Party. MT740 is sent to new REB party. FFT code 'CANC' must be attached manually to advice 'LC_AMND_AUTH_REIMB' (747), at contract level.
Advising Bank (ABK) (in case of import LC)	MT707 will be sent to the old Advising bank. MT700 will be sent to the new Advising bank. Also, FFT code 'CANC' must be attached to advices to 707 or 767 manually.
BEN (in case of export LC)	Counterparty will be changed and the limits, if any, for the old Beneficiary will be reinstated and will be tracked against the new Beneficiary.
ABK (in case of export LC)	You can change the ABK.
BEN, REB, and ABK	MT707 will be sent to the old Advising Bank intimating the change of Advising Bank. MT700 will be sent to the new Advising Bank with the new parties for REB and BEN. MT747 will be sent to old REB and MT740 will be sent to the new REB party.
BEN and REB	MT707 will be sent to the Advising bank intimating the change of Beneficiary and Reimbursing bank. MT700 will be sent to the new Advising Bank with new Beneficiary If MT740 has already been sent to the REB, MT747 will be sent to the REB for intimating change of BEN.
REB and ABK	MT707 will be sent to the old ABK intimating the change of ABK. MT700 will be sent to the new ABK. MT747 will be sent to the old REB. MT740 will be sent to the new REB.
Reimbursing bank (REB)	MT707 will be generated to the Advising bank.

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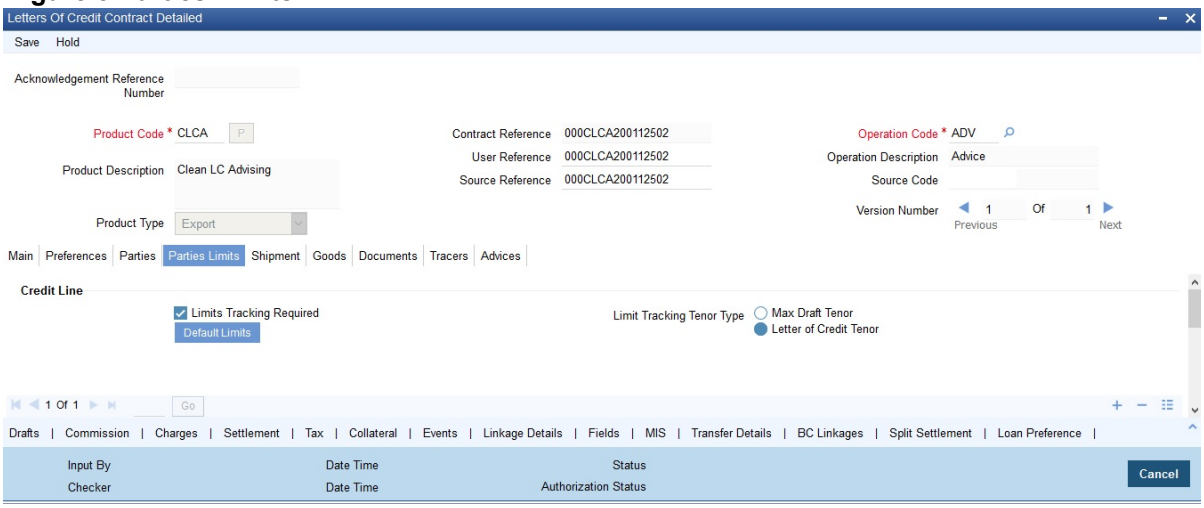
Changed Party Name	Messages
(Deletion of REB)	MT747 will be sent to old Reimbursing Bank Party. MT740 will be automatically suppressed. FFT code 'CANC' must be attached manually to advice 'LC_AMND_AUTH_REIMB' (747), at contract level.

6. On the **Letters of Credit Contract Detailed** screen, click the **Parties Limits** tab.

STEP RESULT: The **Parties Limits** is displayed.

Figure 5:Parties Limits



7. On the **Parties Limits** tab, specify the fields and click **Ok**.

STEP RESULT: You can track the limits of multiple credit lines in an LC contract.

NOTE: You can add new records or delete the defaulted record for limits and then click the save button. The details are saved.

For more information on the fields, refer the Field Description table given below:

Table 7: Parties Limits - Field Description

Field	Description
Limits Tracking Required	Select the Limits Tracking Required check box to indicate that limit tracking is required for the parties to the LC contract. If you check this box, the system will let you set the limits for multiple credit lines in the contract. If you do not check this box, the system will not track the parties limits. On checking this box, the system enables Default Limits button. You can use this button to get the default values for the parties in the credit lines. This field is optional.
Default Limits	Click the Default Limits button.The system displays the default values for the parties limits:

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Field	Description
Limit Tracking Tenor Type	Click the Limit Tracking Tenor Type either as Max Draft Tenor or Letter as Credit Tenor. This field is optional.
Serial Number	On click of Save button, the system displays the serial number. This field is optional.
Party Type	The system displays the Party Type of the counterparty of the contract by default. This field is optional.
Customer No	The system defaults the CIF Id or Customer No. of the counterparty. This field is optional.
Liability Number	Specify the Liability Number.
Linkage Type	The system defaults the linkage type as Facility. The drop-down list has the following options: • Facility • Liability This field is optional.
% Contribution	The system defaults the % Contribution as 100. This field is optional.
Linkage Reference No	Specify the reference number that identifies the facility/liability.Linkage Reference No displays all valid facilities and liabilities for the specific liability number. Choose the appropriate one.
Amount Tag	The system displays the Liability Amount by default.

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Field	Description
Limit Amount	The system calculates and displays the limit amount for each credit line on click of save button. t In case of joint venture customers, the amount is derived on the basis of the percentage of liability amount. In case of other customers, the amount is derived based on the amount tag specified above. You can add more rows to the list of credit lines using add button. Remove a selected row from the list using delete button. Once you have specified the details, save the contract. In case the limit for a credit line has been completely exhausted, the system displays a configurable override message. This field is optional.
For example, Customer A and Customer B enter into a joint venture. The credit lines are attached as shown below: The joint venture of Customer A and Customer B results in the creation of a customer called 'Customer JV'. Facilities/Pools are linked to the Customer A, Customer B and Customer JV. If the counterparty in the LC contract is 'Customer JV', then all credit lines belonging to the customers, Customer A, Customer B and Customer JV will be available for linkage. The LC details are given below: LC Amount : GBP 10000 Positive Tolerance : 10% Liability Tolerance: 10% Max LC Amount: GBP 11000 Liability Amount: GBP 12100 Confirmed Amount : GBP 7700 (70% of Max LC Amount) Unconfirmed Amount : GBP 3300 (30% of Max LC Amount)	

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Table 8: Joint Venture

Joint Venture	Party Type	Customer	Liability	Amount Tag	Facility/ Pool	Percentage
Customer JV	BEN	Customer A	Customer A	N/A	FACILITY1	10
Customer JV	BEN	Customer A	Customer A	N/A	FACILITY2	15
Customer JV	BEN	Customer A	Customer A	N/A	POOL1	5
Customer JV	BEN	Customer B	Customer B	N/A	FACILITY3	25
Customer JV	BEN	Customer B	Customer B	N/A	FACILITY4	10
Customer JV	BEN	Customer B	Customer B	N/A	POOL2	10
Customer JV	BEN			N/A	FACILITY5	15
Customer JV	BEN			N/A	POOL3	10
	ISB	Customer C	Customer C	Confirmed Amount	FACILITY6	0
	ISB	Customer C	Customer C	Unconfirmed Amount	FACILITY7	0

Limits are maintained for joint venture and non joint venture customers as follows:

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Table 9: Limits

Joint Venture	Party Type	Customer	Liability	Amount Tag	Facility/ Pool	%	Amount (GBP)
Customer JV	BEN	Customer A	Customer A	N/A	FACILITY1	10	1210
Customer JV	BEN	Customer A	Customer A	N/A	FACILITY2	15	1815
Customer JV	BEN	Customer A	Customer A	N/A	POOL1	5	605
Customer JV	BEN	Customer B	Customer B	N/A	FACILITY3	25	3025
Customer JV	BEN	Customer B	Customer B	N/A	FACILITY4	10	1210
Customer JV	BEN	Customer B	Customer B	N/A	POOL2	10	1210
Customer JV	BEN			N/A	FACILITY5	15	1815
Customer JV	BEN			N/A	POOL3	10	1210
	ISB	Customer C	Customer C	Confirmed Amount	FACILITY6	0	7700
	ISB	Customer C	Customer C	Unconfirmed Amount	FACILITY7	0	3300

In case of joint venture customers, limits are tracked on the basis of the percentage of liability amount. In this case, it is GBP 12100.

8. On the **Letters of Credit Contract Detailed** screen, click the **Shipment** tab.
   STEP RESULT: The **Shipment Details** is displayed.

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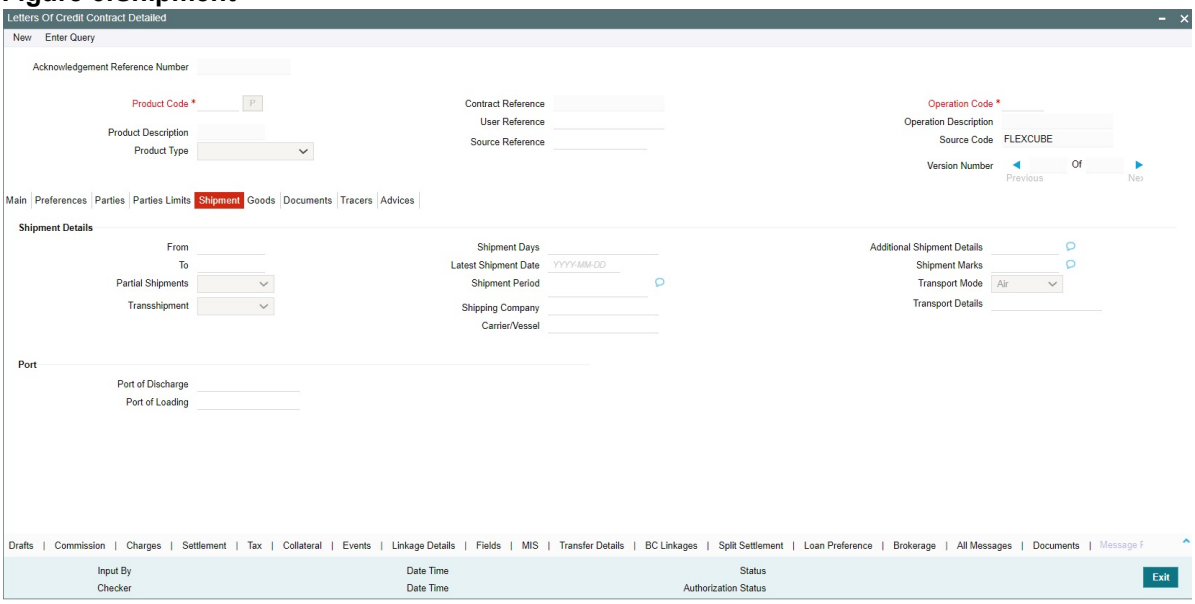
Figure 6:Shipment



9. On the **Shipment** tab, specify the fields and click **Ok**.

An LC instrument, which is an instrument of trade finance, involves details of merchandise. Hence, you will need to specify the following details for the LC:

- Details of the merchandise
- Details of the mode of transportation

NOTE: You will not be able to save shipment and goods related details for an LC under the operation code 'Reimbursement'.

There are certain standard clauses and conditions, associated with the shipment of the merchandise traded under an LC. You can specify the following shipping details for an LC that you process.

For more information on the fields, refer the Field Description table given below:

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Table 10: Shipment - Field Description

Field	Description
From	The location from which the goods transacted under the LC should be shipped. In international trading parlance, this is called the Loading on board/Dispatch/Taking in charge at/from. This field is optional.
To	The destination to which the goods transacted under the LC should be sent. In international trading parlance, this is called the 'For transportation' to. Shipment From and Shipment To are linked to the tags 44A and 44 B respectively. These tags are applicable to the following message types: • MT700 • MT705 • MT707 • MT710 • MT720 This field is optional.
Partial Shipments	Select an option for partial shipment of the goods allowed under the LC from the drop-down list.The options available are: • Allowed • Not Allowed • Conditional • Blank By default Partial Shipment will be blank. If Partial Shipment Allowed is blank, then the tag 43P is not applicable for SWIFT messages. This field is optional.
Transhipment	Select an option for Transhipment under the LC from the drop-down list.The options available are: • Allowed • Not Allowed • Conditional • Blank By default, the Transhipment will be blank. If 'Transhipment ' is blank, then the tag 43T is not applicable for SWIFT messages. This field is optional.

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Field	Description
Shipment Days	Specify the number of shipment days. If you enter the shipment days and leave the field Latest Shipment Date blank, on saving the contract, the system calculates the latest shipment date based on the number of shipment days and the effective date. However, if you specify the latest shipment date, the system ignores the shipment days specified here. Instead, it recalculates the shipment days based on the latest shipment date and the effective date. This field is optional.
Latest Shipment Date	Specify the latest date for loading on board/despatch/taking in charge. If this date is greater than the linked policy expiry date, the system will display an override/error message. This corresponds to the field 44C in MT 700 and is a conditional field. Either field 44C (Latest Shipment date) or 44D (Shipment Period) will be present in the message, but not both. In case you do not specify the latest shipment date, the system automatically calculates the date based on the number of shipment days and the effective date specified above. Now, suppose that you have specified both the shipment days and the latest shipment date. In that case, the system ignores the shipment days and recalculates it based on the latest shipment date and the effective date. If you modify the latest shipment date during amendment, the system recalculates the number of shipment days. This field is optional.
Shipment Period	Specify the period of time during which the goods are to be loaded on board/despatched/taken in charge. This corresponds to field 44D in MT 700 and is a conditional field. Either field 44C (Latest Shipment date) or 44D (Shipment Period) will be present in the message, but not both. This field is optional.
Shipping Company	Indicates the name of the shipping company.
Carrier/Vessel	Indicates Carrier / Vessel Name.

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Field	Description
Additional Shipment Details	Specify additional shipment details. This field is optional.
Shipment Marks	Specify shipping marks. This field is optional.
Transport Mode	Select the mode of transport from the drop-down list. This field is optional.
Transport Details	Specify the details of transport.
Port of Discharge	You can also specify the name of the destination port to which the goods transacted under LC should be sent. This is called the Port of Discharge. 'Port of Loading and 'Port of Discharge' are linked to the 44E and 44F tags respectively. These tags are applicable to the following message types: • MT700 • MT705 • MT707 • MT710 • MT720 This field is optional.
Port of Loading	You can specify the name of the airport from where the goods transacted under the LC are loaded for shipping. This is called the Port of Loading. This field is optional.

10. On the **Letters of Credit Contract Detailed** screen, click the **Goods** tab.
    STEP RESULT: The **Goods Details** is displayed.
11. On the **Goods** tab, specify the fields, and click **Ok**.

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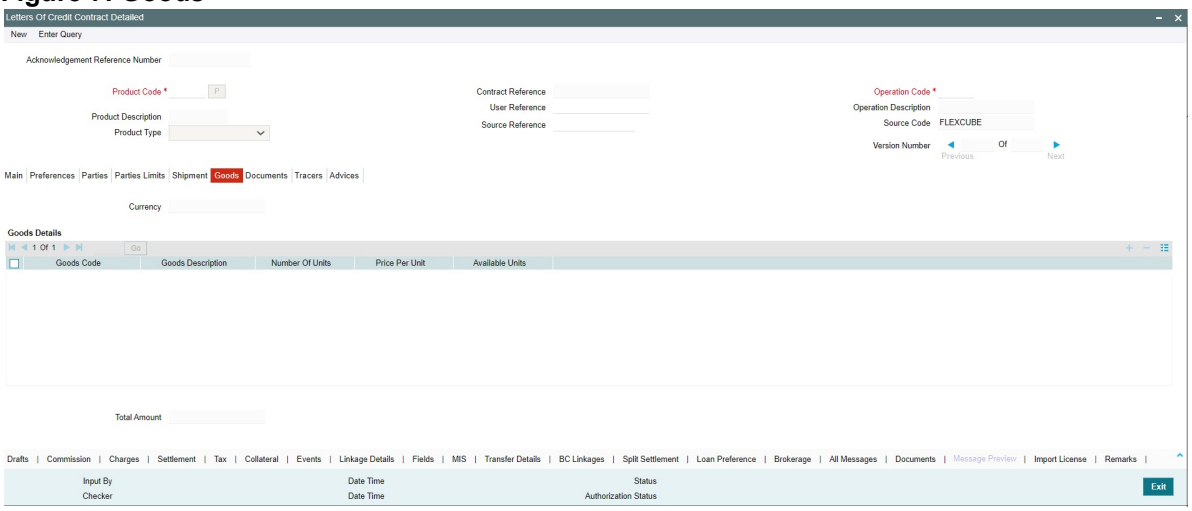
Figure 7: Goods



For more description on the fields, refer the Field Description table given below:

Table 11: Goods - Field Description

Field	Description
Currency	The system displays the currency by default.
Goods Code	Select the Goods Code from the option list.
Goods Description	The goods description is displayed here based on the goods code you select.
Number of Units	Type the number of units.
Price Per Unit	Type the price per unit.
Available Units	The system displays the available units of the goods.
Total Amount	The total contract amount must match with the total goods value during contract amendment. **NOTE:** Check the total contract amount to match with the total goods value during contract amendment.

12. On the **Letters of Credit Contract Detailed** screen, click the **Documents** tab.

    STEP RESULT: The **Document Details** is displayed.

    NOTE: There are some standard documents required under a documentary LC. In this screen, you can specify the documents that are required under the LC being processed.

13. On the **Documents** tab, specify the fields, and click **Ok**.

    STEP RESULT: All the documents specified for the product to which the LC is linked is defaulted to this screen.

    NOTE: These details will be a part of the LC instrument sent to the advising bank, the advice through bank or the beneficiary.

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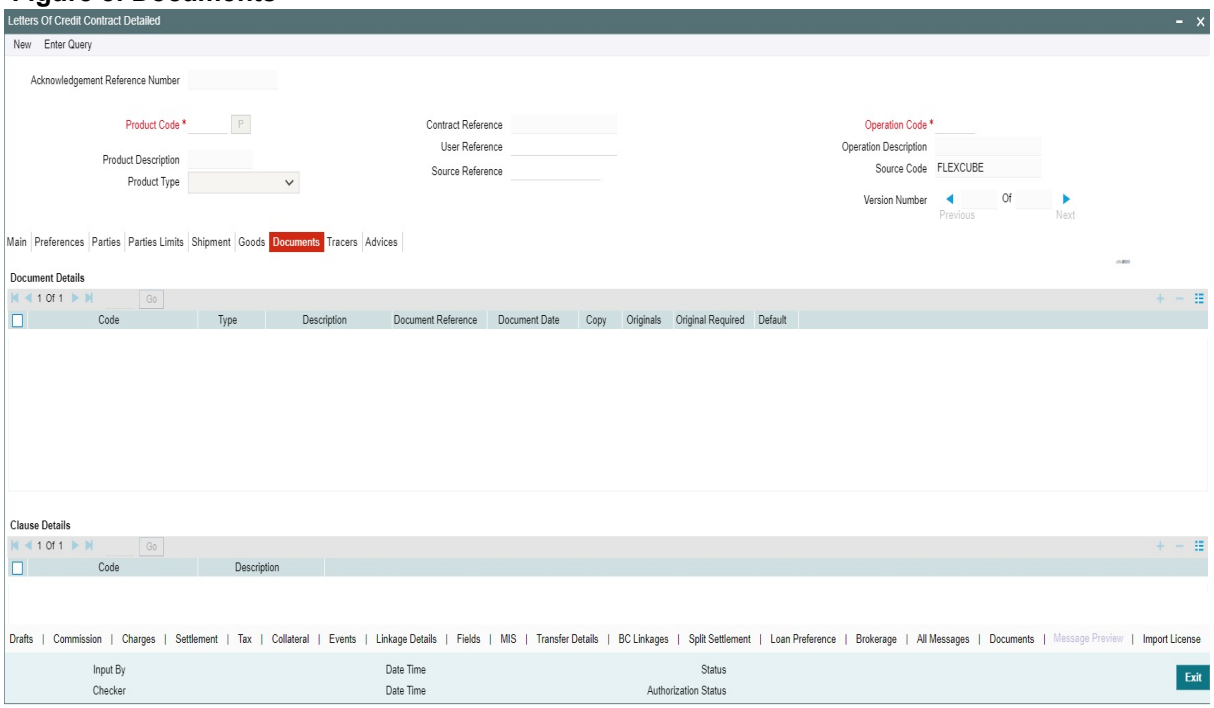
Figure 8: Documents



For more description on fields, refer the Field Description table given below:

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Table 12: Documents - Field Description

Field	Description
Code	Enter the document code. This field is optional.
Type	Enter the document type This field is optional.
Description	Enter the document description of the document that is defaulted to suit the LC you are processing. This field is optional.
Reference	Enter the document reference number based on which the Shipping Guarantee issued. This field is optional.
Copy	Enter the number of copies of the document. This field is optional.
Originals	Enter the number of Original documents here. This field is optional.
Original Required	Select Original Required check box if original document is required. You can add to or delete from the list of documents that are defaulted. To add a document for the LC, click add icon and then on option list positioned next to the Code field. Select the code of the appropriate document from the list of document codes maintained in the Documents Maintenance screen. The other details of the document will be defaulted to this screen. To delete a document that is not required for the LC, highlight the document code and click on the delete icon. Type the price per unit. This field is optional.
Clauses Details	In addition to the other details, the clauses specified for a document while defining the product, are also defaulted to this screen. This field is optional.

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Field	Description
Code	When you highlight a document code, all the clauses defined for the document are displayed in the Clauses window. You can add to or delete from, the list of clauses that are defaulted. To add a clause to a document for the LC, click add icon. Then, click adjoining option list. Select the code of the applicable clause from the list of clause codes maintained, in the Clause Maintenance screen. This field is optional.
Description	By default, you can view the description of the clause code based on the clause code that you have selected. **NOTE:** To delete a clause that is not required for the LC, highlight the Clause code and click delete icon. This field is optional.

Validation for Shipping Guarantee:

If No document is attached in the document section, then override message 'Bill of Lading document to be attached for Shipping Guarantee' should get displayed while saving the contract.

If document is attached but none of them are bill of lading type document in the document section, override message 'Bill of Lading document to be attached for Shipping Guarantee' should get displayed while saving the contract.

If multiple documents are attached in that at least one document belongs to Bill of lading type, then above-mentioned override message should not get displayed while saving the contract.

14. On the **Letters of Credit Contract Detailed** screen, click the **Tracers** tab.

    STEP RESULT: The **Tracer Details** is displayed.

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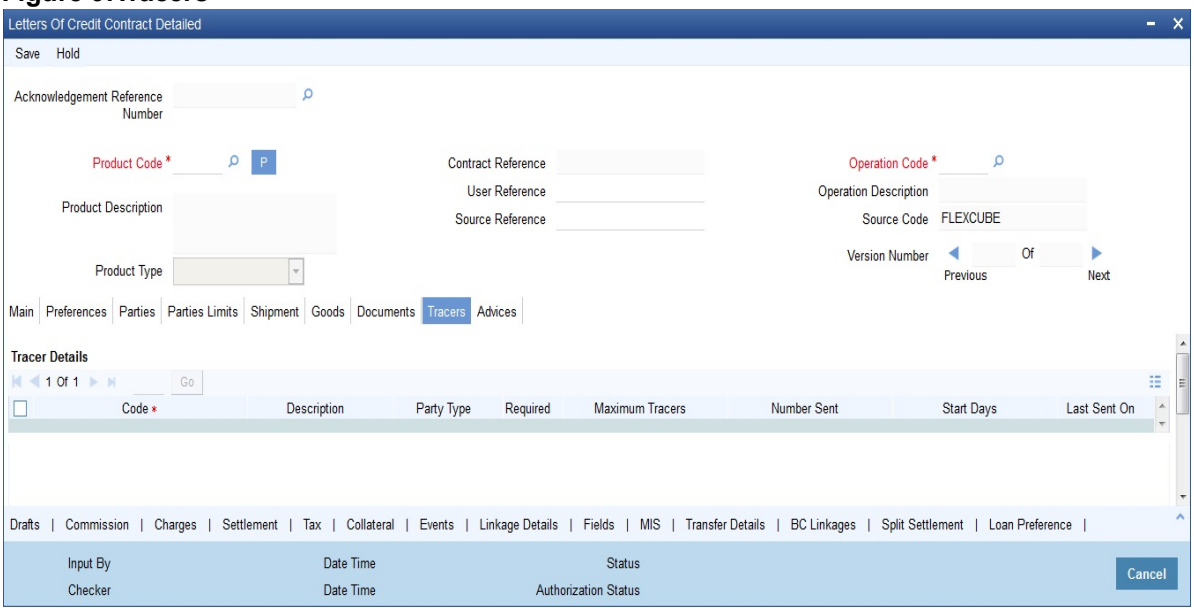
Figure 9:Tracers



NOTE: Tracers are reminders that can be sent to various parties involved in an LC.

The list of tracers that you can send for an LC is predefined (hard coded in the system) and can be classified into the following types:

- The acknowledgement tracer (sent to the advising bank when an import LC is issued and an acknowledgement is sought
- The charge-commission tracer (sent to the party who has to bear the commission or charges for an LC, pending the payment of the charge or commission)
- The confirmation tracer (sent to the confirming bank, seeking a letter of confirmation)

15. On the **Tracer** tab, specify the fields, and click **Ok**.

    STEP RESULT: By default, you can view the tracers specified for an LC.

    For more description on fields, refer the Field Description table given below:

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Table 13: Tracers - Field Description

Field	Description
Code	For the tracer code that is highlighted, the details are defaulted from the product and can be changed to suit the LC you are processing. This field is mandatory.
Description	Enter the document description of the document that is defaulted to suit the LC you are processing. This field is optional.
Party Type	Enter the document reference number based on which the Shipping Guarantee issued. This field is optional.
Required	You can stop the generation of a tracer at any point during the life cycle of an LC contract. For instance, you had specified that an acknowledgement tracer is to be generated for a contract. When you receive the acknowledgement from the concerned party, you can disable its generation. At a later stage when you wish to generate the tracer again, you only need to enable it for the LC by using this facility. If this box is checked, it means that the tracer should be applied for all new LCs involving the product. If not, it means that it should not be applied for new LCs involving the product. Amen If for some reason you want to stop generating the tracer for a product, uncheck this box through the product modification operation. The tracer will not be generated for new LCs involving the product. This field is optional.
Maximum Tracers	You can specify the maximum number of tracers that should be sent for the LC. The value is defaulted from the product under which you are processing the LC. This field is optional.
Number Sent	Number of tracers sent to the party This field is optional.

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Field	Description
Start Date	The tracers that you specify for an LC can be generated only after it has been authorized. Specify the default number of days that should elapse after an LC has been authorized, on which the first tracer should be sent. By default, the first tracer for an authorized LC contract will be sent, after the number of days prescribed for the product under which it is processed. This field is optional.
Last Sent On	Date on which the tracer was last sent to the party. This field is optional.
Medium	If you have specified that tracers should be generated for an LC, you should also specify the medium through which it is to be generated. A tracer for an LC can be sent through Mail, Telex or other compatible media. This field is optional.
Frequency	You can specify the frequency (in days) with which the tracer should be re-sent, for the LC you are processing. This field is optional.
Template ID	Specify the template ID for the SWIFT message type. If the medium is SWIFT, then the system will generate the tracers in the SWIFT MT799 format based on the template ID mentioned at the LC Contract level for populating the tag 79. This field is optional.

16. On the **Letters of Credit Contract Detailed** screen, click the **Advices** tab.

    STEP RESULT: The **Advices Details** for an event is displayed.

    The advices that can be generated for the events that occur during the lifecycle of an LC are defined for the product, to which the LC is linked. For example, you may have specified the following advices for a product:

    - Issue of an import LC: pre-advice by SWIFT and LC instrument by mail to the advising bank, the authorization to reimburse to the reimbursing bank.
    - Advice of an export LC: the acknowledgement advice to the advising bank.

17. On the **Advices** tab, specify the fields, and click **Ok**.

    STEP RESULT: The party type to whom a specific advice must be sent is picked up automatically based on the type of LC being processed and the parties involved.

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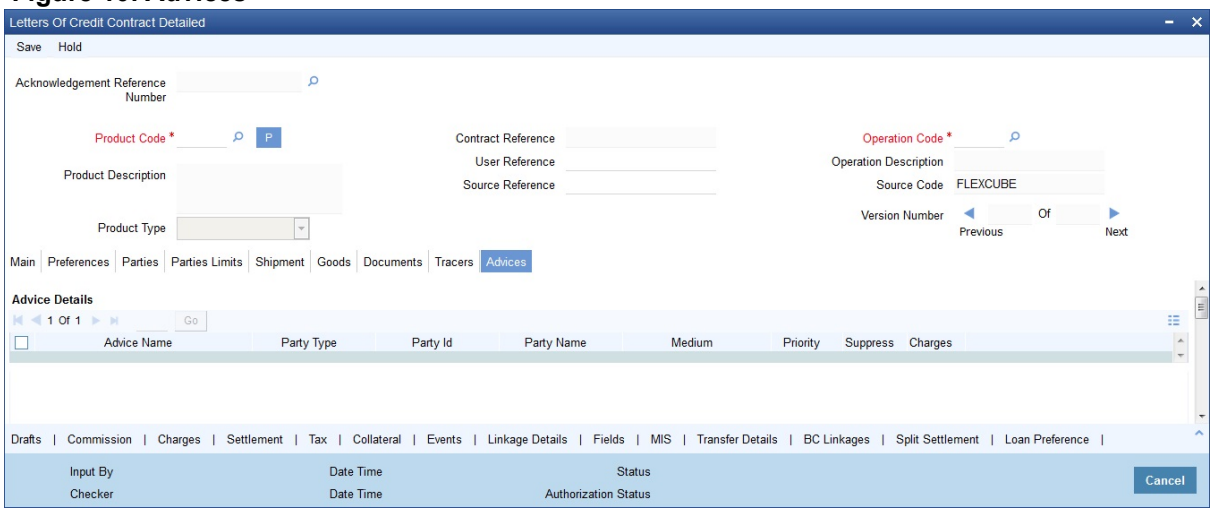
Figure 10: Advices



For more description on fields, refer the Field Description table given below:

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Table 14: Advices - Field Description

Field	Description
Advice Name	Specify the advice name. This field is optional.
Party Type	The system displays the party type for which the message is generated. This field is optional.
Party Id	The system displays the Party ID for which the message is generated. This field is optional.
Party Name	The system displays the name of the party for which the advice is generated. This field is optional.
Medium	The medium by which an advice will be transmitted and the corresponding address will be picked up based on the media and address maintenance for a customer. You can, however, change either of these while processing the LC. Typically, if changed, both of them will be changed. After selecting the advices to be generated for the LC, click on Ok to save it. Click Exit or 'Cancel' button to reject the inputs you have made. In either case, you will be taken to the Contract Main screen. This field is optional.
Priority	For a payment message by SWIFT, you also have the option to change the priority of the message. By default, the priority of all advices is marked as Normal. The priority of a payment message can be changed to one of the following: • Low • Medium • High This field is optional.
Suppress	By default, all the advices that have been defined for a product will be generated for the LCs involving it. If any of the advices are not applicable to the LC you are processing, you can suppress its generation by Checking against the suppress field. This field is optional.
Charges	The system displays the charges configured. This field is optional.

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Field	Description
Free Form Text Details	Free Format Text instructions (FFTs) are a set of instructions or statements that are applicable to the LC that you process. It can be used to enter additional details related to the LC you are processing. In the LC Contract - Advices screen you can specify the FFTs that should accompany an advice, generated for an LC. When you select an advice code on this screen, the advice code together and the party type, to which it is to be sent, is displayed in the FFT section. This indicates that the FFTs that you specify will appear on the advice, which is displayed and will be sent to the party type that is displayed. All the FFTs defined for the advice, at the product level will also be displayed. You have the option to add to or delete from the list of FFTs defaulted for an advice. This field is optional.
Free Format Text Code	To add an FFT to the list, click add icon. Select an FFT code from the option list that is displayed. This field is optional.
Text	After selecting the code that identifies the FFT you wish to attach to the advice, its description is automatically picked up and displayed. The FFT description can be changed to suit the requirements of the LC you are processing. This field is optional.
Single	Check this option to indicate that the FFT is a single message. This field is optional.

18. On the **Letters of Credit Contract Detailed** screen, click the **Drafts** button.
    STEP RESULT: The **Draft Details** screen is displayed.

    NOTE: You can capture the details of draft drawn for the LC. Specify the name of the insurance company that is covering the goods traded under the LC.

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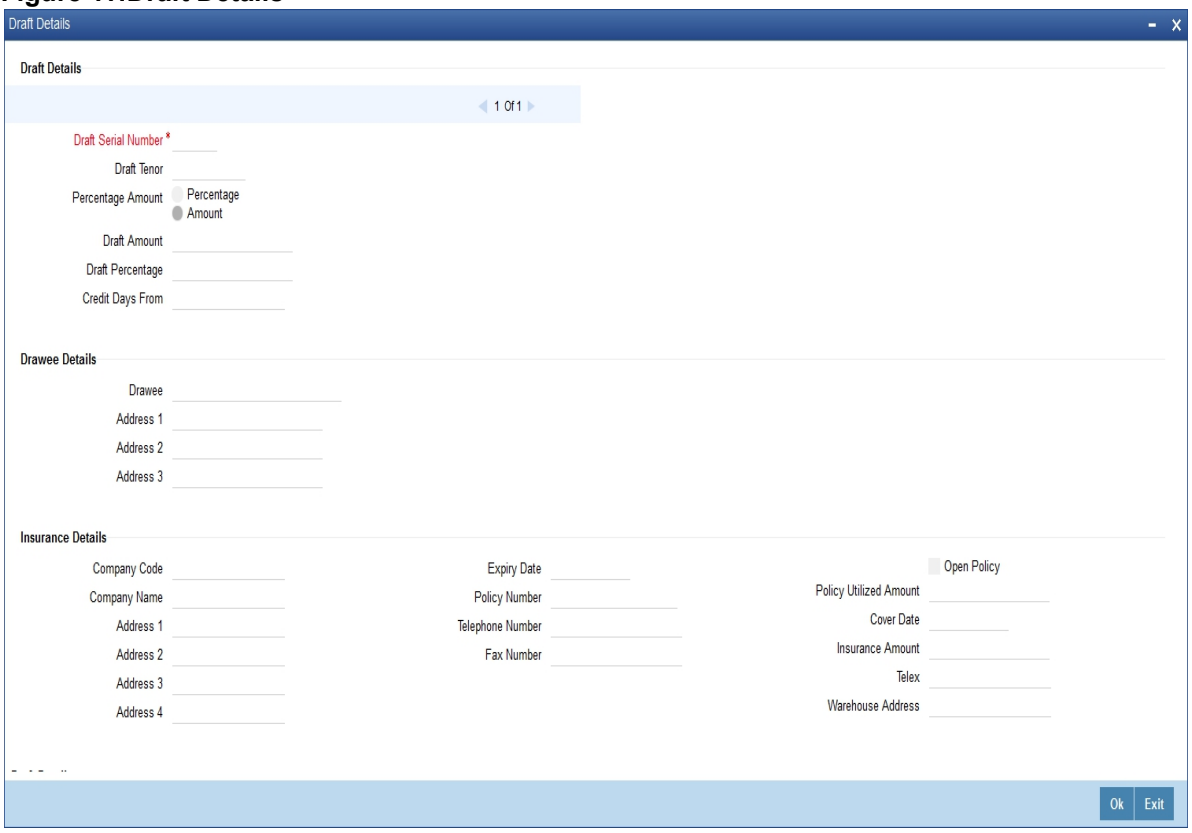
Figure 11:Draft Details



For more information on the fields, refer the Field Description table given below:

Table 15: Draft Details - Field Description

Field	Description
Draft Serial Number	Specify the draft serial number. This field is mandatory.

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Field	Description
Draft Tenor	Specify the tenor of the draft. If the LC Type of an LC product is selected as 'Sight', then: • During LC contract creation, on save, system validates the value entered for Draft Tenor in Drafts sub-system as either 0 or null. If the validation fails, system displays an override message. This validation is also performed on save of LC amendment using LC contract online function If the LC Type of an LC product is selected as Usance, then • During LC contract creation, on save, the system validates whether the values entered for draft tenor in drafts sub-system is between minimum and maximum draft tenor values defined for the product. If the validation is not successful, the system displays a configurable override message. This validation is also performed on save of LC amendment using LC contract online function. • If multiple drafts are captured for an LC contract, the system validates that the 'Draft Tenor' entered for each individual draft is within the minimum and maximum range defined for the product.If minimum and maximum draft tenor value is not defined for an LC product, then on save of an LC contract, the system will not perform this validation as the range is not defined at the product level
	If either 'Minimum Draft Tenor' or 'Maximum Draft Tenor' is defined for the LC product, then on save of both LC contract creation and amendment, the value defined for the 'Draft Tenor' of LC contract will be validated against the 'Minimum Draft Tenor' (if 'Minimum Draft Tenor' is defined) or will be validated against 'Maximum Draft Tenor' (if 'Maximum Draft Tenor' is defined). If the validation fails, the system displays an override message. This field is optional.

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Field	Description
Percentage Amount	Specify whether the draft is a percentage of the LC amount or a Flat amount. Subsequently, specify the Amount or the Percentage (based on your selection). This field is optional.
Draft Amount	Specify the draft amount once you have selected the amount option in percentage amount. This field is optional.
Draft percentage	Specify the draft percentage amount once you have selected the percentage option in percentage amount. This field is optional.
Credit Days From	The Date from which the tenor of the draft begins.
Drawee	Specify the party on whom the draft is drawn. You can select the drawee's CIF from the list. This will contain a list of all the open and authorized CIF maintained in the Customer Directory. This information is captured from the BIC directory.
Address 1 to Address 3	Specify the address of the drawee.
Insurance Details	Specify the insurance details:

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Field	Description
Company Code	You can select the appropriate company code from the option list. The list will display all authorized and active company codes. If you have specified an open insurance policy in the 'Insurance Policy Number' field, the option list will display the company code associated with the chosen insurance policy number. Upon selection of the company code, the following details will be automatically displayed by the system: • Company Name • Address of the company • Telephone Number • Fax Number • Policy Utilized Amount • Cover Date • Insurance Amount • Telex Address • Warehouse Address
Company Name	Upon selection of the company code, the system displays the company name automatically.
Address 1 to Address 4	Upon selection of the company code, the system displays the address 1 to 4 details automatically.
Expiry Date	Enter the expiry date of the Policy. This field is optional.
Policy Number	Specify the insurance policy number here. The option list displays all insurance policy codes maintained in the system. If you check the option Open Policy the option list will display the open insurance policies maintained in the system. You can select the appropriate one. If you have checked the Open Policy' option and the policy number is specified here is invalid (i.e. not maintained in the Open Policy Maintenance screen) or blank, the system will display an error message. This field is optional.

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Field	Description
Telephone Number	Upon selection of the company code, the system displays the telephone number automatically. This field is optional.
Fax Number	Upon selection of the company code, the system displays the fax number automatically. This field is optional.
Open Policy	Select open policy check box to link an open insurance policy to the LC. This field is optional.
Policy Utilized Amount	Upon selection of the company code, the system displays the policy utilized amount automatically. This field is optional.
Cover Date	Upon selection of the company code, the system displays the cover date details automatically. This field is optional.
Insurance Amount	Upon selection of the company code, the system displays the insurance amount details automatically. This field is optional.
Telex	Upon selection of the company code, the system displays the telex address details automatically. This field is optional.
Warehouse Address	Upon selection of the company code, the system displays the warehouse address details automatically. This field is optional.
Amount Name	**NOTE:** You can also choose to associate an Insurance Company that is not maintained in the system. When you are specifying a company code that does not exist, the system will display an override (based on your requirement, you can configure the override to be a warning or an error message). On confirmation of the override, the company code will be automatically changed to 'XXXXXXXXX'. Subsequently, you can specify any company name to be associated with the contract. The system will not perform any validations. The remaining fields in the screen will be disabled in this case. This field is mandatory.

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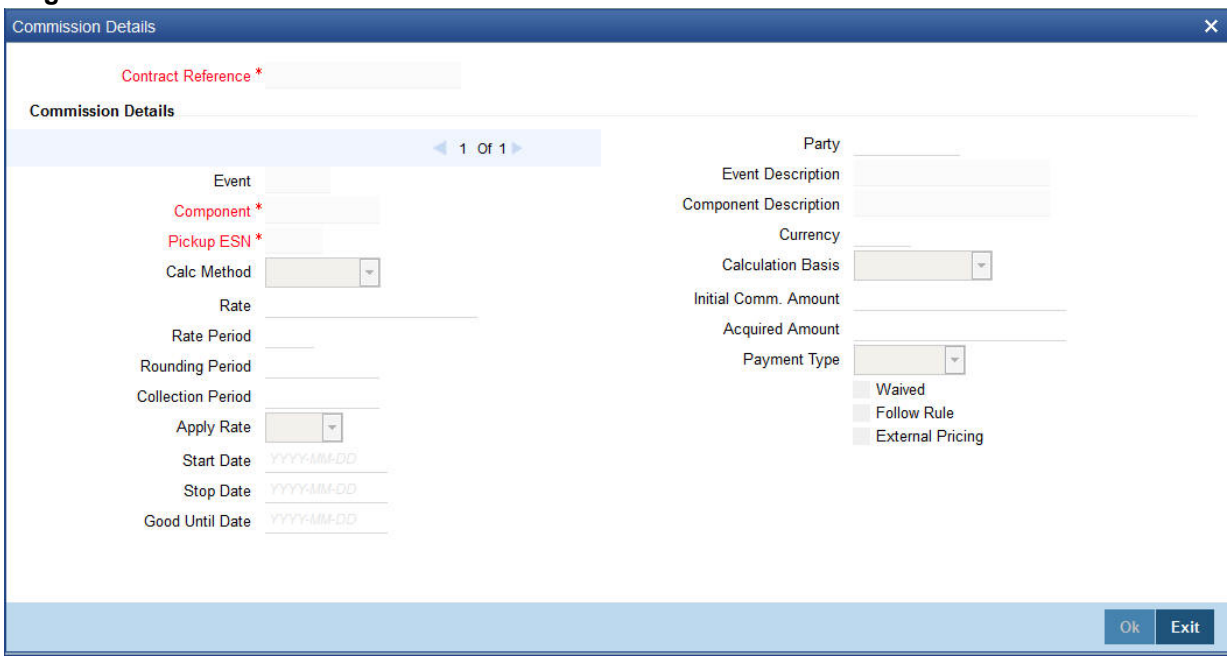
Field	Description
Amount	The breakup details of the draft will be displayed here as follows: **NOTE:** The draft amounts for the different components (Insurance, Interest, Invoice, Freight) This field is optional.

19. On the **Letters of Credit Contract Detailed** screen, click the **Commission** button.

STEP RESULT: The **Commission Details** screen is displayed.

Figure 12: Commission Details



Besides the LC amount, the other components of an LC include the commissions that you collect and the charges that you levy on the parties involved in an LC.

While defining Accounting Roles for a product you must specify the internal accounts that should be picked up when commissions are collected and when charges are levied.

For an LC having the operation code Reimbursement, you will not be able to save commission related details. While saving the contract, the system will display an error message if you enter details in the ICCF screen.

While creating or amending an authorized contract, you can modify the percentage of commission to be charged. Enter the rate and click Re-compute button to recalculate the commission percentage to be charged.

> **NOTE:** The details of the commissions that can be collected and the procedure of making them applicable to the LC you are processing has been detailed in the chapter Processing Commissions in the Modularity User Manual.The Processing Commissions manual, details the procedure for maintaining commission rules. It also deals with the linking of a commission rule to a product and the application of the rule on an LC.

20. On the **Letters of Credit Contract Detailed** screen, click the **Charges** button.

STEP RESULT: The **Charge Details** screen is displayed.

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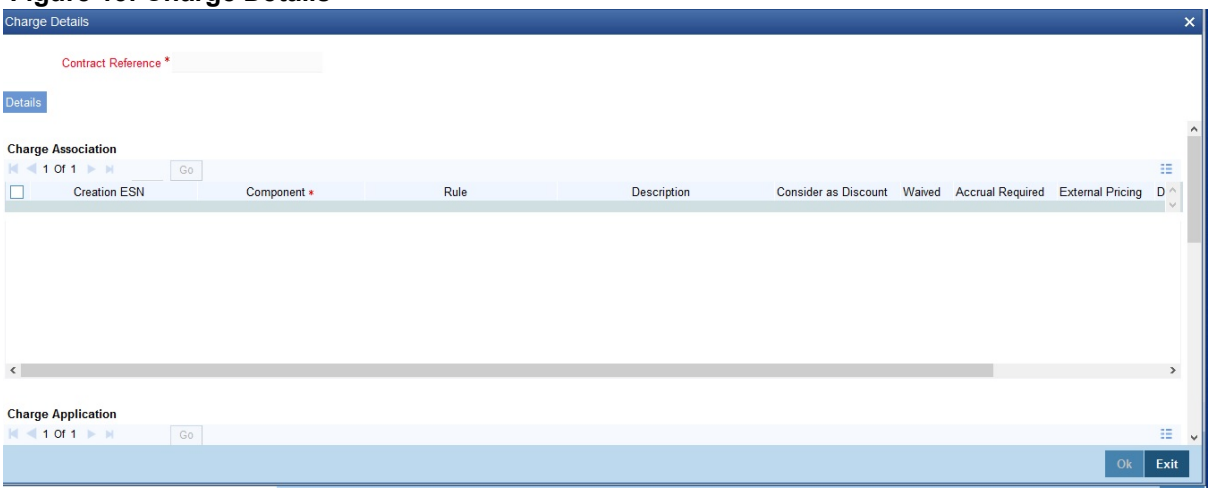
Figure 13: Charge Details

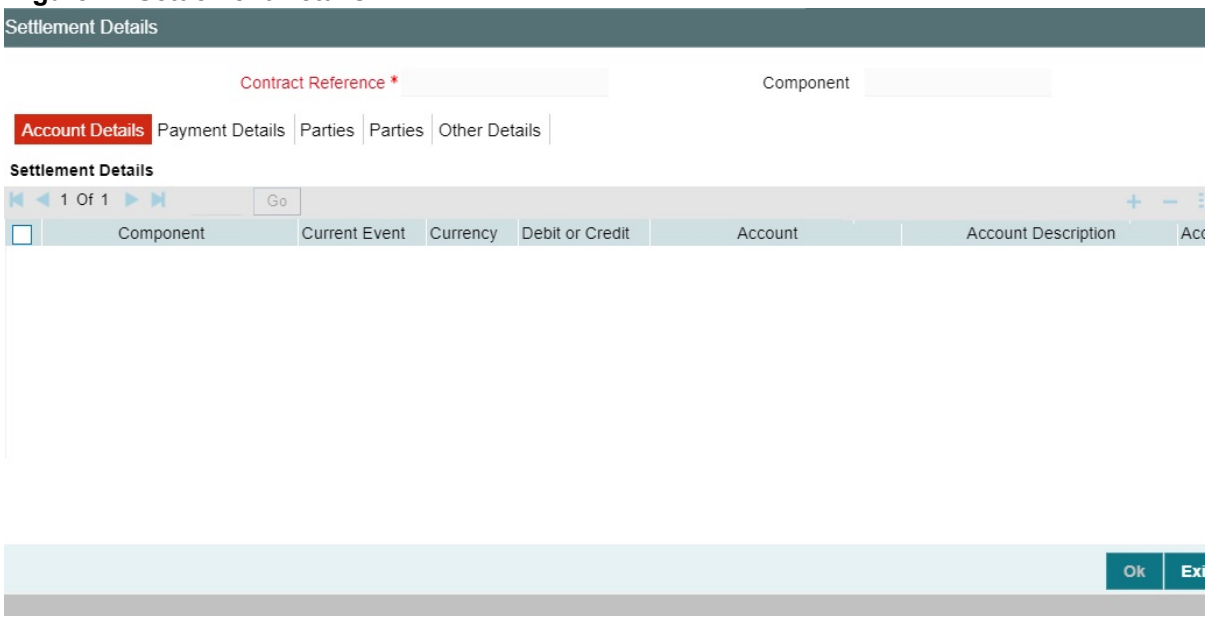


NOTE: The ICCF rate, amount, currency and the waive charge parameter can be specified. The Processing Charges and Fees manual, details the procedure for maintaining charge rules. It also deals with the linking of a charge rules to a product and the application of the rule on an LC.

21. On the **Letters of Credit Contract Detailed** screen, click the **Settlement** button.

STEP RESULT: The **Settlement Details** screen is displayed. Based on the details that you enter in the settlement screens the LC will be settled.

Figure 14:Settlement Details



Besides the account details, you can specify:

- **Current Event:**
  Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.
- The currency in which the component is expressed
- The payment account and its currency

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NOTE: If you have specified an account that uses an account class that is restricted for the product, an override is sought.

- The branch of your bank to which the account belongs
- The exchange rate (in the case of the component currency being different from the account currency)
- The ERI Currency
- The ERI Amount

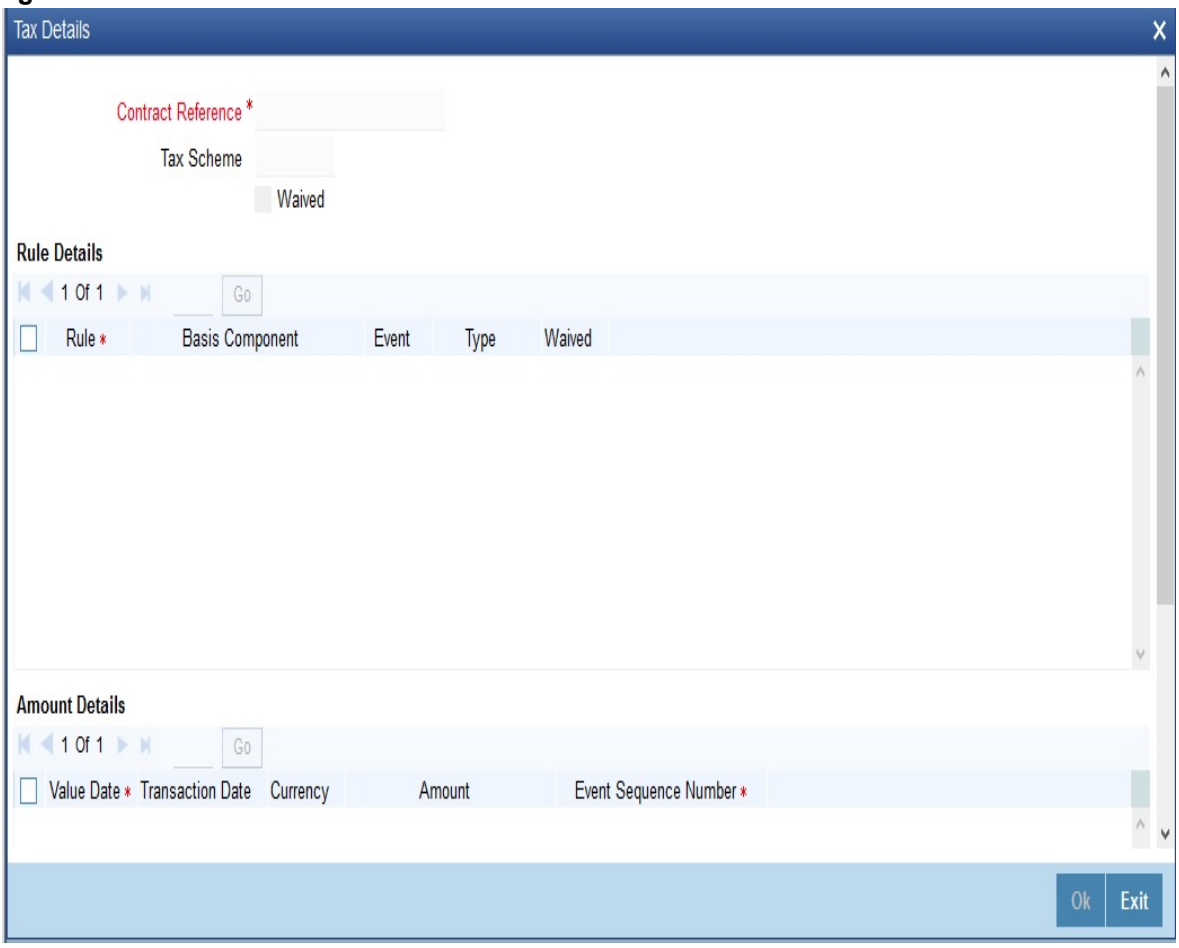
NOTE: Refer to the chapter titled 'LC Availment' in this user manual for details.

22. On the **Letters of Credit Contract Detailed** screen, click the **Tax** button.

STEP RESULT: The **Tax Details** screen is displayed. The Processing Tax manual details the procedure for maintaining tax rules and schemes. It also deals with the linking of a tax scheme to a product and the application of the scheme on an LC.

NOTE: Refer the **Tax User** Manual under Modularity for further details on tax processing.

Figure 15:Tax Details



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23. On the **Letters of Credit Contract Detailed** screen, click the **Collateral** button.

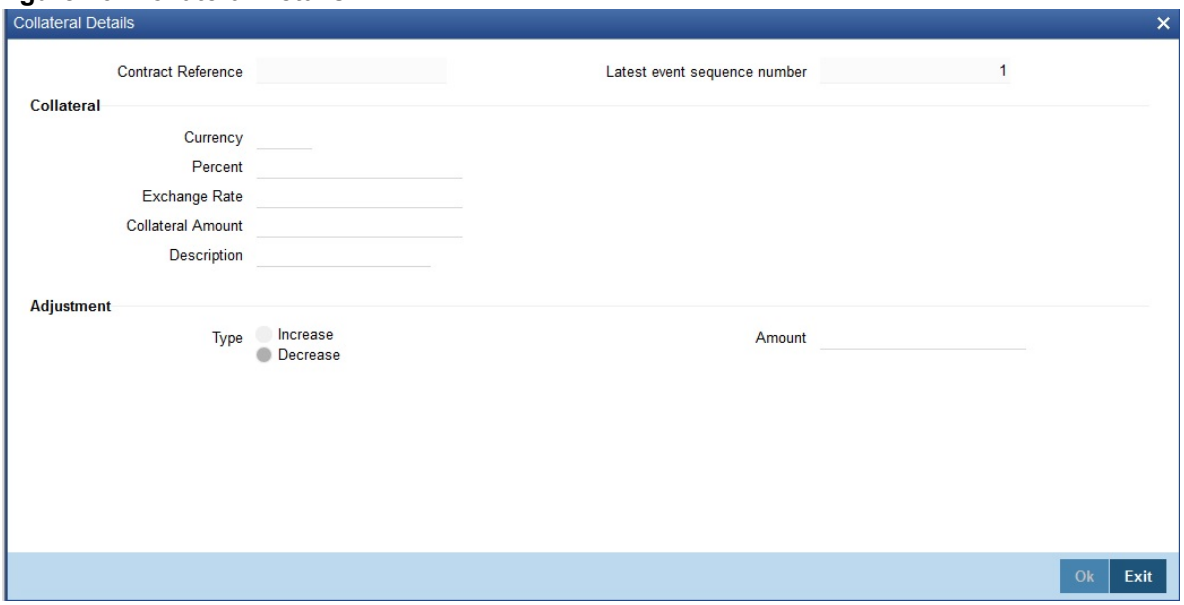
STEP RESULT: The **Collateral Details** screen is displayed. You can specify details of the cash that you collect as collateral form a customer for the LC that you process. The details of this screen are discussed under the head specifying collateral details for an LC.

LCs that are issued or confirmed is often processed with cash collateral. In cases like a in a Guarantee, you may even take a 100% cash collateral. This is when an applicant is not a customer of your bank and the credit worthiness of the applicant is not known. Details of such cash collateral can be maintained in the LC Contract - Collateral Details screen.

The cash collateral percentage is defined for the product under which an LC is processed. This percentage is picked up by default for the LC being processed.

The value of collateral can be expressed either as an amount or as a percentage of the LC amount.

Figure 16: Collateral Details



For more information on the fields, refer the Field Description table given below:

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Table 16: Collateral Details - Field Description

Field	Description
Contract Reference	Specify the contract reference number.
Collateral Currency	Specify the currency of the collateral. This field is optional.
Percentage	If you specify the cash that is to be collected as collateral as a percentage of the LC amount, the equivalent amount is displayed. This amount is taken to be in the currency, defined as the collateral currency. This field is optional.
Collateral Amount	You can specify the cash collateral as an amount. In this case you do not need to specify a percentage. However if you specified the collateral as a percentage of the LC amount, the actual amount is computed in the collateral currency by the system. This field is optional.
Exchange Rate	If the collateral currency and the currency in which the LC is issued are different, you should also specify an exchange rate to be used in the conversion. The value of the collateral is determined based on this exchange rate This field is optional.
Description	Give a brief description of the collateral. This field is optional.
Specify Adjustment Details for a Collateral.	At any time during the lifecycle of an LC, you may want to increase or decrease the value of the cash, accepted as collateral on LC. This is done by way of an amendment to the LC. The cash collateral can be increased or decreased, without changing the LC amount. On the other hand, a change in the LC amount may necessitate a change to the collateral amount. This field is optional.
Type	If you wish to increase the collateral amount, indicate 'Increase' on this screen. If you wish to decrease the collateral amount that you have collected while issuing an LC, indicate 'Decrease' on this screen. This field is optional.

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Field	Description
Amount	Enter the amount by which you want to increase or decrease the cash accepted as collateral. The collateral deposit account will automatically increase or reduce based on the specifications you make. This field is optional. **NOTE:** If at the time of Availment, you want to pay from the collateral account, you can include it in the accounting entries for the event, Availment.

The cash collateral percentage is defined for the product under which an LC is processed. This percentage is picked up by default for the LC being processed.

24. On the **Letters of Credit Contract Detailed** screen, click the **Events** button.

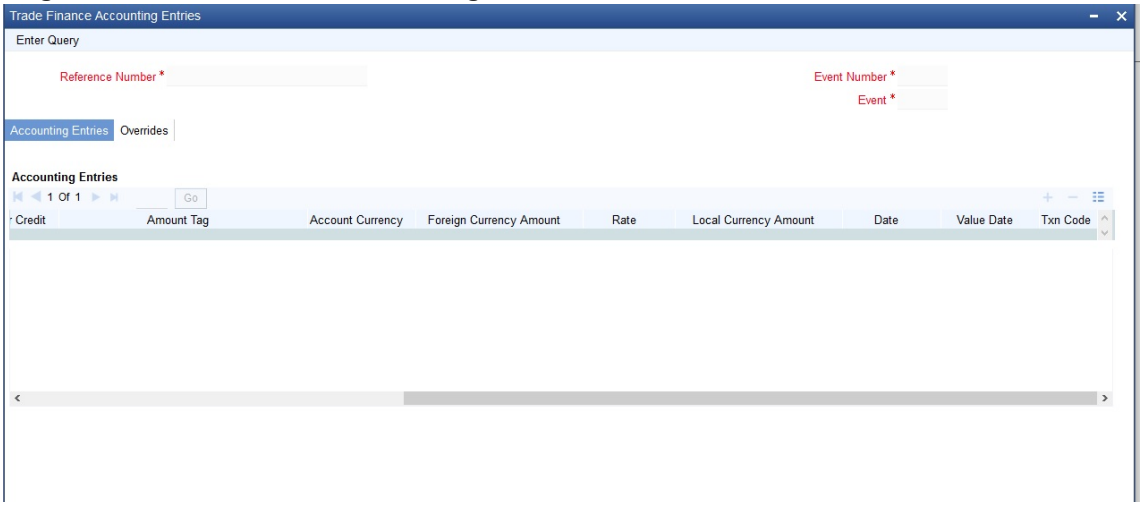
    STEP RESULT: The **Trade Finance Events** screen is displayed.

    NOTE: The event details screen of contract processing will show the details of the accounting entries generated for an LC. The details of events that have already taken place on the contract will be displayed, along with the date on which the event took place.

25. On the **Trade Finance Events** screen, click the **Accounting Entries** to view the accounting entries for the event that is highlighted.

    STEP RESULT: The **Trade Finance Accounting Entries** screen is displayed.

Figure 17: Trade Finance Accounting Entries



NOTE: The accounting entries that are passed depend on the type of LC that you are processing.

The following information is provided for each event:

- Event
- Branch
- Account
- Account Description

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- Debit or Credit
- Amount Tag
- Account Currency
- Foreign Currency Amount
- Rate
- Local Currency Amount
- Date
- Value Date
- Txn Code
- All the overrides that were given for an event will also be displayed

26. Click **Exit** or **Cancel** to navigate to **Trade Finance Events** screen.

27. On the **Letters of Credit Contract Detailed** screen, click the **Linkage Details** button.
    STEP RESULT: The **Linkage Details** screen is displayed.
    In the **Linkage Details** screen, specify the type of linkage

- **Contract Linkage**

  Linkage type grouped under contract linkages are:

  - Shipping guarantee
  - LI
  - EL

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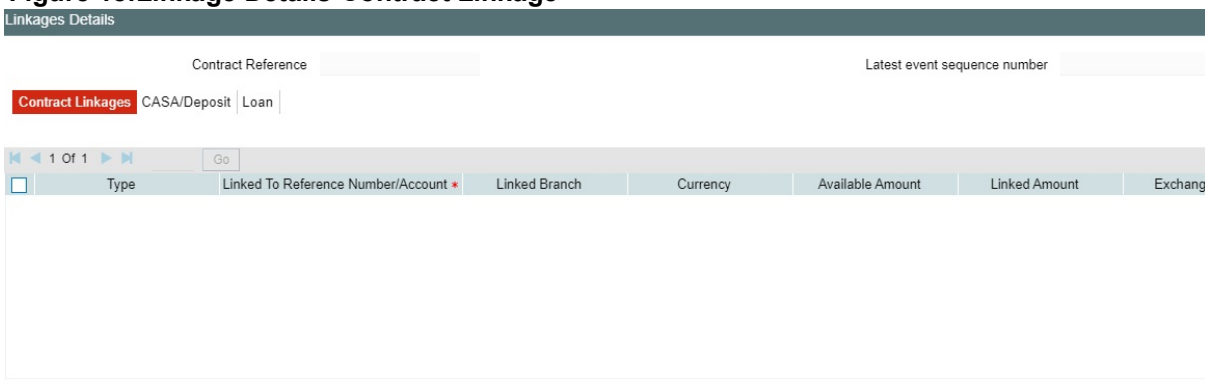
Figure 18:Linkage Details-Contract Linkage



For export LC, note the following:

• Export type of LC is the only option displayed in the option-list.

• The system allows Export LC for linkage only for bills under reimbursement type of LC.

• An overriding message is displayed if any outstanding advising charges are collected at the time of bill lodgment or liquidation. This override message is only for Import Bills under LC. Link the export LC from the Linkages Details screen and perform the charges transfer.

NOTE: For shipping guarantee, if the bill amount is less than the shipping guarantee amount, an error will be displayed. In case the bill amount is more than the shipping guarantee amount, an overriding message is displayed.

- **CASA/Deposit**

  Linkage type grouped under CASA/ Deposit linkages are:

  - CASA
  - CD

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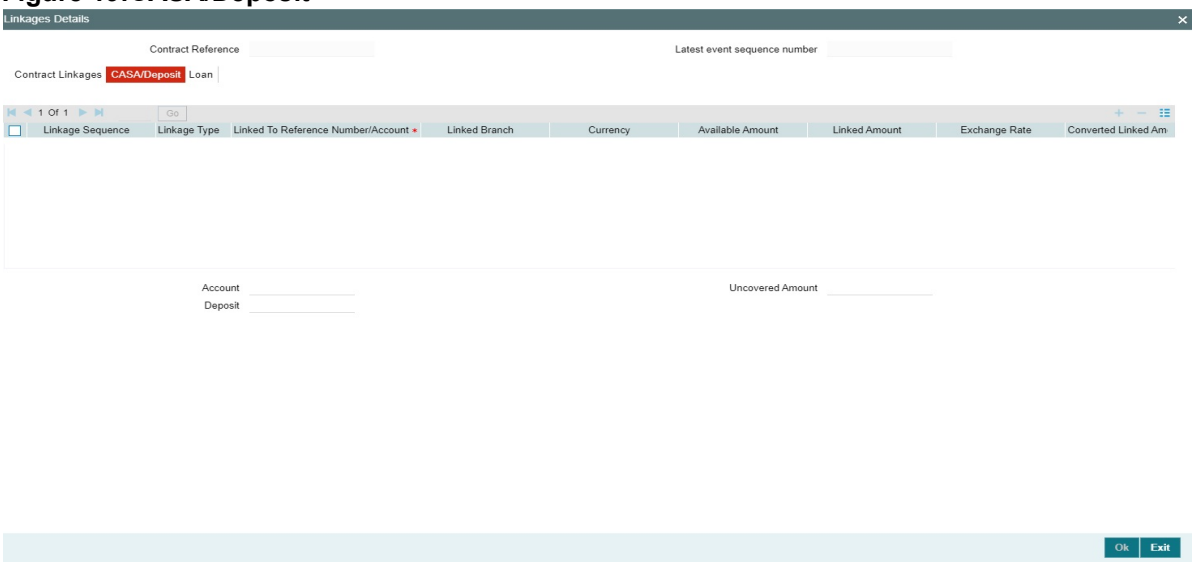
Figure 19:CASA/Deposit



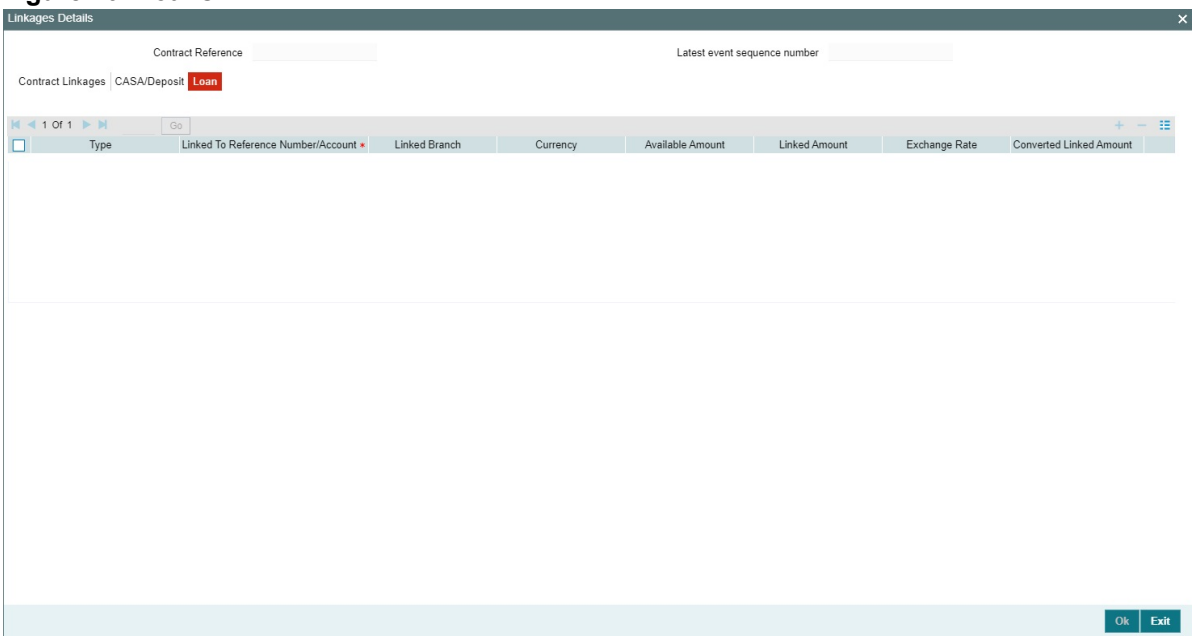
CASA/Deposit tab links one or more active, authorized deposit or CASA accounts.

- **Loans**

  Linkage type grouped under Loans linkages are:

  - OL
  - Buyers Credit Reference

Figure 20: Loans



For more information on the fields, refer the *Table 17: Linkage Details - Contract Input Linkages - Field Description* (p. 178) table given below:

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Table 17: Linkage Details - Contract Input Linkages - Field Description

Field	Description
Linkage Sequence	The Linkage Sequence number of a linked type.
Type	In the **Contract Linkages** screen, you can specify the type of linkage. The possible values are: LinkageType grouped under contract linkages are: • Shipping Guarantee • LC • LI • EL Linkage Type grouped under CASA/Deposit are: • CASA • CD Linkage Type grouped under Loan are: • OL • Buyers Credit Reference
Linked To Reference Number/Account	Specify the contract/account to which you wish to link the LC.
Currency	The currency of the linkage type to which the LC is linked is displayed once the linkage details are specified.
Available Amount	The system displays the amount available against the linked contract or account.
Linked Amount	Specify the linked amount linked to trade contract
Exchange Rate	Exchange rate denotes the rate applied to convert the linked amount in trade currency.
Converted Linked Amount	If the linked contract is in a different currency (than that of the bill), the system will convert the account/contract amount into the billing currency and display it here.
Account/Deposit	The system displays the amount linked to each contract or account. This displays only for CASA/Deposit.

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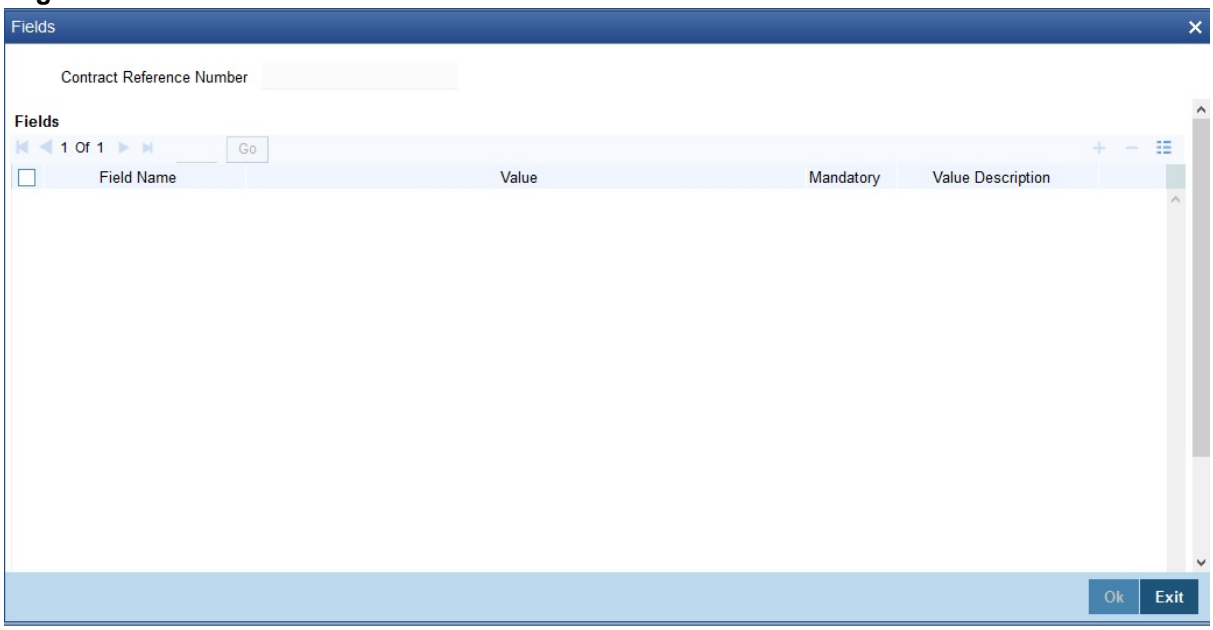
Field	Description
Uncovered Amount	The system displays the contract amount that has not been linked, in the case of a partial linkage. This displays only for CASA/Deposit.

- Create Deposit/Create amount block request is send on linking the Deposit contract or CASA accounts
- Close Deposit/Close amount block request is send on delinking the deposit contracts or CASA accounts.
- Linkages will be delinked automatically during Closure/Cancel/Rollover/Contract reversal.
- Close Deposit /Close amount block followed by Create Deposit/Create amount block is send when there is change in linked amount either manually or proportionate change based on events(availment/amendment/claim lodgment of LC/Guarantee)

28. On the **Letters of Credit Contract Detailed** screen, click the **Fields** button.

STEP RESULT: The **Fields** screen is displayed.

Figure 21:Fields



NOTE: The User Defined Fields (UDFs) maintained for the linked function id are displayed here. You can specify values for them. Refer the User Manual titled User Defined Field for details about defining UDFs.

29. On the **Letters of Credit Contract Detailed** screen, click the **MIS** button.

STEP RESULT: The **MIS** screen is displayed.

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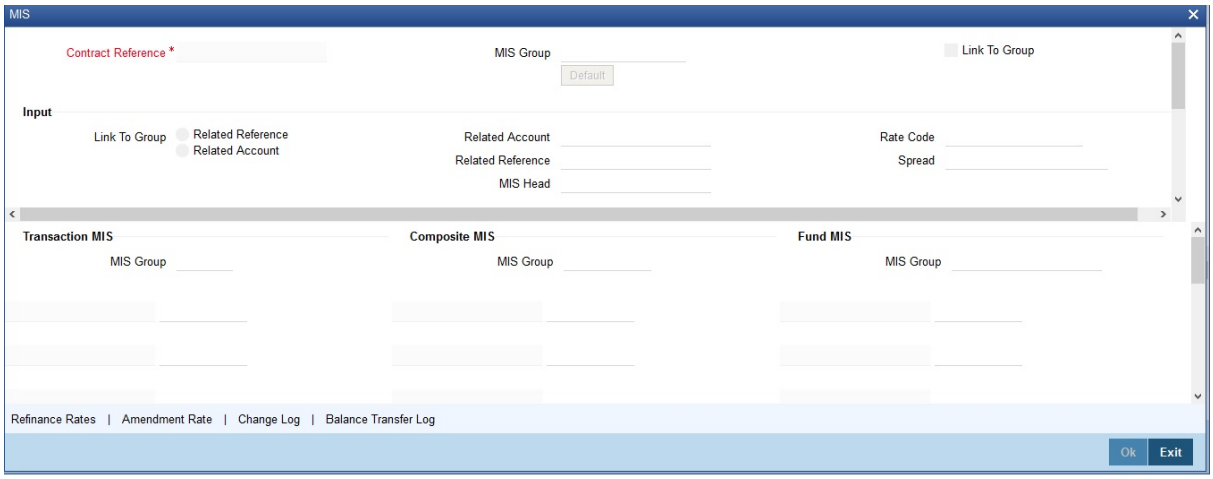
Table 18: MIS

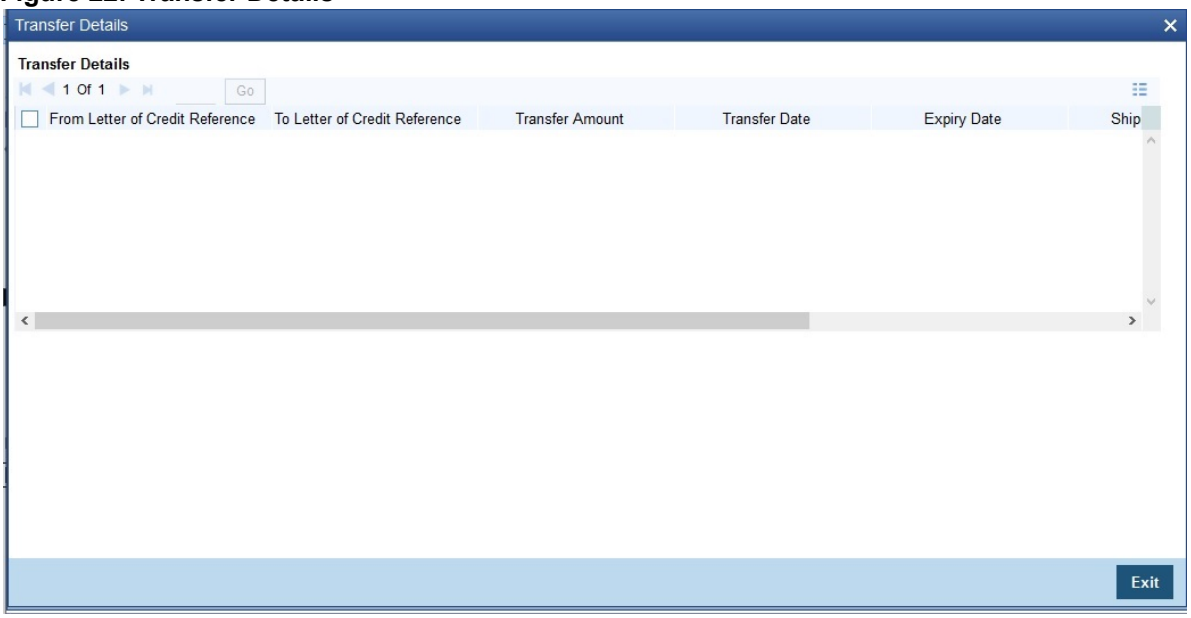


NOTE: Refer the MIS User Manual for further details on capturing MIS details.

30. On the **Letters of Credit Contract Detailed** screen, click the **Transfer Details** button.

STEP RESULT: The **Transfer Details** screen is displayed.

Figure 22: Transfer Details



For more information, refer the Field Description table given below:

Table 19: Transfer Details - Field Description

Field	Description
From Letter Of Credit Reference	Specify the destination from which the goods transacted under the LC should be sent by selecting the appropriate option from the list of values. This field is optional.

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Field	Description
To Letter Of Credit Reference	Specify the destination to which the goods transacted under the LC should be sent by selecting the appropriate option from the list of values. This field is optional.
Transfer Amount	Specify the amount that should be transferred from the original LC. You can only transfer an amount that is less than or equal to the amount available under the original LC. This field is optional.
Transfer Date	The system date is displayed as the date of the transfer. This cannot be modified. This field is optional.
Expiry Date	The expiry date is the date up to which the transferred LC is valid. The expiry date of the original LC is displayed here. You can modify this, provided that the expiry date is not earlier than the LC issue date or the system date. This field is optional.
Shipment Date	This is the latest date by which the shipment of the goods specified for the transferred LC can take place. The latest shipment date of the original LC is displayed here. You can modify this, provided that the date you enter is neither earlier than the Issue Date of the LC, nor later than the expiry date. This field is optional.
Transfer Status	The system displays the transfer status. This field is optional.

31. On the **Letters of Credit Contract Detailed** screen, click the **BC Linkage** button.
    STEP RESULT: The **BC Linkage** screen is displayed.

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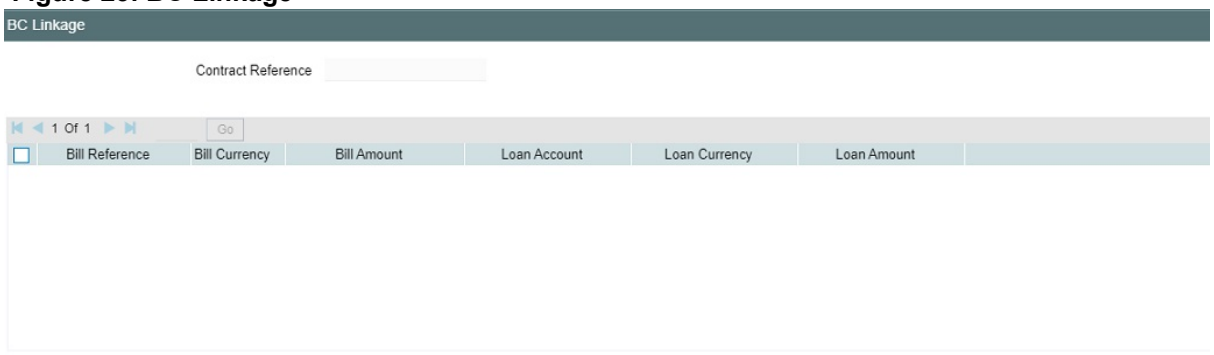
Figure 23: BC Linkage



For more information on the fields, refer the Field Description table given below:

Table 20: BC Linkage - Field Description

Field	Description
Contract Reference	The system displays the Contract Reference number of the LC.
Bill Reference	The system displays the BC reference number booked for the LC.
Bill Currency	The system displays the bill currency booked for the LC.
Bill Amount	The system displays the bill amount booked for the LC.
Loan Account	The system displays the loan account booked for the BC.
Loan Currency	The system displays the loan currency booked for the BC.
Loan Amount	The system displays the loan amount booked for the BC.

32. On the **Letters of Credit Contract Detailed** screen, click the **Split Settlement** button.
STEP RESULT: The **Split Settlement** screen is displayed.

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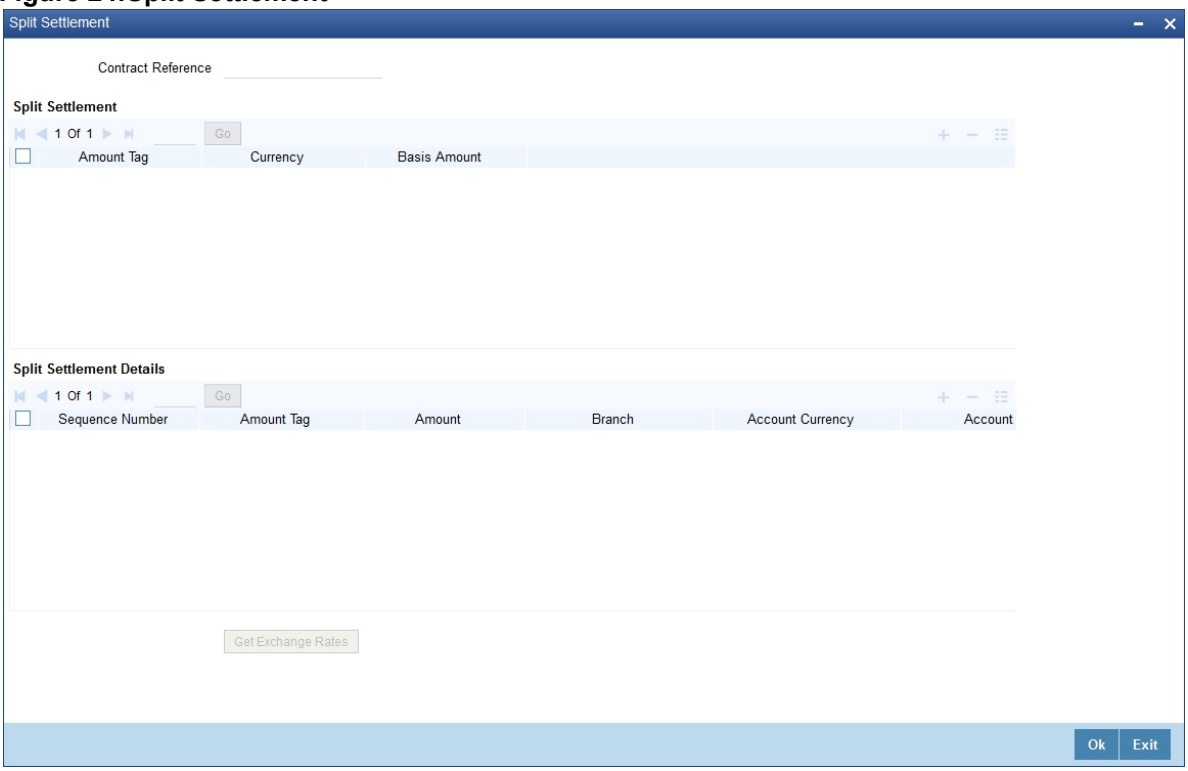
Figure 24:Split Settlement



For more information on the fields, refer the Field Description table given below:

Table 21: Split Settlement - Field Description

Field	Description
Specify Settlement Split Master	You can specify the details of the settlement split master in the following fields:
Basis Amount Tag	Specify the amount tag involved in the contract. The option list displays all valid amount tags maintained in the system. You can choose the appropriate one. For example, on booking a new contract, the only tag allowed is PRINCIPAL. This is referred to as the basis amount tag. This field is optional.
Currency	The system displays the currency associated with the amount tag. This field is optional.

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Field	Description
Basis Amount	The system displays the basis amount associated with the amount tag. For example, the amount involved in the contract would be displayed against the amount tag PRINCIPAL. The amount is in terms of the currency associated with the amount tag. You can use Get Exchange Rate button to get the original exchange rates defaulted in the screen. This field is optional.
Specify Settlement Split Details	For each split amount tag, you need to specify the following details: This field is optional.
Amount	Specify the amount for the split amount tag. This amount should not be greater than the amount of the corresponding basis amount tag. The split amount is in the currency of the basis amount tag. This is a mandatory field and you will not be allowed to save the details if you do not specify the amount. This field is optional.
Loan/Finance Account	Check this box to indicate that the specified account should be the loan account. This field is optional.
Exchange Rate	Specify the exchange rate that must be used for the currency conversion. Specify the destination to which the goods transacted under the LC should be sent by selecting the appropriate option from the list of values. This field is optional.
Original Exchange Rate	The base or the actual exchange rate between the contract currency and collateral currency gets displayed here.
Customer	Select the customer number from the list.
Percentage of Proceeds	Specify the percentage of proceeds.

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Field	Description
Negotiated Rate	Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction. The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product. This field is optional.
Negotiated Reference	Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also. **NOTE:** Oracle Banking Trade Finance books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate. This field is optional.

33. On the **Letters of Credit Contract Detailed** screen, click the **Loan Preference** button.
STEP RESULT: The **Loan or Finance Preference** screen is displayed.

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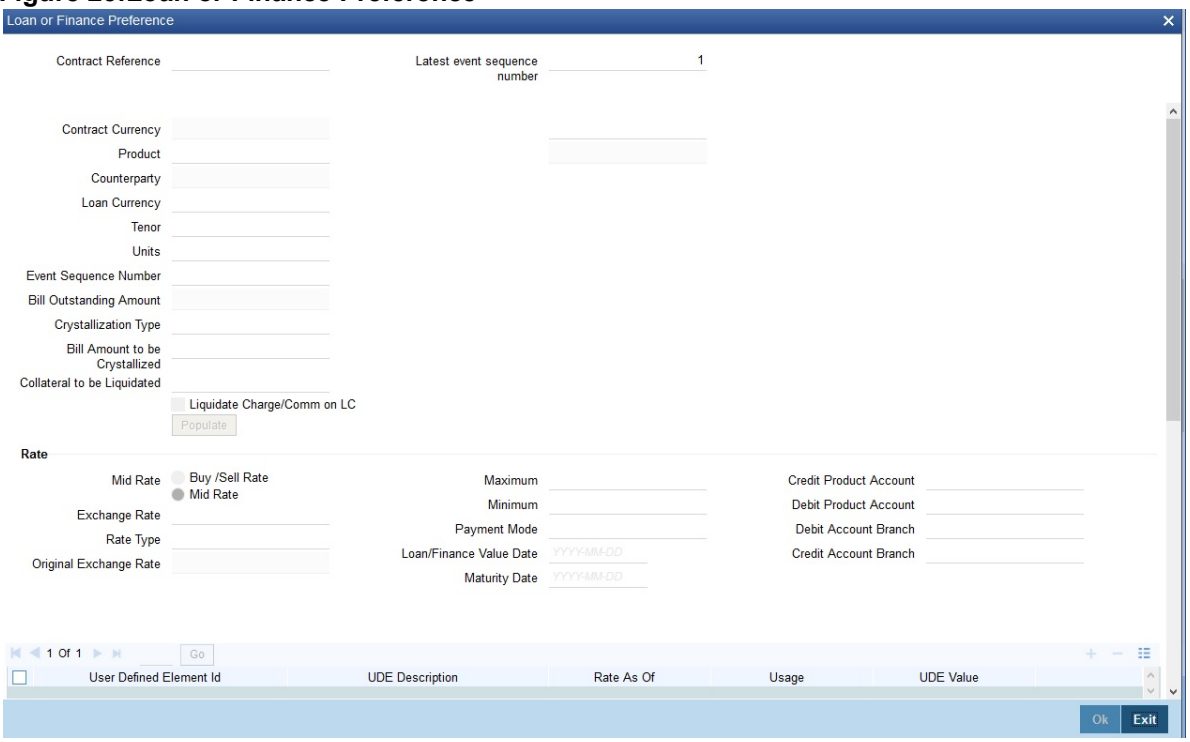
Figure 25:Loan or Finance Preference



For more information on the fields, refer the Field Description table given below:

Table 22: Loan or Finance Preference - Field Description

Field	Description
Contract Reference	The contract reference number is displayed here. This field is optional.
Latest Sequence Number	The system generates a sequence number and displays it here. This field is optional.
Product	The loan product is displayed here. However, you can change the loan product if required. Specify the loan product that should be used for loan contract creation. The adjoining option list gives a list of loan products maintained in the Consumer Lending module. Choose the appropriate one. This field is optional.
Counterparty	The system displays the customer ID (CIF) of the shipping guarantee. This field is optional.

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Field	Description
Currency	Specify the currency in which the loan should be initiated. The option list gives a list of valid currency codes maintained in the system. Choose the appropriate one. This field is optional.
Tenor	Specify the loan tenor. By default the system displays the LC tenor. However, you can change it. This field is optional.
Units	Specify the loan tenor. By default the system displays the LC tenor. However, you can change it. This field is optional.
Contract Reference Number	The contract reference number is displayed here. This field is optional.
Event Sequence Number	The system displays the event sequence number. This field is optional.
Bill Outstanding Amount	The bill outstanding amount is displayed here. This field is optional.
Rate	You can capture the exchange rate details here. This field is optional.
Middle Rate	Select the rate to be applied for conversion. The options available are Middle rate and Buy/Sell Rate. This field is optional.
Exchange Rate	For a customer availing any Relationship Pricing scheme, the customer specific exchange rate derived by adding the original exchange rate and the customer spread maintained for the relationship pricing scheme gets displayed here. If Relationship Pricing is not applicable, Exchange Rate will be the same as the Original Exchange Rate. For more details on customer specific exchange rates, refer the section titled 'Specifying Pricing Benefit Details' in Relationship Pricing user manual. This field is optional.
Rate Type	Specify the rate type used for exchange rate. The list gives a list of rate types. Choose the appropriate one. The default rate type is Standard. This field is optional.

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Field	Description
Original Exchange Rate	The base or the actual exchange rate between the contract currency and collateral currency gets displayed here. This field is optional.
Payment Mode	Specify the mode of payment. This field is optional.
Loan Value Date	The system displays the debit value date. However, you can change it. This field is optional.
Maturity Date	The system computes the maturity date based on loan tenor and displays it here. However, you can change it. This field is optional.
Credit Product Account	Specify the credit settlement account of the loan. This field is optional.
Debit Product Account	Specify the debit settlement account of the loan. This field is optional.
Debit Product Account	Specify the credit settlement account of the loan. This field is optional.
Debit Account Branch	Specify the branch where the debit settlement account used for the loan resides. This field is optional.
Credit Account Branch	Specify the branch where the credit settlement account used for the loan resides. While creating a loan from a shipping guarantee, the system defaults the interest rate and exchange rate specific to the customer. These rates are taken from the section 'Promotion Maintenance' of the Customer Maintenance screen. In case the default rates are not available, the system defaults the standard mid rate. The system will calculate the penalty based on the loan creation date. That is, even if the value date is different from the loan creation date, the penalty will be calculated after the expiry of the penal start days counted from the date of creation of the loan. You can manually change the number of penal value days in order to start applying the penalty from a different date. This field is optional.
Debit Product Account	Specify the debit settlement account of the loan. This field is optional.

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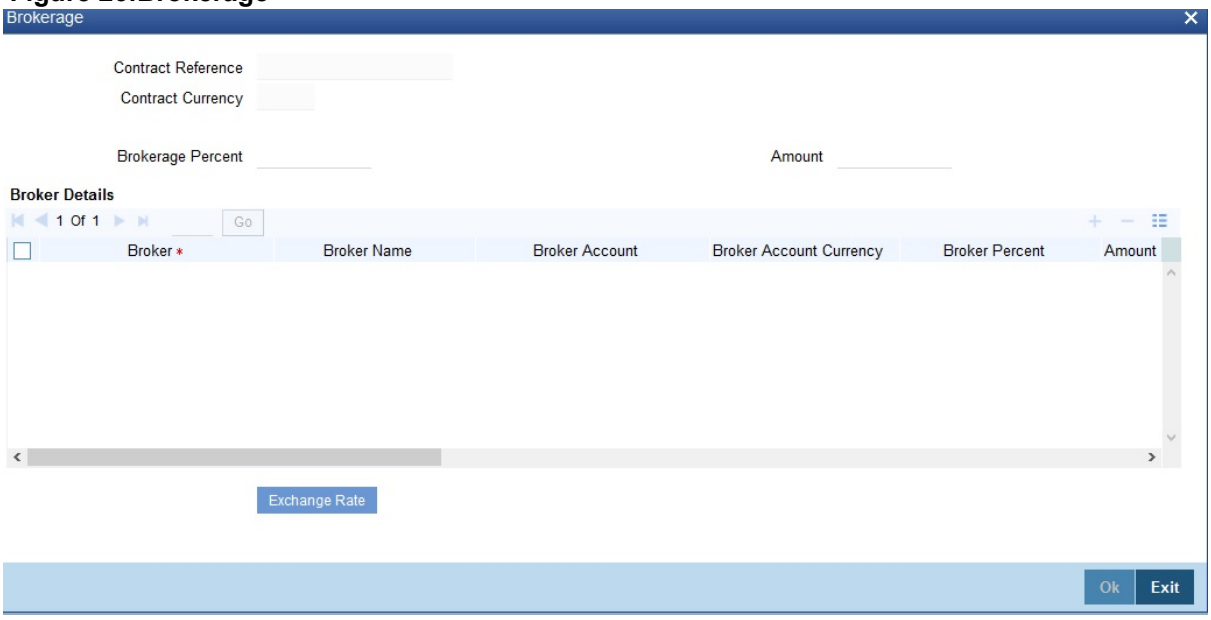
Field	Description
Credit Product Account	Specify the credit settlement account of the loan. This field is optional.
User Defined Element Id	Interest Components of Loan Product will be defaulted. This is optional field
UDE Description	Interest Component description of Loan Product will be defaulted. This is optional field
Rate Code	Specifies Floating Rate Code for interest components of Floating Rate type. Floating Rate Code will be defaulted. LOV will be provided will floating rate codes. User can modify the same. This is optional field.
Usage	Specifies Rate Code Usage for Floating Rate Codes. Rate Code Usage can be Auto or Periodic. This is optional field.
UDE Value	Specifies Interest Rate for Rate Codes of Fixed Type. This is optional field.

34. On the **Letters of Credit Contract Detailed** screen, click the **Brokerage** button.

STEP RESULT: The **Brokerage** screen is displayed. You can capture brokerage details for the LC contract and set your preferences for sharing the brokerage amount among multiple brokers.

Figure 26:Brokerage



For more information on the fields, refer the Field Description table given below:

Table 23: Brokerage Details - Field Description

Field	Description
Contract Reference	The system displays the reference number of the contract.

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Field	Description
Contract Currency	The system displays the currency of the bills contract. You cannot modify the contract currency.
Brokerage Percentage	Specify the percentage of the contract amount that should be paid as brokerage. Based on the percentage set here, the system calculates the brokerage amount. The brokerage amount calculation takes place at the Bills contract level. In case of Bills contracts, you may directly enter the brokerage amount. However, if you specify the brokerage percentage as well as the amount, the system ignores the amount and calculates it afresh based on the percentage specified here.
Brokerage Amount	Specify the brokerage amount to be paid. However, if you have entered the brokerage percentage, the system ignores the amount mentioned here and calculates it afresh based on the brokerage percentage. You can directly enter the contract amount for Bills contracts only. In case of LC contracts, the system displays the amount based on the brokerage percentage and contract amount. You cannot modify the brokerage amount in that case. This field is optional.
Brokerage Details	You can share the brokerage amount among multiple brokers. Click add button to add more brokers to the list. You can define the percentage of brokerage amount to be paid to each broker selected under this list.
Broker	Specify the broker ID. The option list displays all valid broker IDs maintained in the system. Choose the appropriate one. You can maintain multiple records for the same broker ID. This field is mandatory.
Broker Name	Based on the broker ID selected, the system displays the name of the broker. This field is optional.

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Field	Description
Broker Account	Specify the broker account. The option list displays all valid accounts maintained for the selected broker along with the Nostro accounts and GLs for which posting is allowed. Choose the appropriate one. This field is optional.
Broker Currency	The system displays the currency of the selected broker account. This field is optional.
Percentage	Specify the percentage of total brokerage amount that should be paid to the selected broker. This will make the selected broker eligible for that percentage of the total brokerage amount shown above. You can allot a specific percentage of the brokerage to each broker selected here. The system will verify whether the percentages allotted for all brokers together equals to 100 or not. This field is optional.
Amount in Account Currency	The system displays the portion of brokerage amount allotted to the selected broker in terms of local currency. This field is optional.
Exchange Rate	The system displays the exchange rate between the local currency and the account currency. This rate is used to convert the brokerage amount into the account currency. You can modify the exchange rate. This field is optional.
Amount in contract currency	The system calculates and displays the portion of brokerage amount allotted to the selected broker in terms of contract currency. This field is optional.
Original Exchange Rate	The system displays the actual exchange rate. This rate is inclusive of all available customer spreads. This field is optional.

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Field	Description
Negotiated Rate	Specify the rate of exchange agreed upon after the negotiations with the broker. The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product. This field is optional.
Negotiation Reference Number	Specify the negotiation reference number. Once you have captured the details, save the contract. The system allows modification of brokerage details until its liquidation. The system will default the brokerage details to the bill contracts associated with this LC. You may modify the brokerage details at the bills contract level. You can use Exchange Rate button to get the exchange rates between the broker account currency and bill currency for all the brokers listed in the screen. The system defaults the brokerage details in Split Settlements screen. Those details are then used in settlements. You can enter the routing details for the messages in case the settlement takes place through Nostro account. If you modify the default brokerage details in Split Settlements screen, the system displays an error message. During liquidation of the brokerage, the system generates credit advices for each of the brokers involved. This field is optional.

35. On the **Letters of Credit Contract Detailed** screen, click the **All Messages** button.
STEP RESULT: The **Trade Finance View Message** screen is displayed.

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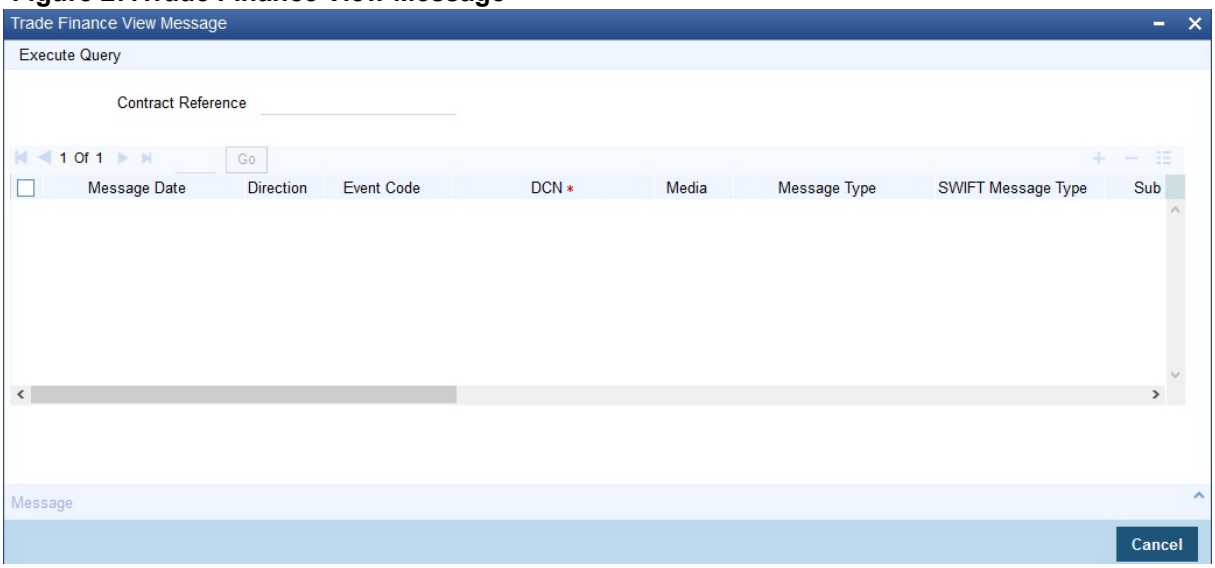
Figure 27:Trade Finance View Message



For more information on the fields, refer the Field Description table given below:

Table 24: Trade Finance View Message - Field Description

Field	Description
Contract Reference Number	Displays Contract Reference Number of the contract, for which messages are generated. This field is optional.
Message Date	Displays the message generation date or received date This field is optional.
Direction	Displays whether the message is an incoming or outgoing message. This field is optional.
DCN	Displays document reference number of a contract. This field is optional.
Media	Displays whether the message is swift message or mail message. This field is optional.
Message Type	Displays the type of message. This field is optional.
SWIFT Message Type	Displays the Swift MT number of the message sent or received. This field is optional.
Receiver/ Sender	Displays Receiver or Sender ID. This field is optional.
Name	Displays the name of the Sender or Receiver. This field is optional.
Message Status	Displays current status of message. This field is optional.

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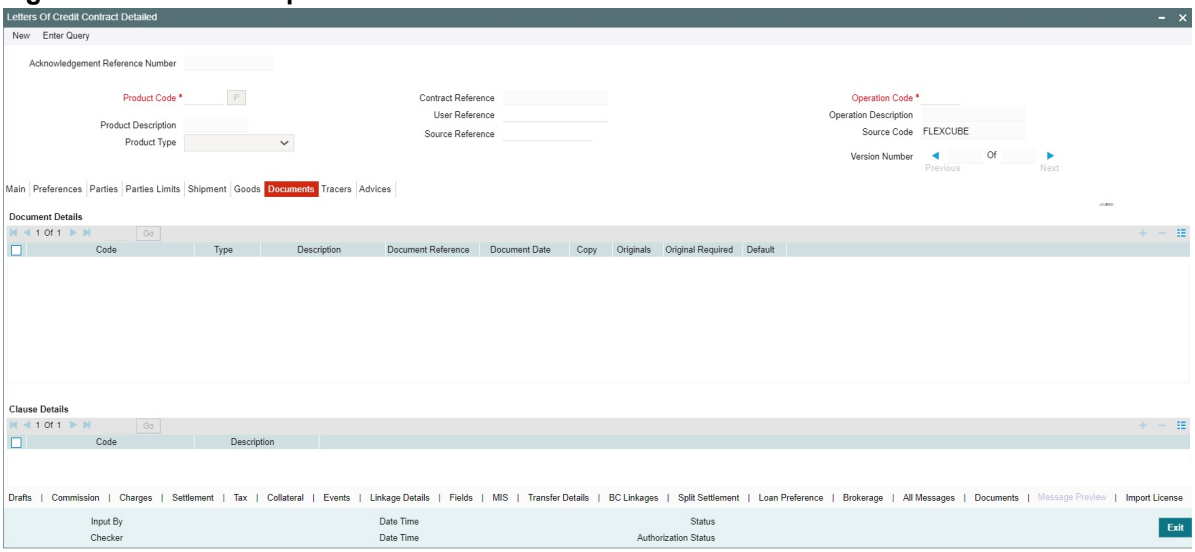
Field	Description
Test Status	Displays the test status. This field is optional.
Authorized	System displays whether the status is authorized or unauthorized. This field is optional.
Acknowledgement Status	Displays the Ack/Nack Status of a message This field is optional.
PDE Flag	Displays the PDE flag. This field is optional.

36. On the **Letters of Credit Contract Detailed** screen, click the **Documents** button.

STEP RESULT: The **Document Upload** screen is displayed.

Figure 28:Document Upload



37. On the **Document Upload** screen, click **Upload** button.

STEP RESULT: You can to capture the customer related documents in central content management repository.

38. Specify the document field details and click **Ok**.

STEP RESULT: You can capture the customer related documents in central content management repository through the **Document Upload** screen.

For more information on the table, refer the Field Description table given below:

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Table 25: Document Upload - Field Description

Field	Description
Document Category	Specify the category of the document to be uploaded. This field is mandatory.
Document Type	Specify the type of document that is to be uploaded. This field is mandatory.
Document Reference	The system generates and displays a unique identifier for the document. This field is mandatory.
Document Date	Specify the Document Date. Document date should be less than or equal to issue date.
Remarks	Specify the additional information, if any. This field is optional.

39. Specify the corresponding document path and click the **Submit** button.

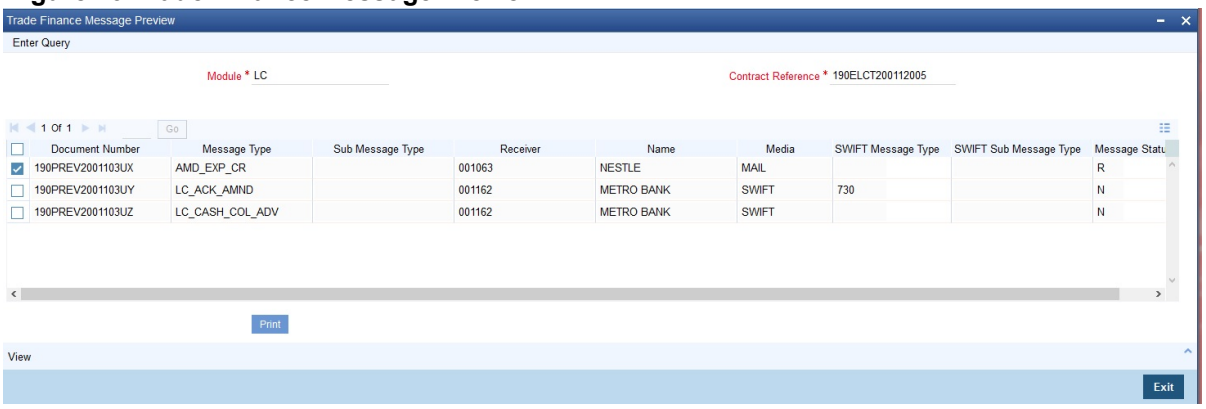
    STEP RESULT: Once the document is uploaded through the **Upload** button, the system displays the document reference

40. Click **View** to view the document uploaded.

41. On the **Letters of Credit Contract Detailed** screen, click the **Message Preview** button.

    STEP RESULT: For the contract, you can view the following details of the messages:

Figure 29:Trade Finance Message Preview



- The document number generated for the message/advice
- Type of message generated for the event
- Customer ID of the receiver of the message/advice
- Name of the receiver of the message/advice
- Media of transmitting the message/advice (Mail/SWIFT)
- SWIFT message type of the message

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- Status of the message/advice

You cannot preview the message after the authorization of the contract.

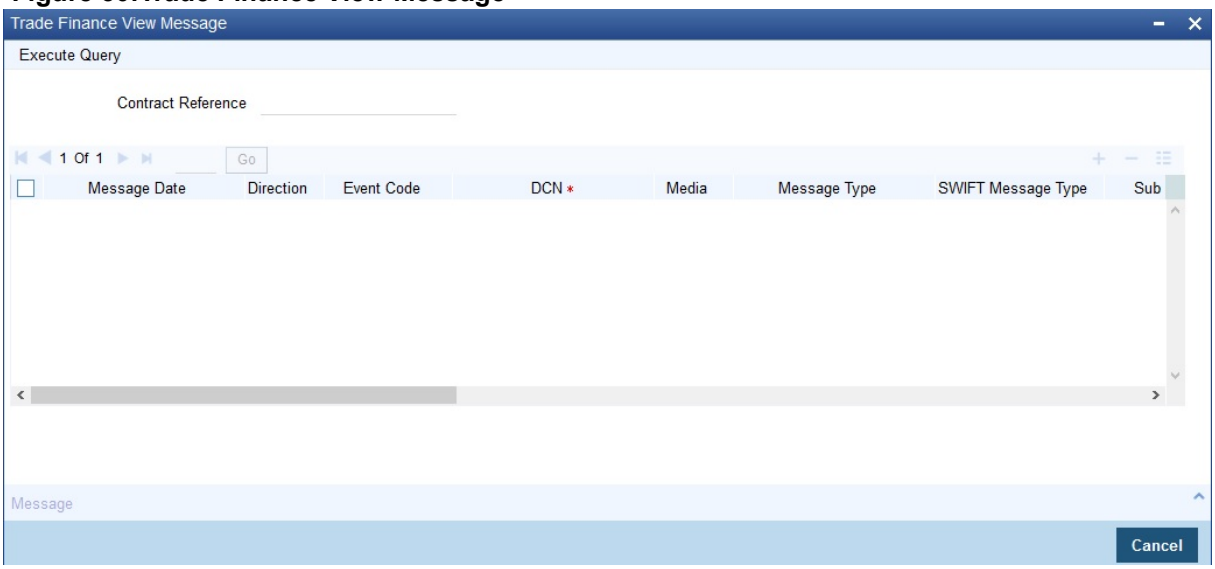
For preview of SWIFT MT700 and MT760 messages on hold, you need to view the Advices/ Settlement/Commission/Charges/Interest or Collateral sub-screen after contract input. The system performs the required validations and after that, you can keep the contract on hold and view the message in 'Message Preview' sub-screen.

Message preview functionality is available on save for all the LC module transactions and preview available for MT700 and MT 760 for hold transactions also. Along with the preview option, you will also be allowed to print the required message/advice from the preview screen.

42. On the **Letters of Credit Contract Detailed** screen, click **View** button.

STEP RESULT: The Trade Finance Message screen is displayed. You can preview the messages/advices.

Figure 30:Trade Finance View Message



You can view the following details:

- Reference number of the message/advice
- Document number generated for the message/advice
- Version number of the message/advice
- Receiver/sender of the message
- Type of the message
- Type of the SWIFT message
- Complete text of the message/advice
- Remarks, if any
- Reject reason, if any
- Message trailer

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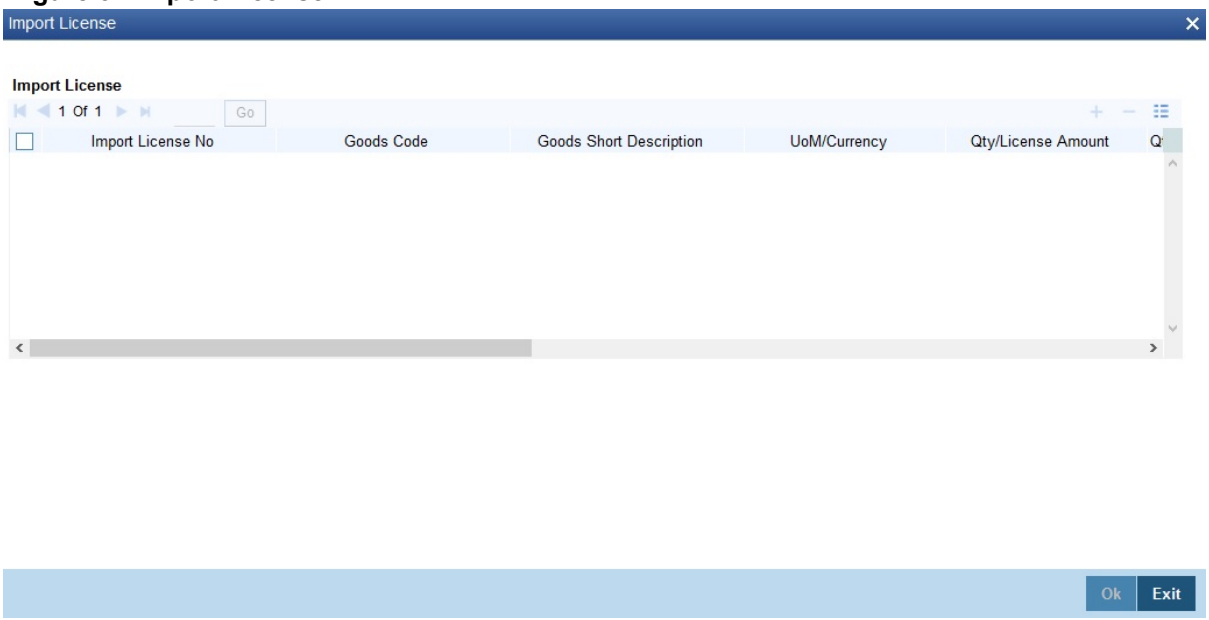
43. On the **Letters of Credit Contract Detailed** screen, click the **Import License** button.

STEP RESULT: The **Import License** screen is displayed.

Figure 31:Import License



NOTE: You can capture import license details.You can link the import license to an import LC contract and update the utilization amount or quantity for the linked import licenses. You can utilize multiple import licenses for an import LC.

44. Specify the field details and click **Ok**.

STEP RESULT: You can view the field values against the field names.

For more information on the table, refer the Field Description table given below:

Table 26: Import License - Field Description

Field	Description
Import License No	Select the import license number from the option list.The import licenses maintained for the party type Applicant in the Import License Maintenance screen is displayed in the option list. This field is optional.
Goods Code	Select the goods code from the option list. This field is optional.
Goods Short Description	The system displays the goods short description maintained in the Bills and Collections Commodity Code Maintenance screen. This field is optional.
UoM/Currency	The system displays the unit of measurement or currency captured for the goods code of import license. This field is optional. **NOTE:** If the basis is Quantity, then the system displays the UoM maintained for the goods code. If the basis is Amount, then the system displays the currency maintained for the import license.

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Field	Description
Qty/License Amount	The system displays the Quantity or License Amount captured for the goods code of import license. This field is optional.
Qty/License Amt Already Utilized	The system displays the sum total of Quantity or License Amount already utilized for the goods code. This field is optional.
Qty/License Amt Already Reinstated	The system displays the sum total of Quantity or License Amount already reinstated for the goods code. This field is optional.
Available Qty/License Amt	The system displays either the Available Quantity or Available License Amount for the goods code. This field is optional.
Qty/License Amt Utilized	Specify the quantity or the license amount utilized. **NOTE:** If the license utilization basis is Quantity, then the system defaults the License Amount Utilized as Quantity Utilized * Rate/Unit. This field is optional.

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Field	Description
Qty/License Amt Reinstated	Specify the quantity or the license amount reinstated. **NOTE:** If the License Amount Utilized is maintained for an goods code of an import license, then the system allows reinstatement of the license amount. • The 'Qty/License Amt Reinstated' should be less than or equal to the sum total of Qty/License Amount Utilized - Qty/License Amt Reinstated. • You can enter either Qty/License Amount Utilized or Qty/License Amt Reinstated for a goods code. After authorization, you cannot modify or delete import licenses linked to a LC contract. The utilizations and re-instatements maintained for an import license in Import License Utilization Screen and Import License sub-system will be differentiated by the system based on the 'Transaction Reference Number'. On authorization of reversal of a contract, the utilizations of all linked import licenses will also be reversed i.e. the value of Qty / License Amt Already Utilized - Qty / License Amt Already Reinstated will be posted as Qty / License Amt Reinstated for the respective goods codes and Available Qty / Available License Amt values will be re-computed. If an import licenses linked to an Islamic import LC contract is not completely availed i.e. sum total of availments are less than the liability amount of Islamic import LC, then at the time of closure of Islamic LC contract, the system will give an alert to reinstate un-utilized quantity / license amount of linked import licenses. If auto closure is enabled for such Islamic import LC contracts, then system will not perform the auto-closure. **NOTE:** If the good is classified either as Licensed or as Prohibited and the import licence details are not entered in the LC or BC contract screens, then the system displays an override message as "Import license details are not entered for the contract." For import LC contract, the effective date should be between the effective date and expiry date of the linked import license.

45. On the **Letters of Credit Contract Detailed** screen, click the **Remarks** button.
STEP RESULT: The **History of Remarks** screen is displayed.

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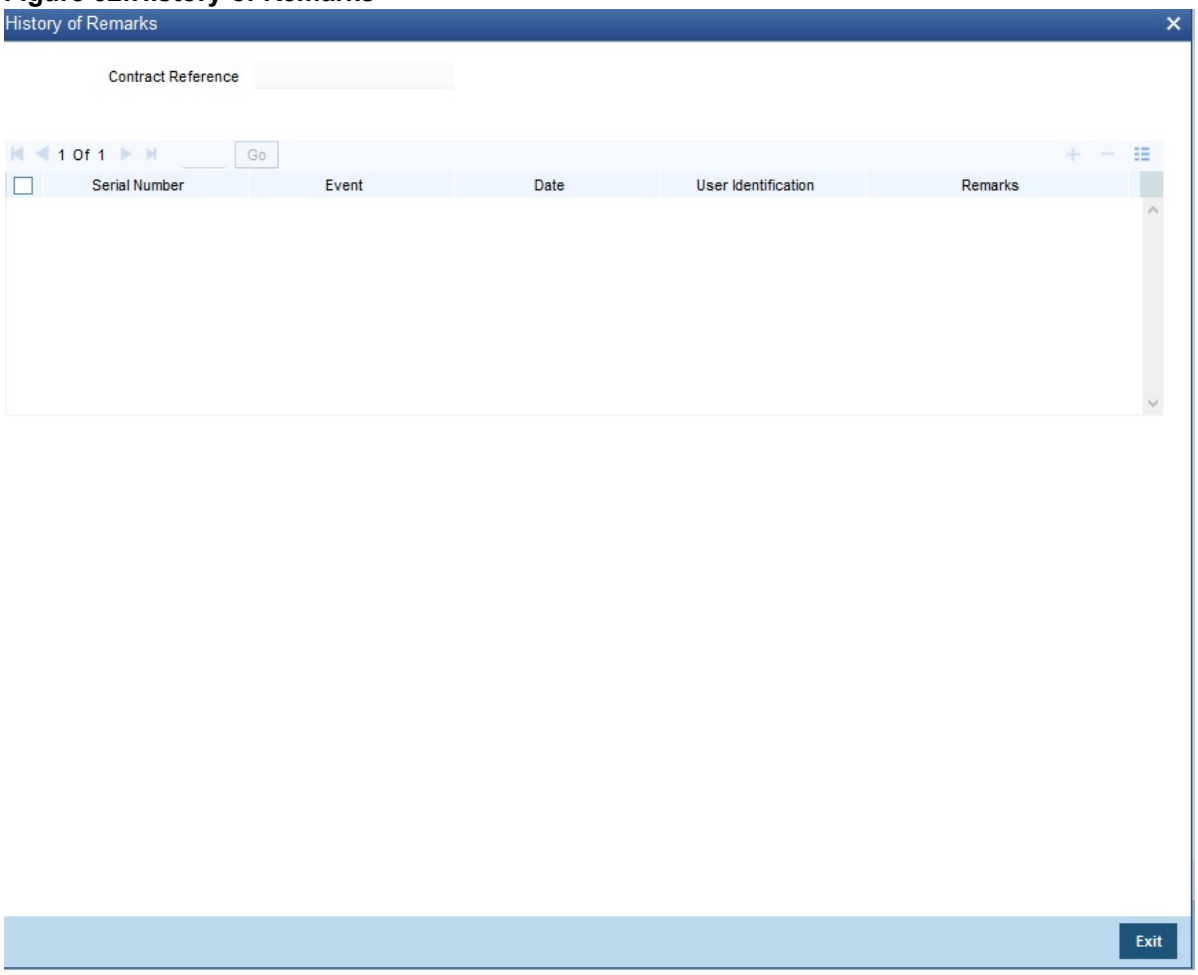
Figure 32:History of Remarks



NOTE: You can view the remarks entered at different stages of the contract.

Table 27: History of Remarks Upload- Field Description

Field	Description
Contract Reference Number	The system displays the contract reference number.
Serial Number	The system displays the serial number.
Event	The system displays the event code of the event.
Date	The system displays the date on which the instructions were captured.
User Identification	The system displays the user ID of the user who created the notes.
Remarks	The system displays the instructions that the user captures.

46. On the **Letters of Credit Contract Detailed** screen, click the **Common Group Message** button.

STEP RESULT: The **Common Group Message** screen is displayed.

NOTE: You can open the common group message call form.

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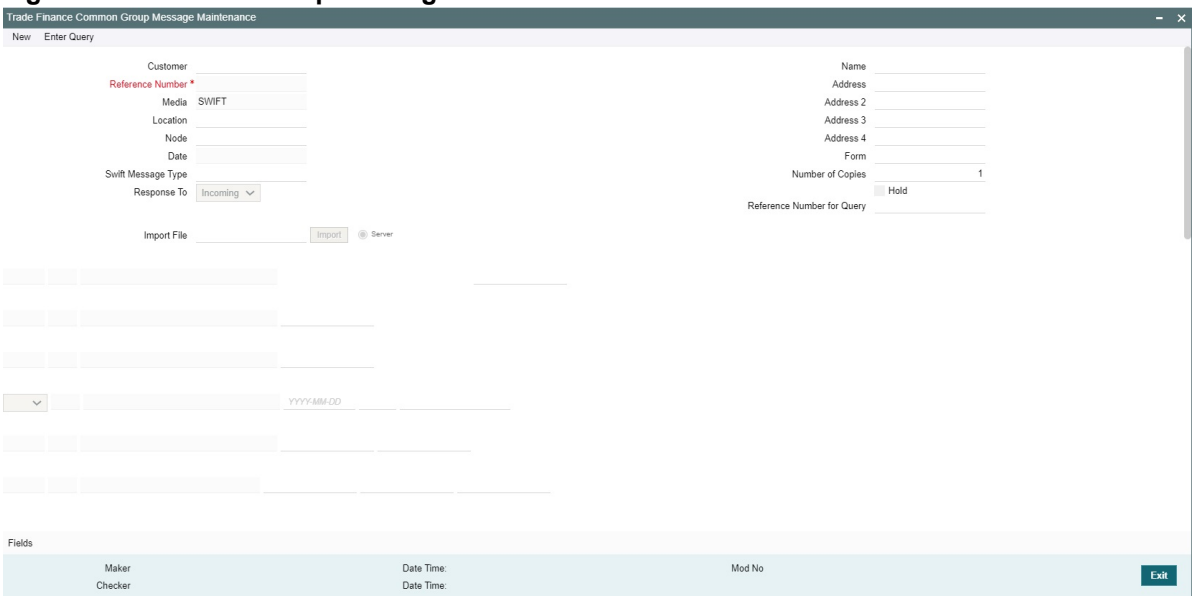
Figure 33:Common Group Message Maintenance



For field descriptions of the above screen refer the topic Common Group Message Maintenance in chapter titled Defining Free Format Messages in Messaging System User Guide.

You can enter the details of the message and the message is saved when the contract is saved. The saved messages can be viewed in the message preview subsystem before authorization. On authorization of the contract, the message is generated. After authorization, the messages can be viewed from All Messages subsystem and ‘Events’ subsystem. The messages are linked with the relevant event in which the common group message is generated.The common group messages which are supported are listed below:

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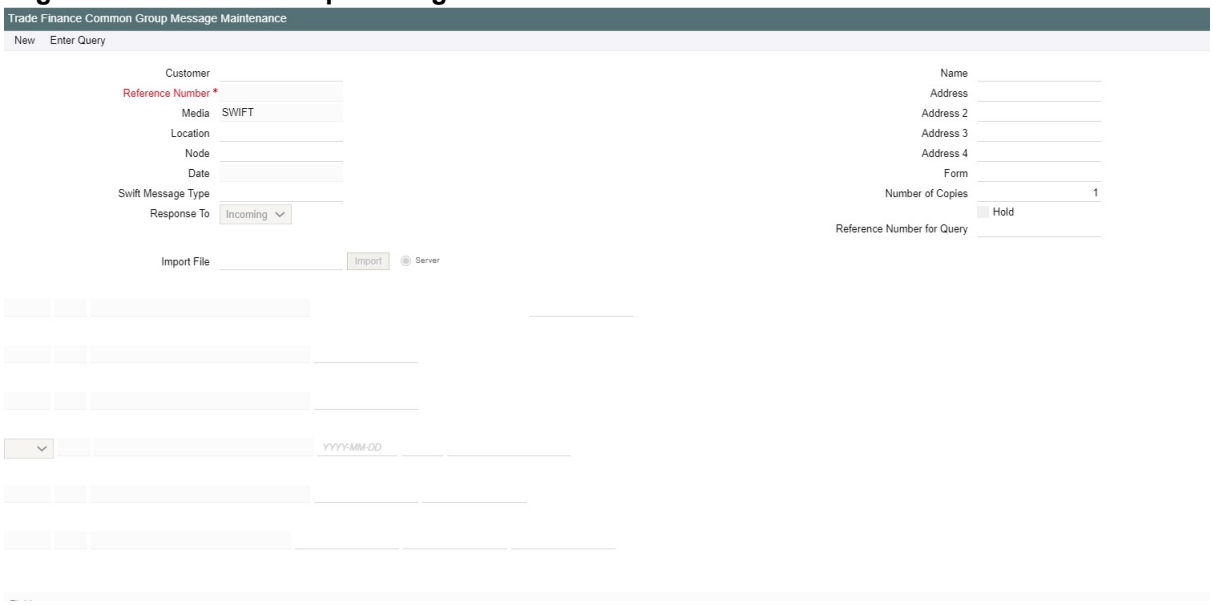
Table 28: Common Group Message Maintenance - Field Description

MT	MT Name
n90	Advice of Charges, Interest and Other Adjustments
n91	Request for Payment of Charges, Interest and Other Expenses
n92	Request for Cancellation
n95	Queries
n96	Answers
n98	Proprietary Message
n99	Free Format

MT759 - Ancillary Trade Structured Message – Common group Maintenance Screen (MSDCOMPM)

MT759 – Ancillary Trade Structured Message has been added to the existing list of SWIFT Message Types.

Figure 34:Common Group Message Maintenance



- Introduced fields to capture the Function of Message and Narrative details in Common Group Maintenance Screen.
- System has been enabled to generate MT759 message from Common group Message maintenance screen by providing the Message type (as MT759) and the mandatory values of the corresponding message as per the SR2018 standard

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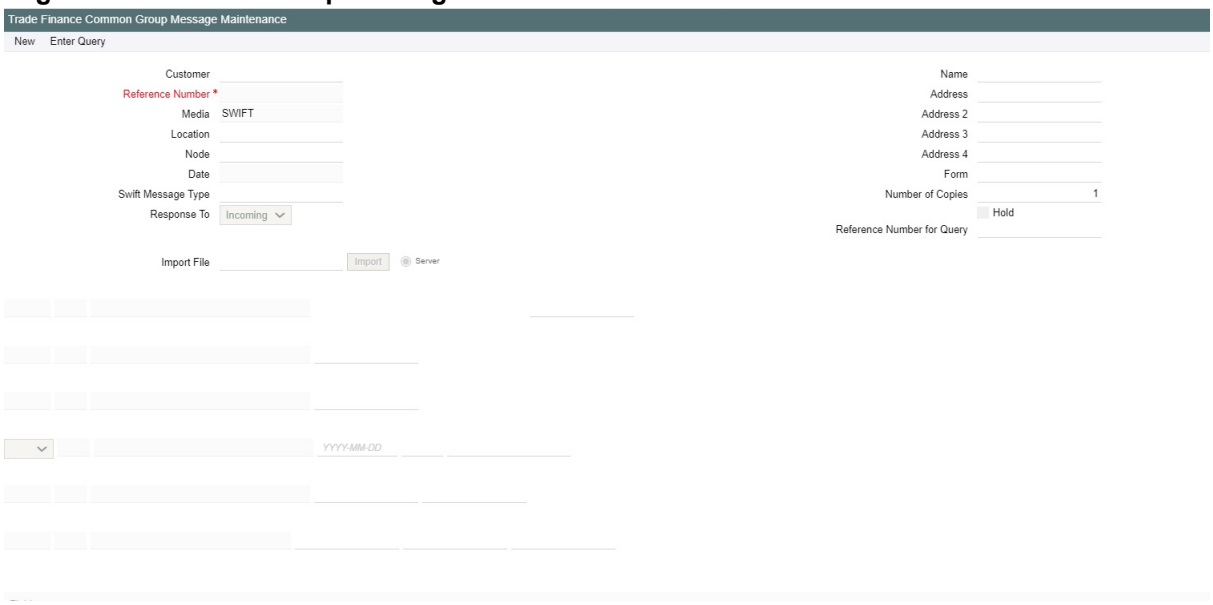
NOTE: Click on Common Group Message subsystem. Added 759 in Swift Message when selected with appropriate LOV, will display MT 759 fields.

MT759 - Ancillary Trade Structured Message – Common group Maintenance Subsystem (LCDTRONL)

You can enter details of ancillary trade structured message using the Common Group Maintenance LCDTRONL sub system screen. Click on Common Group Message to open this screen.

Figure 35:Common Group Message Maintenance



MT759 – Ancillary Trade Structured Message has been added to the existing list of SWIFT Message Types.

- Introduced fields to capture the Function of Message and Narrative details in Common Group Maintenance Screen.
- System has been enabled to generate MT759 message from **LCDTRONL** subsystem Common group Message maintenance screen by providing the Message type (as MT759) and the mandatory values of the corresponding message as per the SR2018 standard.
- System is enhanced to enable the support of message MT759 - Ancillary Trade Structured Message from Common Group Message Maintenance and from Common Group Message of LC contract input screen.
- Multiple MT759's (upto 8 messages) are supported.
- As per the existing system, generation of multiple MT759 is supported only from LC or BC contract input screen based on the flag 'Ancillary Message', whereas generation MT759 or Multiple MT759 from Common group Maintenance Screen and Common group Message subsystem of LC or BC contract input screen are not available.
- LCDTRONL: Introduced fields 23H – Function of Message and 45D Narrative as mandatory fields for generation of message MT759 as per SR2018 standard.
- 23H Function of Message specifies the type of request or function of the message, list of possible function codes as per SR2018 standard are
- CLSVCLOS

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  - CLSVOPEN
- FRAUDMSG
- GENINFAD
- ISSAMEND
- ISSUANCE
- OTHERFNC
- REIMBURS
- REQAMEND
- REQFINAN
- REQISSUE
- TRANSFER
  - 45D Narrative is a text box to capture narrative details corresponding to the message. Three fields has been introduced to capture the narrative details, in total the detail can be upto 72,800 characters(9600*8 – 9600 is number of character and 8 is a number of message)
- Multiple MT759 messages can be generated based on the provided 'Narrative' details, when narrative details exceeds 9600 characters (9600 characters and 150 considering as enter line – in total 9750 characters), the second MT759 will be generated. Similarly when the second message exceeds the allowed limit, third message will be generated and it continues up to eight messages.

47. On Query from contract input screen, click UDE to launch the **Trade Finance User Defined Events Triggering** screen (UDDTFEVT) and perform additional accounting entries for active and authorized contracts.
STEP RESULT: The **UDE** screen is displayed.

Figure 36:Trade Finance User Defined Events Triggering

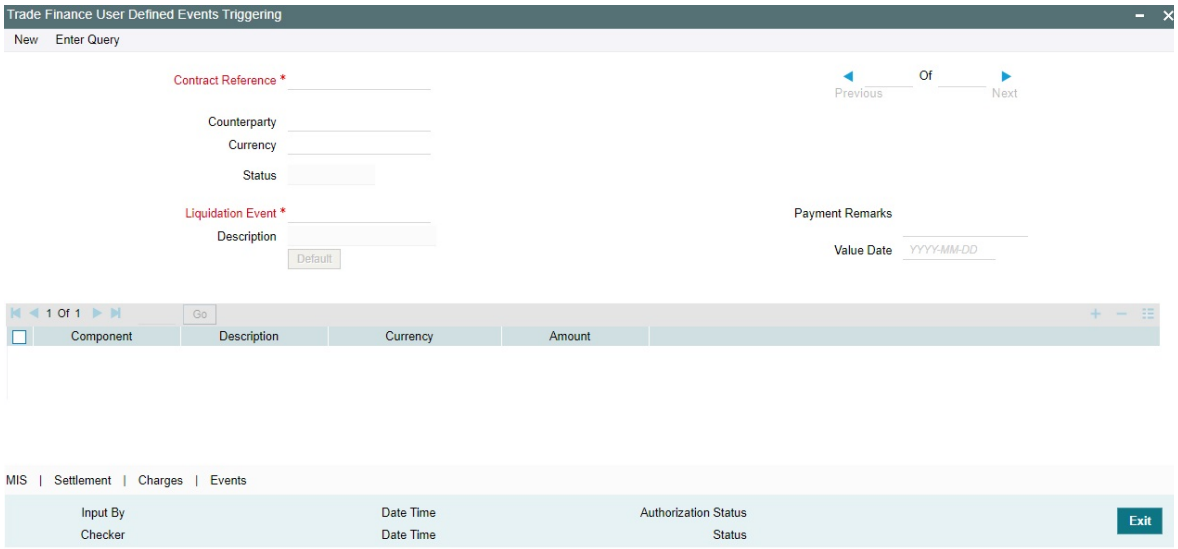

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Table 29: Trade Finance User Defined Events Triggering - Field Description

Field	Description
Contract Reference Number	On click of New the contract reference number defaults.
Counterparty	On click of New the counterparty defaults.
Status	On click of New the status defaults.
Currency	On click of New the currency defaults
Liquidation Event	Select the event from the adjoining option list.
Description	Description defaults on select of event from the field liquidation event
Payment Remarks	Specify remarks pertaining to the payment on the account.
Value Date	If the value date derivation rule has been maintained for the event code, the system will calculate the value date and display it here. However, you can change it

Click 'Default' to default the following details:
Amount Details: The system displays the following amount details

Component
Description
Currency
Amount

48. On the **Letters of Credit Contract Detailed** screen, click the **FX Linkage** tab.
STEP RESULT: The **FX Linkage** screen is displayed.

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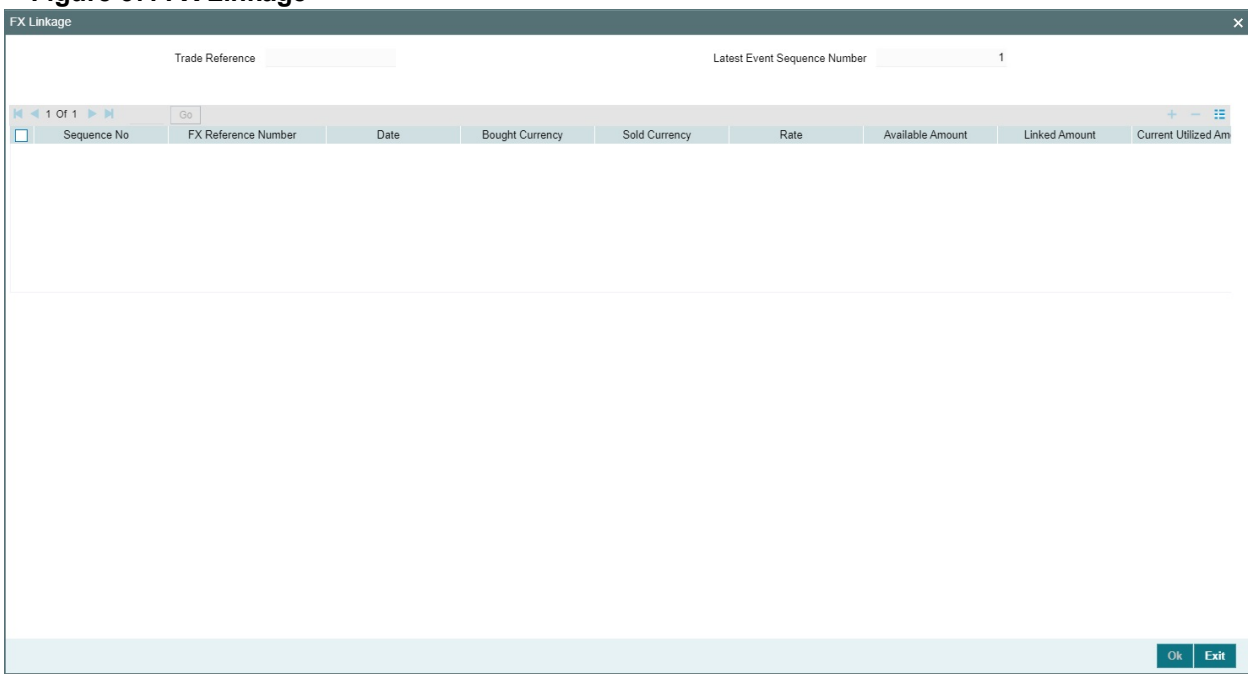
Figure 37: FX Linkage



This link invokes a screen in which you can link a LC involving a specific counterparty with FX deals involving the same counterparty.

You can link one or more FX deals to a bill. The value of an FX deal should not exceed the value of the bill it hedges. If you link several FX deals to a bill, the total value of all the deals should not exceed the bill amount.

Table 30: FX Linkage - Field Description

Field	Description
Sequence No	System generates the 'Sequence No' for linked FX contracts sequentially
FX Reference no	Indicates FX deal reference no. from treasury system
Date	Indicates FX deal value date. FX Value date should be greater or equal to LC Expiry Date
BOT/SOLD Currency	LC contract currency should be BOT currency of the FX transaction in case of an export LC or the SOLD currency in case of an Import LC. **Bought Currency:** Presents FX Deal Bought Currency. Incase of export contract, LC contract currency should be same FX Bought Currency. **Sold Currency:** Presents FX Deal Bought Currency. Incase of import contract, LC contract currency should be same FX Sold Currency.
Rate	Presents FX deal Exchange rate
Available Amount	Present FX available amount (i.e) FX contract amount minus total linked FX amount

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Field	Description
Linked Amount	User will capture Linked amount at FX Linkage screen. Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.
Current Utilized amount	Current Utilized amount will display the current amount utilized of the event.
Total Utilized amount	Total Utilized amount will display the total amount utilized of the contract.

- OBTF system initiates the link/delink

  1. During creation of an LC,OBTF system initiates Link request
  2. During manual delink of FX at LC,OBTF system initiates delink request

  Delink of linked FX/Reduction of linked amount from the LC is allowed if the same is not attached to a BC contract.

49. On the **Letters of Credit Contract Detailed** screen, click **Save**.

    STEP RESULT: On saving the contract after entering all the required details in the system, the system validates the value of the contract amount against the following:

    - Product transaction limit
    - User Input limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction
- Transaction amount is in excess of the input limit of the user

NOTE: You have the option to amend all the unauthorized entries made for an LC. However, after authorization, certain fields cannot be amended.

50. Click **Exit** or **Cancel** button. to go back to the Application Browser.

    STEP RESULT: It leads you to the application browser.

51. On the **Letters of Credit Contract Detailed** screen, click the **Save** button

    STEP RESULT: The details are saved.

52. On the **Letters of Credit Contract Detailed** screen, click **Hold** button.

    a. It support a New operation during LC Issuance from LCDTRONL.

    b. User can unlock contracts put on HOLD, modify details if required and **Save**. In the existing functionality of amendment, Save would continue ‘Deletion of Hold’ and ‘Hold of Hold’ support.

    c. Similar to Hold of New operation the system will perform only mandatory validations.

    d. Validations applicable during amendment, will be processed.

    STEP RESULT: The system is enhanced to support Hold during LC amendment.

    NOTE: However, authorization is not supported for Contracts put on Hold.

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5.2 View LC Contract

This topic describes the procedure to view LC contract.

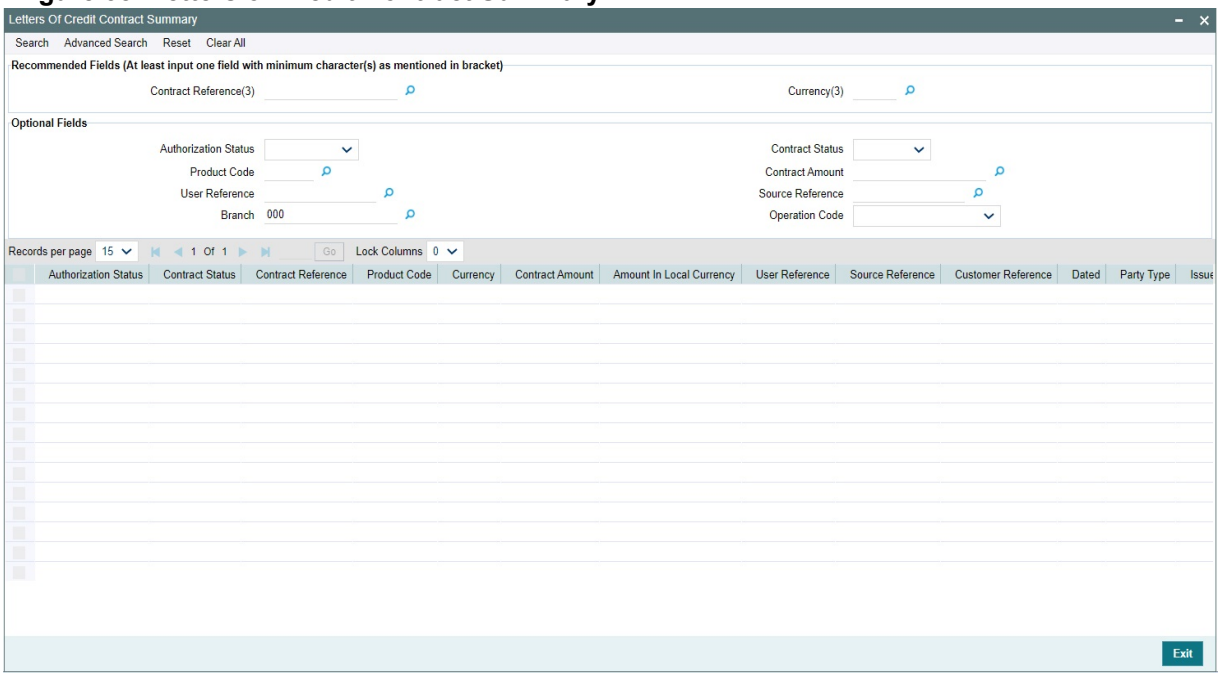
PREREQUISITE:

On the homepage, type **LCSTRONL** in the text box, and click next arrow.

1. On the **Letters of Credit Contract Summary** screen, select appropriate Contract Reference from the option list and click on **Search.**

   STEP RESULT: The records matching the specified search criteria are displayed. The details of the contracts that you have entered is displayed in the tabular form on the **Letters of Credit Contract Summary** screen.

Figure 38: Letters of Credit Contract Summary



For more information on the fields, refer the Field Description table given below:

Table 31: Letters of Credit Contract Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the contract from the drop-down list.
Contract Reference	Select the contract reference number from the option list.
Currency	Select the currency of the transaction from the option list.
Branch	Select the branch code for which you want to check the contract from the option list.
Contract Status	Select the status of the contract for which you want to check the pending function from the drop-down list.

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Field	Description
Product Code	Select the product code from the option list.
Contract Amount	Select the contract amount.
User Reference	Select the User Reference from the Option List.
Source Reference	Select the Source Reference from the Option List.
Operation Code	Select status of the operation code from the option list. For each record fetched by the system based on your query criteria, the following details are displayed: • Authorization Status • Contract Status • Contract Reference • Product Code • Currency • Contract Amount • User Reference • Source Reference • Customer Reference • Dated • Party Type • Issue Date • Expiry Date • Branch Amount in Local Currency

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NOTE: Now, open the existing contract by double clicking the contract. Provide the mandatory entries for the LC.

2. Click **Advanced Search** button to query a contract based on any of the following details:
   a. Authorization Status
   b. Contract Status
   c. Contract Reference
   d. Product Code
   e. Currency
   f. Contract Amount
   g. User Reference
   h. Source Reference
   i. Customer Reference
   j. Dated
   k. Party Type
   l. Issue Date
   m. Expiry Date
   n. Branch
   o. Amount in Local Currency

   STEP RESULT: Based on the criteria selected, the records are displayed.

5.2.1 Operations on LC Contract

This topic provides the systematic instruction about the operations you can perform on LC Contract.

1. On the existing **Letters of Credit Contract Detailed** screen, you can perform the following operations:
   a. Create a new record
   b. Reopen a record
   c. Unlock a record
   d. Copy a record
   e. Print the details of a record
   f. Reverse a record
   g. Rollover the details of a record
   h. Close a record

   RESULT: You can create/copy/unlock/close/reopen/print/reverse/rollover the details of a record.

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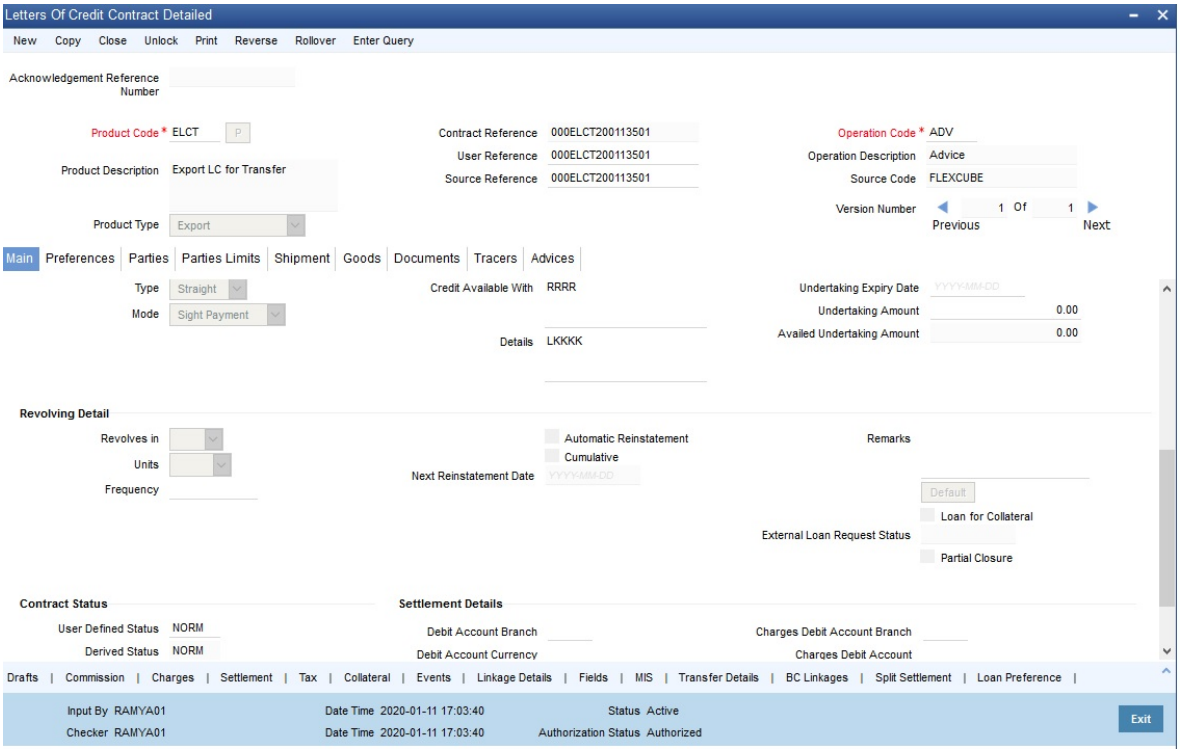
Figure 39:Letters of Credit Contract Detailed



5.2.2 Create Contract

Through the screens that follow in this section, you can process all types of LCs (import, export, invoice, clean, shipping guarantees). You can choose to enter the details of a contract using the following methods:

- Copying the details from an existing contract and changing only the details that are different for the LC you are entering

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- Using your keyboard or the option lists that are available at the various fields to enter the details of the LC afresh

To facilitate quick input, you only need to input the product code. Based on the product code, many of the fields will be defaulted. Overwrite on these defaults to suit your requirement. You can add details that are specific to the LC like the LC amount, details of the buyer and the seller, etc.

5.2.3 Upload LCs

Oracle Banking Trade Finance allows you to automatically upload LCs. The MT 700 and MT 701 messages that you receive can be uploaded into Oracle Banking Trade Finance as LC contracts. Depending on whether confirmation is required, the uploaded LCs will be of type advice or advice and confirm.

When LC is uploaded from incoming MT700 then Partial Confirmation Allowed will be checked at the product level and the operation of the contract is set to Confirm or Advice and confirm.

If the operation code is set to Confirm and Advice and Confirm for contracts uploaded from incoming MT700, then the system will default the Confirm Amount as LC Amount and confirm percent as 100

For contracts uploaded from incoming MT740, Undertaking Amount will be defaulted to LC Amount and undertaking expiry date will be null. Undertaking expiry date can be specified on amend of contract once the contract is created through incoming MT740.

If you modify the LC amount, the undertaken amount will not be impacted. However, the non-undertaken amount will be respectively modified based on the change in LC amount.

If the Undertake Entire LC on STP check box is selected on Letters of Credit branch Parameters Maintenance screen, the system will pass the following entries on receipt of MT740.

Table 32: Upload LC

Dr/ Cr	Account Role Code	Amount Tag	Amount Tag Description
Dr	LC_OCU_OFFSET (Unutilized Credit Offset)	REIM_UND_AMT	Reimbursement Undertaking Amount
Cr	LC_OCU (Outstanding Credit Unutilized)	REIM_UND_AMT	Reimbursement Undertaking Amount

If the Undertake Entire LC on STP check box is not checked, the system will pass the following entries on receipt of MT740.

Table 33: Upload LC

Dr/ Cr	Account Role Code	Amount Tag	Amount Tag Description
Dr	LC_REM_NU_OFF	REIM_NON_UND_AMT	Reimbursement Non-undertaking Amount

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Dr/ Cr	Account Role Code	Amount Tag	Amount Tag Description
Cr	LC_REM_NU	REIM_NON_UND_ AMT	Reimbursement Non-undertaking Amount

NOTE: While liquidating a bill under an LC, the system verifies the liquidation amount and the undertaken amount. If the liquidation amount is greater than the undertaken amount, the system displays an override message. You may choose to proceed or cancel.

5.2.3.1 Update Parties Limits on Reversal and Deletion of LC Contracts

Oracle Banking Trade Finance allows you to reverse or delete an LC contract. On reversal or deletion of an LC, the limits tracked for all joint venture parties are reduced proportionately. The limits tracked for non joint venture customers are reduced to the extent to which it was tracked.

5.2.3.2 Process Sanction Check during Save of a transaction

When a contract is saved, the system processes the sanction check as follows:

- Checks if sanction check is required for transaction branch
- If sanction check is required for transaction branch, then checks if sanction check is required for the product used to book the contract
- If sanction check is required for the product used to book the contract, then check if sanction check is required for the counterparty of the contract.
- If sanction check is required for the counterparty of the contract, then
  - From the sanction check preference maintenance, picks the sanction check re-check days for the branch. If there are no maintenance then re-check days will be treated as zero (0).
  - If the last sanction check date for the contract is null or if the last sanction check date plus re-check days is less than the current date then the validity of last sanction check will be expired and it has to be performed again.
- From the parties tab of contract picks the information for the parties for set of events maintained in the respective product.
- The following events performs sanction check validations:

Table 34: Sanction Check Validations

Event Code	Event Description
AATC	Amendment from Advice to Confirm
AMND	Amendment
AMNV	Initiation Of Amendment Confirmation
AOCF	Amend from open to Open & Confirm

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Event Code	Event Description
APAC	Amend - Pre-advice to Adv & confirm
APAD	Amendment from Pre-advice to advice
BADV	Booking Export LC-operation Advice
BANC	Booking of LC with Advice & Confirm
BCFM	Booking export LC with Confirm
BISS	Booking LC or Guarantee Issue
BPRE	Booking of LC with Pre-Advice
REIS	Reissue of Guarantee
ROPN	Reopening of an LC
TRNF	Transfer of LC

- Details of each party will be sent for sanction check as a single request. Response from external system will be updated in sanction check queue for the request.
- Sanction check status at the contract level will be updated to ‘P’ if the contract is saved in an unauthorized mode and updated as ‘X’ if the contract is saved in an auto authorized mode. The contract's authorization status in both the cases will be U or unauthorized. The system will then trigger the event SNCK for the contract.
- If last sanction check date plus re-check days is greater than or equal to the current date, it means that the last sanction check performed is still valid. If it is valid, then
    - the system checks if the parties information maintained in the contract's settlement instructions has changed since the last sanction check. If it is changed, a sanction check request is generated and placed in sanction check queue even though last sanction check is still valid.
    - If there are no changes in parties information, it means that sanction check is not required and sanction check request will not be made.
- Information will be placed in sanction check queue only if data is available in Parties tab for the party type.
- Any contract that is in ‘X’ or ‘P’ status cannot be authorized or modified. It can only be deleted. If a contract or event in ‘X’ or ‘P’ status is deleted, then the associated sanction check request should also be deleted.

5.2.3.3 Receipt of Response from Sanction Check System and Post Response Processing

You will receive response from sanction check system and post response processing.

- Sanction check system will provide a response for the request. This response will be updated as the contract's sanction check status. The response can be:
- A - Approved: This indicates that the contract passed sanction check.
- R - Rejected: This indicates that the contract failed sanction check

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- If the contract's sanction check response status is approved and the contracts sanction check status is ‘P’, it can be authorized and processed further.
- If the contract's sanction check response status is approved and the contract's sanction check status is ‘X’, then the post sanction check process will automatically authorize the contract. Any override generated as part of this authorization will be logged.
- The last sanction check date will be updated with the response date.
- If the contract's sanction check response status is rejected, then irrespective of the contract's sanction check status (P or X), the contract remains unauthorized. The only option allowed for such contracts is modification or deletion.
    - In case the contract is being modified, then a new sanction check request will be sent and the entire sanction check process will be repeated.
    - Contract can be deleted if a new contract is saved and if existing contract is amended.
- In case the event for amendment is deleted, the contract's sanction check status should revert back to the status before the amendment was initiated.
- If sanction check is not required at transacting branch, counterparty or product level, then the contract's sanction check status will be updated to ‘N’ and information will not be placed in the sanction check queue. The last sanction check date will not be updated with the current date.

5.3 Authorize a Contract

This topic provides the systematic instruction to authorize a LC contract.

CONTEXT: Every Letters of Credit transactions that you enter manually must be verified and authorized. Only a user who has appropriate rights can perform the verification and authorization functions. Such a user is called an authorizer.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **LCDTRAUT** text box, and click the next arrow.
   STEP RESULT: The **Letters of Credit Authorize Contract** screen is displayed.
2. On the **Letters of Credit Authorize Contract** screen, specify the fields, and click **Authorize**.
   STEP RESULT: You have authorised a contract.

Figure 40:Letters of Credit Authorize Contract

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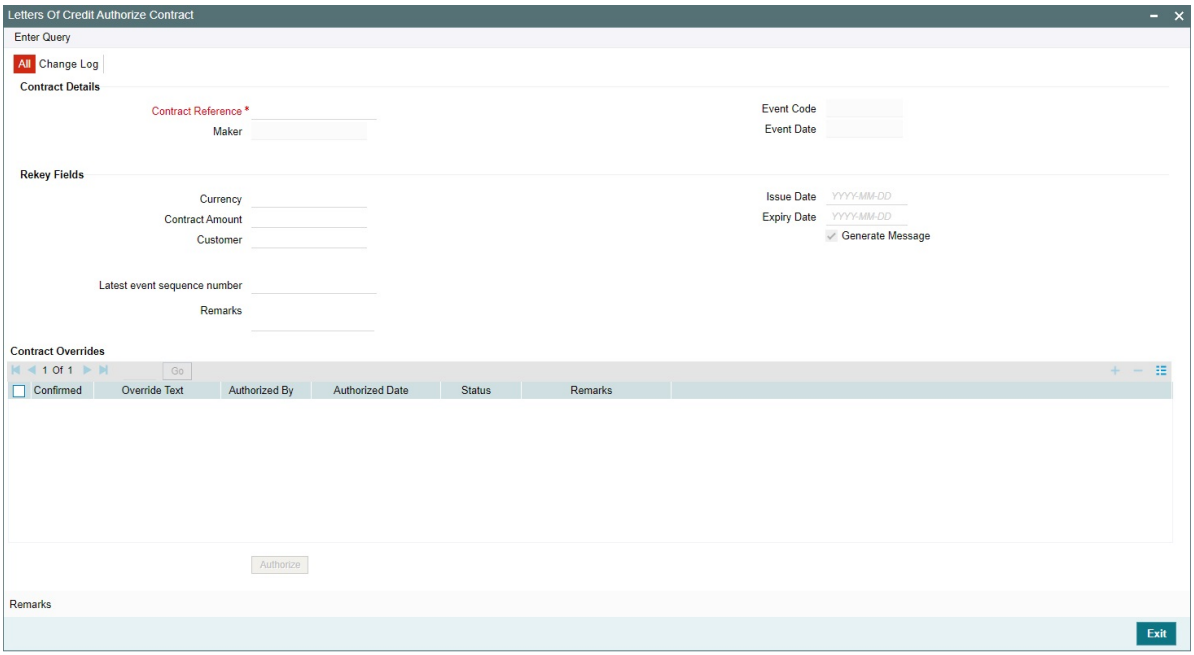

By default, the system displays all the fields based on the contract reference you select. You can specify remarks or instruction in the **Remarks** field.On the **Letters of Credit Product Preferences** screen, if you have set the preference for **Rekey Requirements** as **Yes** then you need to provide **Rekey Fields** details.For more details on this screen refer the topic **Remarks** in this user manual.

You cannot authorise a contract in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the Multilevel Authorization Detailed screen
- the level of authorization is greater than or equal to 'N'
- the 'Nth' or the final level of the users authorisation limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the 'Cumulative' field is checked in the Product Transaction Limits Maintenance screen
- the transaction amount is greater than the authoriser's authorisation limit if the Cumulative field is unchecked in the Product Transaction Limits Maintenance screen.

3. On the **Letters of Credit Authorize Contract** screen, click **Change Log t**ab.
   STEP RESULT: The **Change Log** screen is displayed.
   In Change Log Details, if there are any values changed in the contract, then the following details are displayed here:

   Field Description

   Old Value

   New Value

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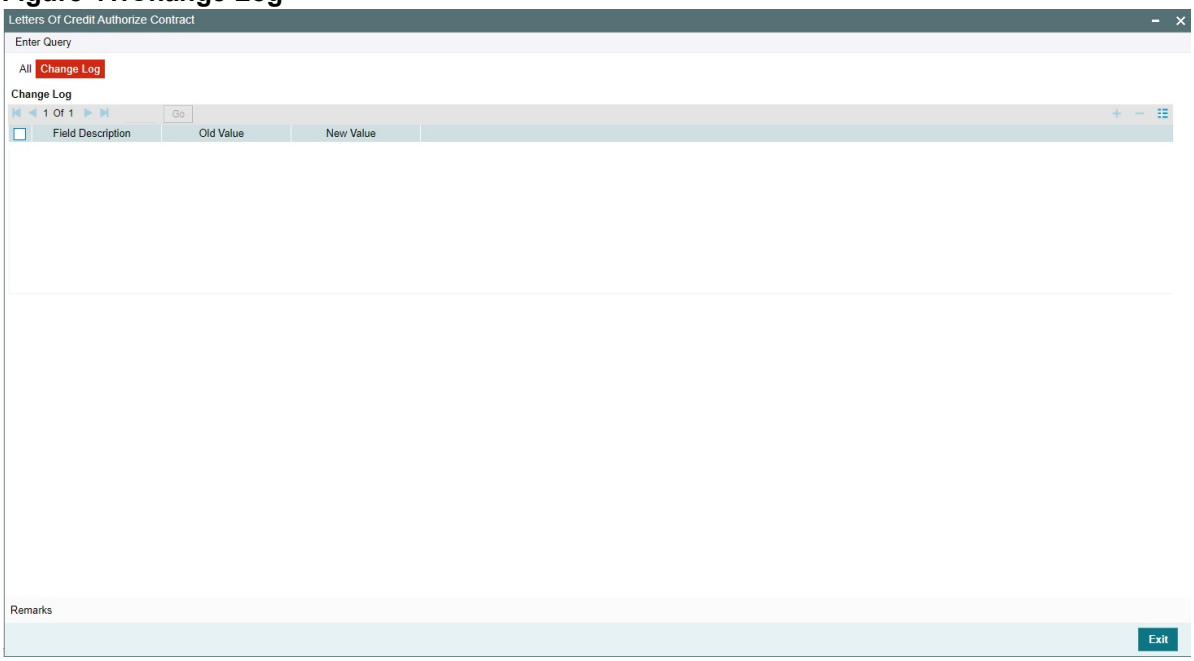
Figure 41:Change Log



5.4 Simulate LC Contract

This topic provides the systematic procedure to simulate a LC contract.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **LCDTRSIM** text box, and click next arrow.
   STEP RESULT: The **Letters of Credit Contract Simulation Detailed** screen is displayed.

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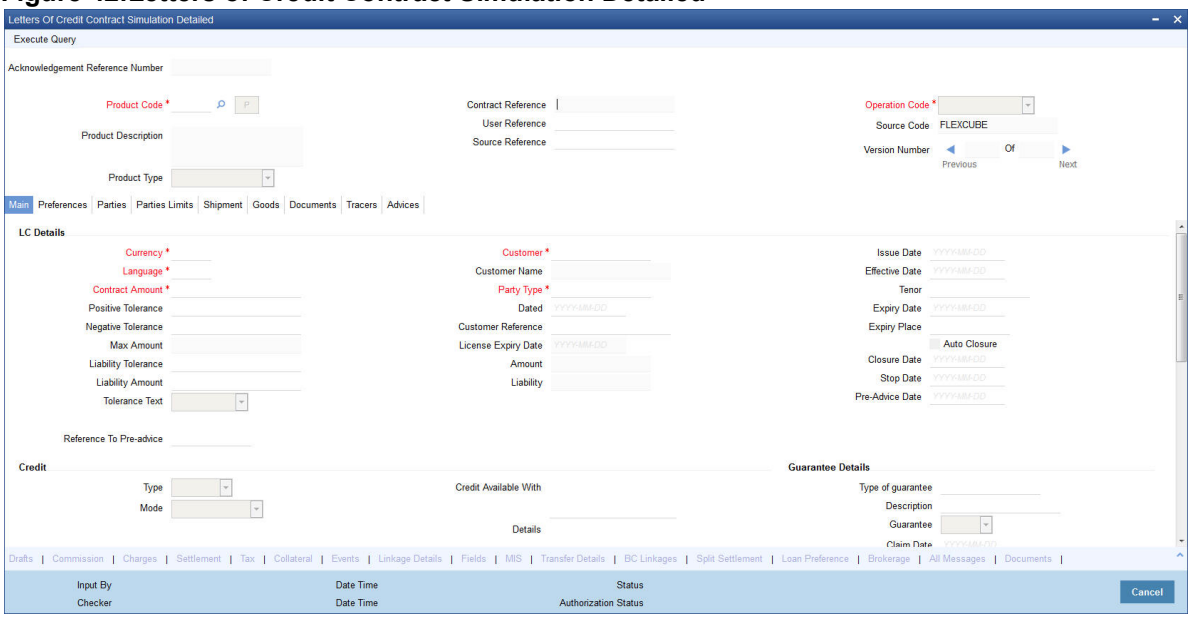
Figure 42:Letters of Credit Contract Simulation Detailed



2. On the **Letters of Credit Contract Simulation Detailed** screen, click the **Preferences** tab.

   STEP RESULT: Specify certain details specific to LC and set your preferences.

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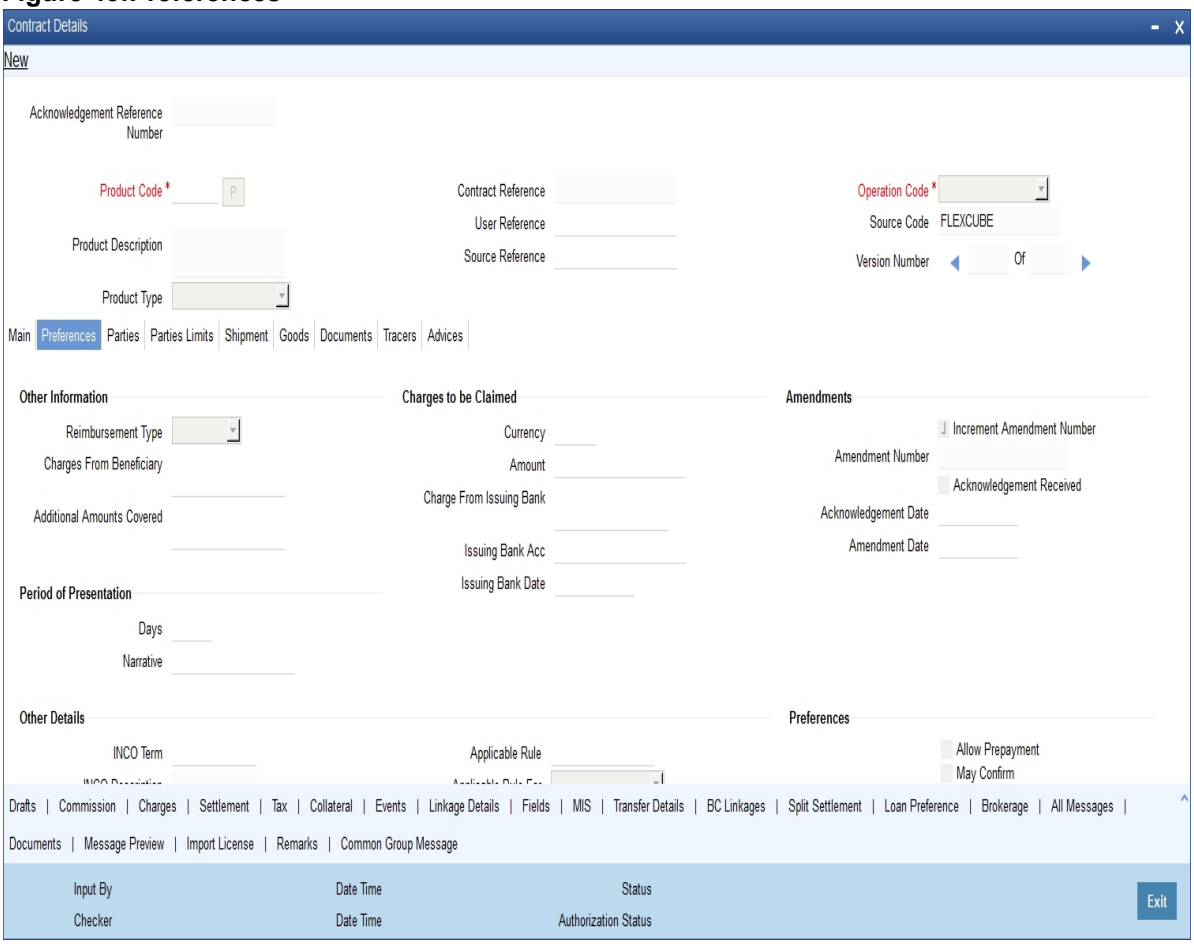
Figure 43:Preferences



For more information, refer the Field Description table given below:

You can set the following preferences:

Table 35: Letters of Credit Contract Simulation Detailed - Field Description

Field	Description
Transferrable	Check this option is to indicate the given LC is a transferred LC.

5.5 Multilevel Authorization of a Contract

High value transactions may require multilevel of authorization. The levels of authorizations are defined in the Product Transaction Limits screen. You can use the Multilevel Authorization Detailed screen for authoring a contract n-1 times. However, final authorization can take place only in the contract screen.

NOTE: For more details, refer the Multilevel Authorization of Contract/Loan Account section in the 'Procedures' User Manual.

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5.6 Cancel LC

This topic contains the following details:

1) *5.6.1 Cancel LC*
2) *5.6.2 Procedure for Cancelling LC*
3) *5.6.3 Generate Cancellation Advice in SWIFT Format*
4) *5.6.4 Cancellation of Shipping Guarantee*

5.6.1 Cancel LC

You may have to cancel an LC that has been opened, before its Expiry Date. An example for a cancellation is when the trade deal for which the LC is opened falls through. A cancelled LC will not be available for any availment. However, you can cancel an LC that has been availed partially.

A Pre-advice Import LC contract can also be cancelled like any other LC contract.

In Oracle Banking Trade Finance, the following are the prerequisites for cancellation:

- The LC has not yet reached its expiry date
- The cancellation event - CANC, has been defined

The accounting entries for this event are generally the reversal of the accounting entries passed for liability and collateral, when the LC was opened. In addition, a charge can be levied for canceling the LC. A cancellation advice informing, the advising bank or beneficiary, about the cancellation may be generated.

On cancelling of an LC, if there are any outstanding receivable components in the LC (Charges meant to be collected from the bills availed against the LC), then the system will display an error message indicating the same.

5.6.2 Procedure for Cancelling LC

This topic provides the systematic instruction to cancel an LC.

1. On **Letters of Credit Contract Detailed** screen, click **Cancel**.

   STEP RESULT: The **Confirmation Message** dialog box appears. It prompts you to confirm cancellation.

2. Click **Ok.**

   You have cancelled an LC.

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5.6.3 Generate Cancellation Advice in SWIFT Format

For generating LC cancellation advice in SWIFT MT799 format, you need to maintain the template for cancellation advice using SWIFT FFT Template screen. The template ID needs to be the same as the message ID.

Additionally, you need to set the default media as SWIFT at the customer level and customer address levels. The advice format also needs to be set to SWIFT. Further, you need to attach the advice to PCLS event at the product maintenance level.

If the above settings are done, the system will generate the cancellation advice in MT799 format during manual partial as well as auto partial closures of an LC.

5.6.4 Cancellation of Shipping Guarantee

Manual Cancellation of shipping guarantee issued against LC is not allowed from LC contract online screen.

5.7 Close LC

This topic contains the following details:

1) *5.7.1 Close an LC*
2) *5.7.2 Close an LC Automatically*
3) *5.7.3 Close an LC Manually*

5.7.1 Close an LC

An LC that is opened is negotiated within its expiry date. If the negotiation does not happen even after the expiry date, you can close the LC.

By closing an LC, you will be reversing the liability entries passed for the LC. This ensures that the credit limit that was taken by the LC is released and is available for future utilization.

A similar process is followed to cancel a Pre-advice Import LC.

On closure of an LC, if there are any outstanding receivable components in the LC (Charges meant to be collected from bills availed against the LC), then the system will display an error message indicating the same.

In Oracle Banking Trade Finance, you can close an LC under the following circumstances:

- The event CLOS is defined for the LC
- The LC is beyond its Expiry Date

The accounting entries defined for this event is generally the reversal of the outstanding liability. No availment can be made against an LC that is closed. You should reopen a closed LC if you have to make an availment against it. This would be required in a situation when the LC comes in for negotiation after it has been closed. The reopening of the LC will put back the outstanding liability and availability for the LC.

5.7.2 Close an LC Automatically

In the LC Contract Main screen, you can specify the following dates related to the closure of an LC:

- Whether auto closure is allowed

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- The date on which the LC should be automatically closed

To recall, the date of automatic closure is based on the 'Closure Days' maintained for the product involved in the LC. However, you can change the closure date, to any date, after the expiry date of the LC.

An LC that is defined for automatic closure will be closed during the End of Day processes on the closure date.

5.7.3 Close an LC Manually

An LC that is not defined for automatic closure can be closed any time after its Expiry Date.

Click Close icon, when the details of the LC are displayed in the Detailed View screen.

Oracle Banking Trade Finance displays a message prompting you to confirm the closure. The closure of an LC should be authorized by a user, bearing a different User ID, before the End of Day operations begin.

5.8 Reopening LC

An LC that is not defined for automatic closure can be closed any time after its Expiry Date.

To avail against a closed LC, you have to reopen it. This occurs when the LC comes in for negotiation after it has been closed. The reopening of the LC will put back the outstanding liability and availability for the LC.

To reopen a closed LC, you should have defined the event 'ROPN' for the product under which the LC is processed. For this event, you should have ideally defined the same entries for the LC outstanding amount and the liability, as you would for the opening (issue or advice) of an LC. You can levy a charge for reopening an LC.

5.8.1 Procedure for Reopening LC

This topic describes the systematic instruction to reopen the closed LC.

CONTEXT:

When you reopen the closed letters of credit, the system automatically levies a charge based on a given tariff. The system uses the amount tag 'OLD_OS_AMT' for the charge. This charge is calculated for a period between the last expiry date and the new expiry date defined while reopening the LC.

At times, the customer may request to reopen an expired LC with an increment in the LC amount. In such cases, the system considers the new LC amount as the basis amount for computation of the commission. Based on the LC product preferences, this commission can be collected in advance or arrears. This commission is applied during ROPN event.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the homepage.

1. On the **Letters of Credit Contract Detailed** screen, click **Reopen**.

   STEP RESULT: You can modify the following details while reopening an LC:

   - LC Amount
   - Closure Date
   - Shipment Details
   - Details under Party Limits Tab
   - Cash Collateral Details

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NOTE: However, you cannot modify the other details of the LC.

Once you have made the required modifications, save the contract. The system posts contingent entries defined for ROPN event with the modified LC amount. The system also tracks the limits for the LC.

When the LC amount is increased, there may be a corresponding increment against the respective parties in the New Limits tab. However, you need to manually handle such changes.

Reopening of an LC needs to be authorized by a different user having sufficient user rights:

- **Reopening Import LC -**On authorization of reopening of an import LC, the system generates MT707. If a reimbursement bank is also involved in the import LC, MT747 is generated.
- **Reopening Export LC -** When an export LC is closed, the system receives MT707 as a request for amendment. This message is moved to the repair queue. In such cases, you need to manually reopen and amend the LC. If a reimbursement bank is involved, the system receives MT747. Reopening and amendment need to be handled manually. If the parent LC of a transferred export LC is closed, you need to reopen the parent LC first. If you directly try to reopen the transferred export LC, the system displays an error message. This is applicable to reopening of back-to-back LCs as well.
- **Reopening Letter of Guarantee -** In case of a letter of guarantee, the system generates MT767 on authorization of reopening.

NOTE: You can reopen the closed LCs only. In case PCLS event has been triggered, you need to manually close the LC before reopening.

5.9 Reverse LC

This topic describes about reversing an LC.

This section contains the following details:

1) *5.9.1 Reverse an LC*
2) *5.9.2 Contract Reversal*
3) *5.9.3 Event Reversal*

5.9.1 Reverse an LC

This topic provides the systematic instruction to reverse an LC.

CONTEXT:

You can reverse any particular version of the LC Contract or entire LC. This can achieved through reversal operation. The Reversal of an LC should be authorized by a user, bearing a different User ID, before the End of Day Operation begins. This is applicable for Guarantees and Standby Letters of Credit.

1. Click **Reversal** icon once you view the LC details in the **Detailed View** screen.
   STEP RESULT: You can select either of the options for reversal:
   - Contract Reversal

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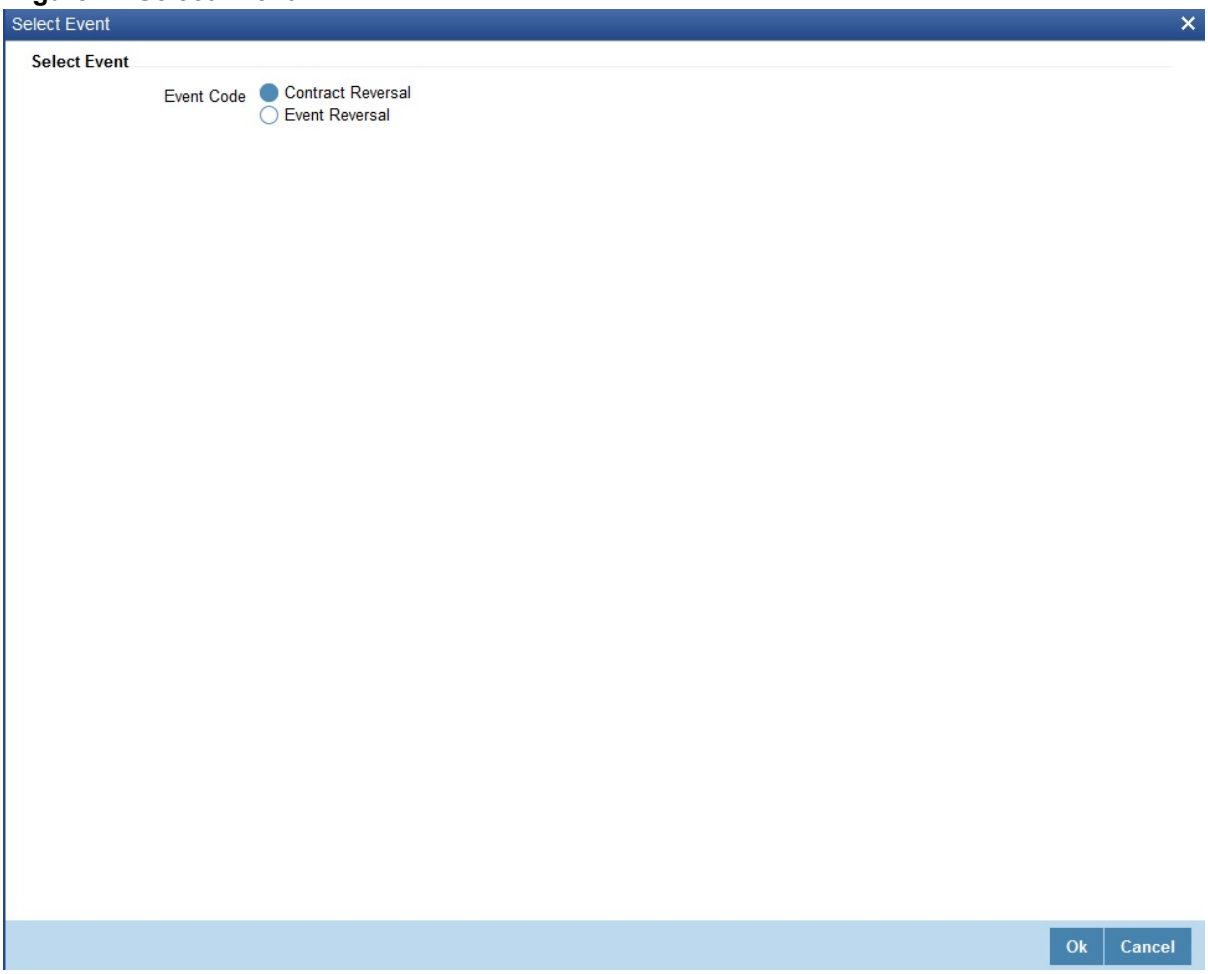
- Event Reversal

Oracle Banking Trade Finance will prompt you to confirm the reversal of the LC.

Figure 44:Select Event



5.9.2 Contract Reversal

On selecting ‘Contract reversal’, system will reverse the LC contract. A Reversed LC will not be available for any further operations.

‘REVR’ event will be triggered which updates the contract status as ‘Reversed’. This will reverse the liability entries passed for the LC to ensure that the credit limit that was taken by the LC is released and is available for future utili-

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zation. In addition to this, Charges, Commission, Limits Utilization and Accounting entries will also be reversed on contract reversal.

5.9.3 Event Reversal

In case of 'Event Reversal', system will reverse the last version creating event along with the non-version creating events (if any) in between the current version and previous version. This reinstates the contract to the version corresponding to the version of the immediate previous event of the reversed event.

'REVE' event will be triggered and reverse the associated events, but the contract status will be available as 'Active'. However, you cannot reverse the last event reversal even though it is a version creating event.

This will also reverse the liability entries passed for those particular reversed LC events to ensure that the credit limit that was taken by the LC is released and is available for future utilization.

This will also reverse the liability entries passed for those particular reversed LC events to ensure that the credit limit that was taken by the LC is released and is available for future utilization.

Reversal of the event will have impact on the below details:

- Accounting entries- Negative entries will be posted for the reversed LC events
- Commission
- Charges
- Limit utilization

You cannot reverse more than one event at the same time or reverse a cancelled or closed LC contract.

When there is only one version available for the contract and if you select 'Event Reversal', the system displays an error message and in this case you need to select 'Contract Reversal'.

5.10 Reassigning a Contract to another User

This topic provides systematic instruction to reassign a contract to another user.

CONTEXT:

A contract can be deleted only by the user who entered it. If a contract has to be deleted and the user who input the same is not available to do it, you can reassign the contract to another user so that the other user can delete it. Typically, this situation may arise during EOD operations, when a contract that is not authorized has to be deleted and the user who input it has left office for the day.

PREREQUISITE:

Specify the **User ID** and **Password** and login to the Homepage.

1. On the homepage, type **LCDTREAS** in the text box, and click next arrow.
   STEP RESULT: The **Letters of Credit Contract Reassign** screen is displayed.

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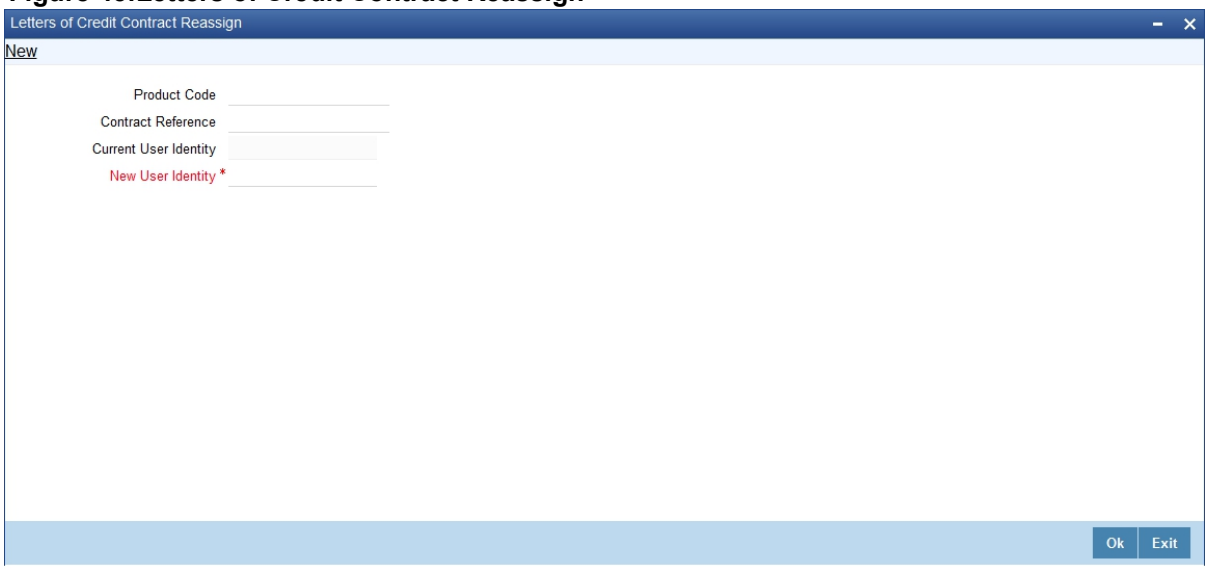
Figure 45:Letters of Credit Contract Reassign



To reassign a contract to another user, the following steps are required:

For more information on fields, refer the Field Description table given below:

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Table 36: Letter of Credit Contract Reassign- Field Description

Field	Description
Product Code	Indicate the product associated with the bill. You can select a product code from the option list, which contains a list of the authorized products that you have created. This field is optional.
Contract Reference Number	Indicate the contract reference number of the bill you wish to reassign, to another user. You can select a reference number from the option list, which contains a list of all the active bills. This field is optional.
Current User Id	The current user ID is displayed. This field is optional.
New User ID	Select the User ID of the user to whom you are assigning the contract. **NOTE:** This user to whom you reassign a contract should have access rights to enter bill contracts. This field is mandatory.

Your User ID will be defaulted from the login screen. Click **Save** icon to save the specifications you have made. Click **Exit** or **Cancel** button if you do not want to save the details that you entered.

5.11 Liquidate Components

This topic provides the systematic instruction to liquidate overdue components. i.e Normal and Penal components partially or fully.

PREREQUISITE:

Specify the **User ID** and **Password** and login to the Homepage.

1. On the homepage, type **LCDTRPAY** in the text box, and click next arrow.
   STEP RESULT: The **Letters of Credit Payment Input** screen is displayed.

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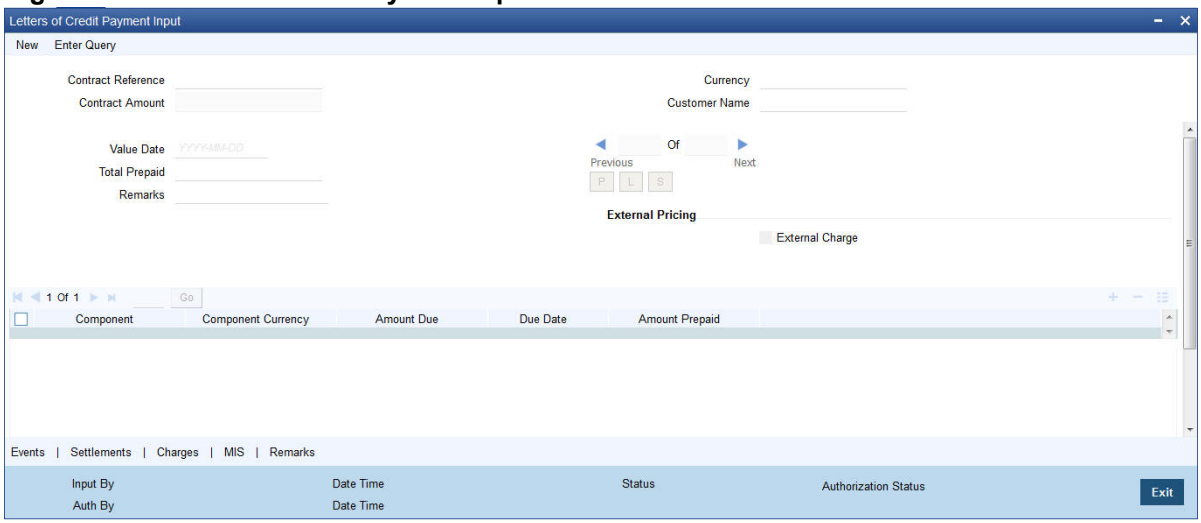
Figure 46: Letters of Credit Payment Input



For more information on fields, refer the Field Description table given below:

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Table 37: Letters of Credit Payment Input - Field Description

Field	Description
Contract Reference	Specify the contract you want to liquidate. You can also select the contract from the adjoining option list. The list displays all the active contracts with bill amount 'zero' Click 'P' button to display the outstanding amount. This screen also displays all the overdue interest and penalty interest on Principal. On clicking 'L' button, the system will allocate the payment amount towards each component. On clicking 'S' button, the system displays the total amount paid and this total amount will be displayed in the 'Total Paid' field. **NOTE:** You can choose to liquidate the overdue components only if the interest component is specified as Arrears. In case the components are liquidated, the screen amends the status of the contract as liquidated. You can also reverse the interest component that is liquidated. On saving the transaction after entering all the required details in the system, the system validates the value of the contract amount against the following: • Product transaction limit • User Input limit If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages: • Number of levels required for authorizing the transaction • Transaction amount is in excess of the input limit of the user This field is optional.
External Pricing	Specify the external pricing details: This field is mandatory.

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Field	Description
External Charge	During LC payment input for a contract for which 'External Charges' is enabled at product level, external charges is fetched from external pricing and billing engine. **NOTE:** For more details on the Charges Details screen, refer section 'Contract Charge Details' in Charges and Fees User Guide under Modularity. This field is optional.

5.12 Import License Utilization

This topic provides the systematic instruction to import license utilized by other banks.

CONTEXT:

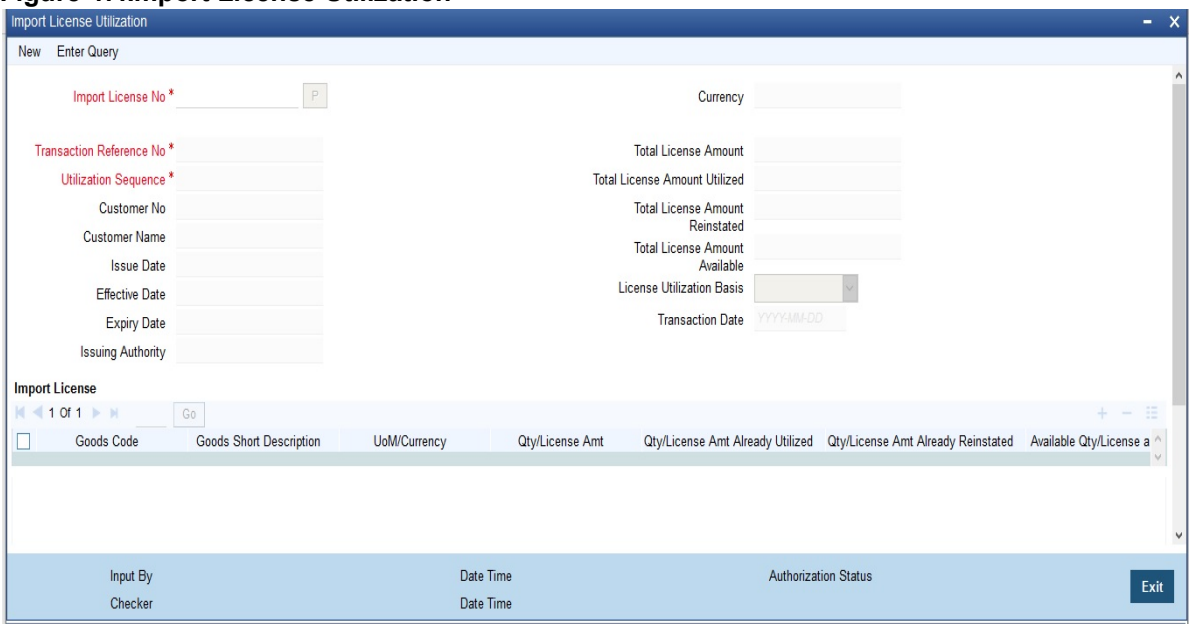
The transactions for licensed import goods can be executed from different banks. You can record the portion of import license utilized by other banks through **Import License Utilization** screen. You can also reinstate the quantity or license amount marked as utilized for the physical import of goods.

PREREQUISITE:

Specify the **User ID** and **Password** and login to the Homepage.

1. On the homepage, type **LCDILUTL** in the text box, and click next arrow.
   STEP RESULT: The **Import License Utilization** screen is displayed.

Figure 47:Import License Utilization



For more information on fields, refer the Field Description table given below:

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Table 38: Import License Utilization - Field Description

Field	Description
Import License No.	Select the import license number for which utilization or reinstatement should be performed from the option list. This field is mandatory.
Transaction Reference Number	The system displays the transaction reference number. This field is mandatory.
Utilization Sequence	The system displays the utilization sequence number. This field is mandatory.
Customer No	The system displays the customer id captured for the import license. This field is optional.
Customer Name	The system displays the name of the customer id.
Issue Date	The system displays the issue date recorded for the import license. This field is optional.
Effective Date	The system displays the effective date. This field is optional.
Expiry Date	The system displays the expiry date here. This field is optional.
Issuing Authority	The system displays the issuing authority of import license. This field is optional.
Currency	The system displays the currency of the sum total of the license amount. This field is optional.
Total License Amount	The system displays the total license amount. This field is optional.
Total License Amount Utilized	The system displays the sum total of licensed amount utilized for all goods code. This field is optional.
Total License Amount Reinstated	The system displays the sum total of license amount reinstated for all goods code. This field is optional.

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Field	Description
Total License Amount Available	The system displays the sum total of available license amount of all goods. This field is optional.
License Utilization Basis	The system displays the utilization basis captured. This field is optional.
Transaction Reference No	The system displays unique transaction number for each utilization. This field is optional.
Transaction Date	The system defaults the current date. This field is optional.
Import License	You can capture multiple goods code, quantity or amount details here.
Goods Code	The system displays the goods code. This field is optional.
Goods Short Description	The system displays the goods code.
UoM/Currency	The system displays the unit of measurement or currency captured for the goods code of import license. If the basis is Quantity, then the system displays UoM maintained for the goods code. If the basis is Amount, then the system displays the currency maintained for the import license. This field is optional.
Qty/License Amt	The system displays the Quantity or License Amount captured for the goods code of import license. This field is optional.
Qty/License Amt Already Utilized	The system displays the sum total of Quantity or License Amount already reinstated for the goods code. This field is optional.
Qty/License Amt Already Reinstated	The system displays the sum total of Quantity or License Amount already reinstated for the goods code. This field is optional.
Available Qty/ License Amt	The system displays either the Available Quantity or Available License Amount for the goods code. This field is optional.

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Field	Description
Qty/License Amount Utilized	Specify the quantity or the license amount utilized. If the license utilization basis is 'Quantity', then the system updates license amount utilized as (Quantity Utilized * Rate / Unit). This field is optional.
Qty/License Amount Reinstated	Specify the quantity or the license amount reinstated. If utilization in Qty/License Amount is maintained for a goods code of an import license using Import License Utilization, then the system allows reinstatement of the same. The value specified for Qty / License Amt Reinstated should be less than or equal to sum total of (Qty/License Amt Already Utilized - Qty/License Amt Already Reinstated) through 'Import License Utilization' screen. Reinstatement is displayed on authorization of transaction. You can specify either Qty / License Amt Utilized or Qty/License Amt Reinstated for a goods code. This field is optional.
Internal Remarks	Specify remarks if any. This field is optional.

5.13 View Import License Utilization Summary Details

This topic provides the systematic instruction to view import license utilization details.

CONTEXT:

You can view the import license utilization details in **Import License Utilization Summary** Screen.

PREREQUISITE:

Specify the **User ID** and **Password** and login to the Homepage.

1. On the homepage, type **LCSILUTL** in the text box, and click next arrow.
   STEP RESULT: The **Import License Utilization Summary** screen is displayed.

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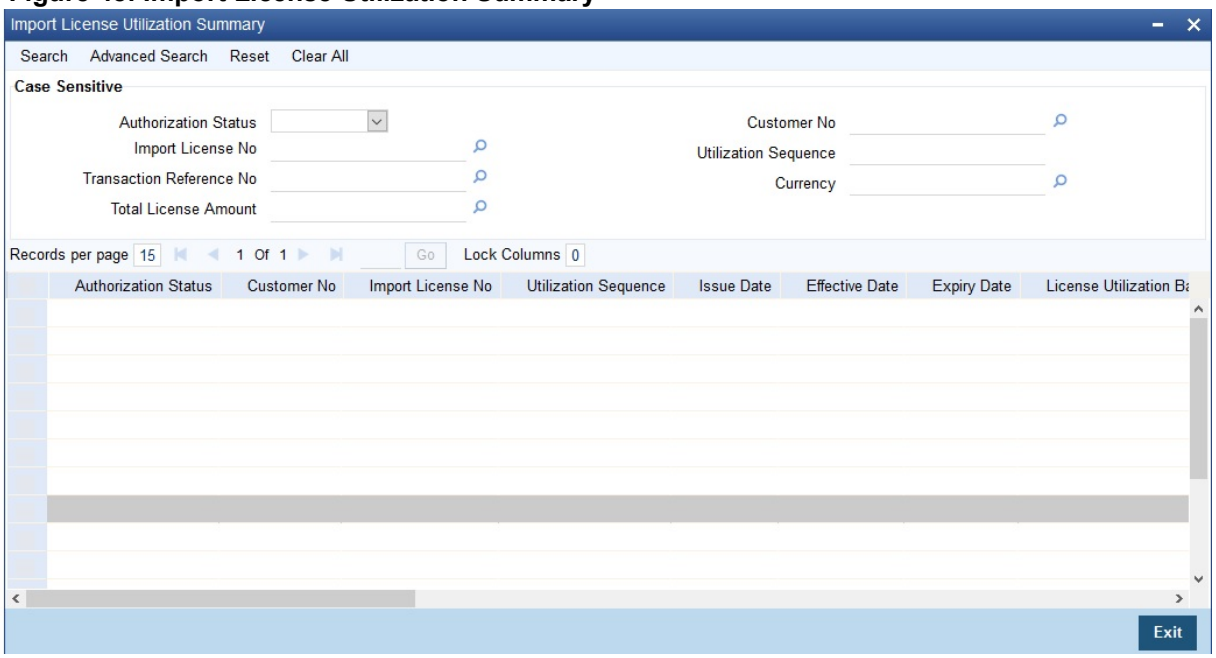
Figure 48: Import License Utilization Summary



2. Select on any or all of the following parameters and click **Search**.
   a. Authorization Status
   b. Customer No.
   c. Import License No.
   d. Utilization Sequence
   e. Transaction Reference Number
   f. Currency
   g. Total License Amount

   STEP RESULT: You can view all the records meeting the selected criteria.

The system displays the following fetched records:

- Authorization Status
- Customer Number
- Import License No.
- Utilization Sequence
- Issue Date
- Effective Date
- Expiry Date
- License Utilization Basis
- Utilization Branch
- Transaction Reference No.

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- Currency
- Total License Amount
- Utilization Date
- Reinstatement Date
- Event Code
- Total License Amount Available
- Total License Amount Utilized
- Total License Amount Reinstated

5.14 View Import License Utilization Details

1. On **Letters of Credit Contract Detailed** screen, click **Cancel**.
   STEP RESULT: The **Confirmation Message** dialog box appears. It prompts you to confirm cancellation.
2. Click **Ok.**
   You have cancelled an LC.

5.14.1 Operations on Import License Utilization

This topic provides the systematic instruction to perform operations on an import license utilization record.

PREREQUISITE:

Navigate to **Import License Utilization Summary** to view the import license utilization records.

1. On the **Import License Utilization Summary** screen, double-click on a import license record.
   STEP RESULT: You can perform the following operations.
   - Amend the details of a record
   - Authorize a record
   - Copy the details of a commodity, on to a new record
   - Close a record
   - Print the details of a record
   - Delete a record
   - **NOTE:** Please refer to the manual on Common Procedures for details of these operations.

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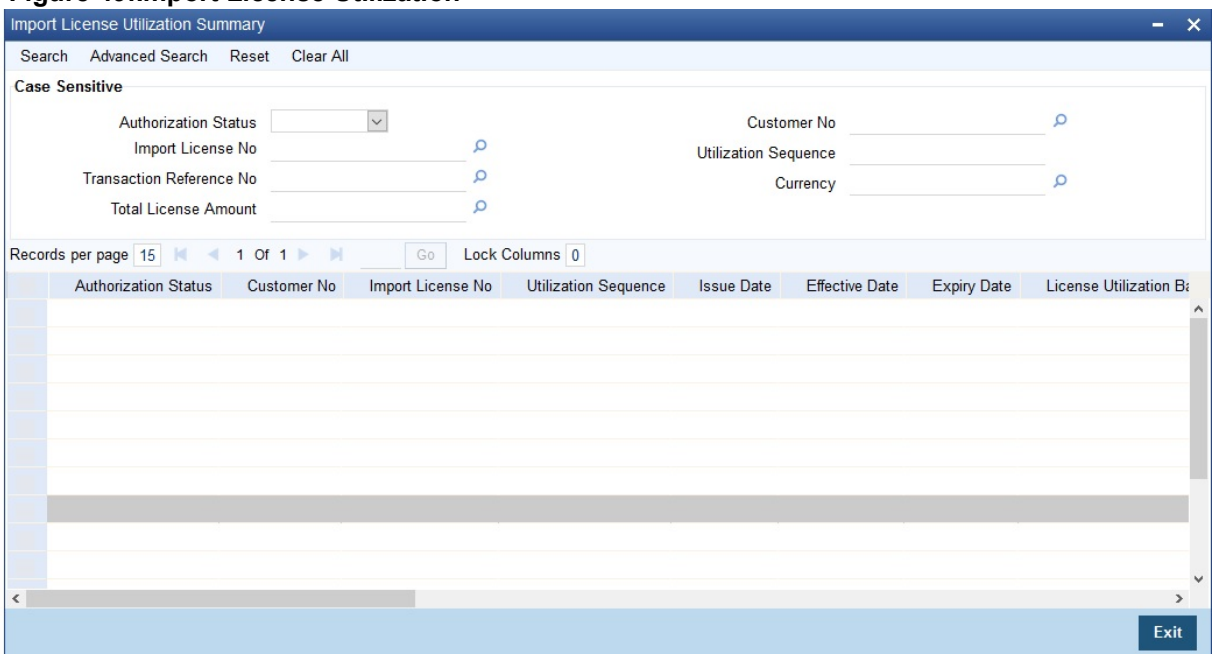
Figure 49:Import License Utilization



Select on any or all of the following parameters and click **Search**.

- Authorization Status
- Customer No.
- Import License No.
- Utilization Sequence
- Transaction Reference Number
- Currency
- Total License Amount
- You can view all the records meeting the selected criteria.
- The system displays the following fetched records:
- Authorization Status
- Customer Number
- Import License No.
- Utilization Sequence
- Issue Date
- Effective Date
- Expiry Date
- License Utilization Basis

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- Utilization Branch
- Transaction Reference No.
- Currency
- Total License Amount
- Utilization Date
- Reinstatement Date
- Event Code
- Total License Amount Available
- Total License Amount Utilized
- Total License Amount Reinstated

5.15 List of Glossary - Process LC Contract

LCDTRONL
Letters of Credit Contract Detailed -*5.1.1 Capture LC Contract Details* (p. 103)

LCDTRAUT
Letters of Credit Authorize Contract -*5.3 Authorize a Contract* (p. 215)

LCDTREAS
Letters of Credit Contract Reassign -*5.10 Reassigning a Contract to another User* (p. 225)

LCDTRPAY
Letters of Credit Payment Input -*5.11 Liquidate Components* (p. 227)

LCDTRSIM
Letters of Credit Contract Simulated Detailed -*5.4 Simulate LC Contract* (p. 217)

LCSTRONL
Letters of Credit Contract Summary -*5.2 View LC Contract* (p. 208)

LCDILUTL
Import License Utilization -*5.12 Import License Utilization* (p. 230)

LCSILUTL
Import License Utilization Summary-*5.13 View Import License Utilization Summary Details* (p. 233)

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7. LC Availment

7.1 Introduction

On receipt of the bills or on notification from the negotiating bank, you can record an availment under an LC. The availment on an LC can be made only up to the Maximum LC amount, specified in the Contract Main screen.

Once an availment is recorded, the current availability under the LC will be reduced and the outstanding liability updated automatically. It will be reduced by the availment amount. When an availment is recorded and there is cash collateral outstanding against the LC, invoke the cash collateral screen and specify the amount of cash collateral to be released.

7.2 Availment Details

This section contains the following details:

1) *7.2.1 Capture Availment Details*
2) *7.2.2 Reverse LC Liability*

7.2.1 Capture Availment Details

This topic describes the systematic instruction to capture the availment details.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **LCDAVMNT** in the text box, and click the next arrow.
   STEP RESULT: The **Letters of Credit Availment Detail** screen is displayed.

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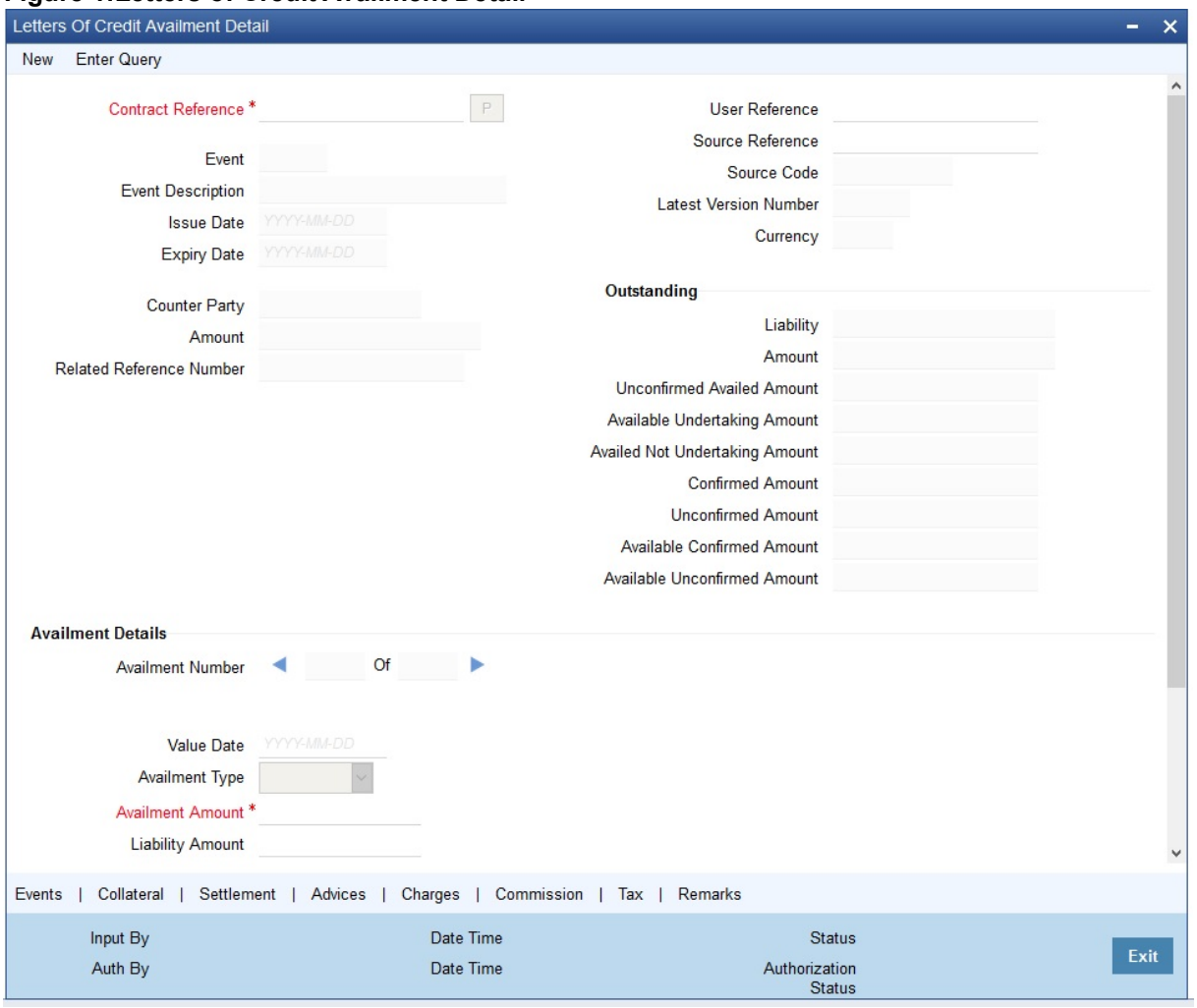
Figure 1:Letters of Credit Availment Detail



2. On the **Letters of Credit Availment Detail** screen, click **New**.

STEP RESULT: The **Letters of Credit Availment Detail** screen is displayed with no details.

Enter the field details and click **Save** to maintain the details.

For more information on fields, refer the Field Description table given below:

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Table 1: Letters of Credit Availment Detail - Field Description

Field	Description
Contract Reference	Specify or select the contract reference number from the option list provided. You can fetch the transactions of all branches by choosing either contract reference number or branch from this option list. Click Populate 'P' button. The following contract details will be displayed: • Event • Description • Issue Date • Expiry Date • User ref No • Version No • Currency • Counterparty • Related Reference Number • Amount • Liability • Outstanding Amount • Available Confirmed Amount • Availed Unconfirmed Amount • Undertaking Amount • Availed Not Undertaking Amount **NOTE:** The system will not display LC with Pre-advice operation contract in the option list. This field is mandatory.
Availment Details	Specify the availment details:.

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Field	Description
Availment Amount	You can specify the amount being availed under the LC, in this screen. The availment amount that you specify cannot be greater than the Outstanding LC Amount displayed in this screen. Partial amounts can be availed against an LC. The availment thus need not always be the amount available under the LC. After an availment is made on an LC, the LC amount is automatically reduced. The LC amount after the availment is displayed in the Outstanding LC Amount field of the 'LC Contract Main' screen. If the LC is linked to an open insurance policy for which the option 'Update utilization Automatically' is checked, the system will decrease the utilization on the policy with the LC availment amount. Similarly, if the availment is reversed or a reversal is deleted, then the utilization amount will be increased or decreased respectively to the extent of the availment amount. On saving the transaction after entering all the required details in the system, the system validates the value of the availed amount against the following: • Product transaction limit • User Input limit If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages: • Number of levels required for authorizing the transaction • Transaction amount is in excess of the input limit of the user This field is mandatory.
Value Date	An availment can be made either as of a date in the past or today. By default, the system displays the current date. You can change it to a date in the past. This field is optional.

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Field	Description
Availment Type	Specify the type of availment to be recorded under the LC. Click the drop-down list and select one of the following values: • Payment • Acceptance • Negotiation **NOTE:** If the entry to this field does not adhere to the conditions specified above you will be prompted for an override. This field is optional.
Liability Amount	The Liability Amount refers to the customer's liability to the bank. For an availment you can specify the amount that should be reduced, from the Outstanding Liability amount. The Outstanding Liability amount can be reduced by an amount that is greater or less than the amount currently being availed. By default, the availment amount specified in the Availment Amount field will be defaulted here. **NOTE:** The liability amount that you specify should not result in the Outstanding Liability Amount being less than the Outstanding LC Amount. If the values entered as the Availment Amount and the Liability Amount result in the liability amount being less than the LC amount, an error message will be flashed. The message will prompt you to re-enter values to the relevant fields. This field is optional.
Remarks	Click the icon and enter information about the availment in the window that pops up. This information is intended for the internal reference of your bank. These remarks will be displayed when the details of the availment are retrieved or printed. This field is optional.
Event Sequence Number	The system displays the event sequence number. This indicates a number corresponding to the number of events for which the operation has been performed. This field is optional.
Outstanding	Specify the Outstanding details.

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Field	Description
Liability	On clicking ‘P’ button after specifying the contract reference number, the system displays the current liability amount. This field is optional.
Amount	On clicking ‘P’ button after specifying the contract reference number, the system displays the current outstanding amount. This field is optional.
Unconfirmed Availed Amount	The system displays the Unconfirmed Availed Amount on clicking 'P' button after specifying the contract reference number,
Available Undertaking Amount	The system defaults the latest availed undertaking amount on click of 'P' button after specifying the contract reference number.
Availed Not Undertaking Amount	The system defaults the latest availed non undertaking amount on click of 'P' button after specifying the contract reference number.
Confirmed Amount	On clicking ‘P’ button after specifying the contract reference number, the system displays the current confirmed amount. This field is optional.
Unconfirmed Amount	On clicking ‘P’ button after specifying the contract reference number, the system displays the current unconfirmed amount. This field is optional.
Available Confirmed Amount	On clicking ‘P’ button after specifying the contract reference number, the system displays the current available confirmed amount. This field is optional.
External Pricing	Specify the external pricing details.
External Charge	During availment for a contract for which External Charges is enabled at product level, external charges is fetched from external pricing and billing engine. This field is optional.

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7.2.2 Reverse LC Liability

When an LC is availed using a Bill (or using the Availment function from the Browser), the Availment Amount and the Liability Percentage specified for the underlying LC contract, will be used in computing the default Liability Amount. The default value that is displayed can be changed.

NOTE: During availment, the Positive Tolerance Percentage specified for the LC is not taken into account to compute the default value of the Liability Amount. The LC availment screen displays buttons that process the various functions necessary to make an availment on an LC. The buttons have been briefly described below:

Also displayed is a horizontal array of eight buttons. These buttons explain the various functions necessary to make an availment on a LC.

The buttons have been briefly described below:

Buttons	Description
Advices	Click this button to define the advices that will be generated for the availment.
Commission	This button invokes the Commissions service.
Charges	This button invokes the Charges and fees service. The chapter titled Processing Charges on LCs details the procedure of maintaining charge rules. It also deals with the application of the scheme on an availment.
Tax	This button invokes the availment tax services. The tax details applicable for the availment will be shown and you can choose to waive it, if necessary. The chapter titled Processing Tax for LCs details the procedure of maintaining tax rules and schemes. It also deals with the linking and application of the scheme on an availment.
Settlement	Click on this button to invoke the Settlement screens. You can specify settlement details for the availment like: • the accounts to be used for the availment • message details • party details Based on the details that you enter in the settlement screens, the availment will be settled. The details of these screens have been discussed under the head Maintaining Settlement Instructions in this chapter.
Collateral	In the screen corresponding to this button, you can specify the adjustments that you want to make, on the cash collected as collateral.

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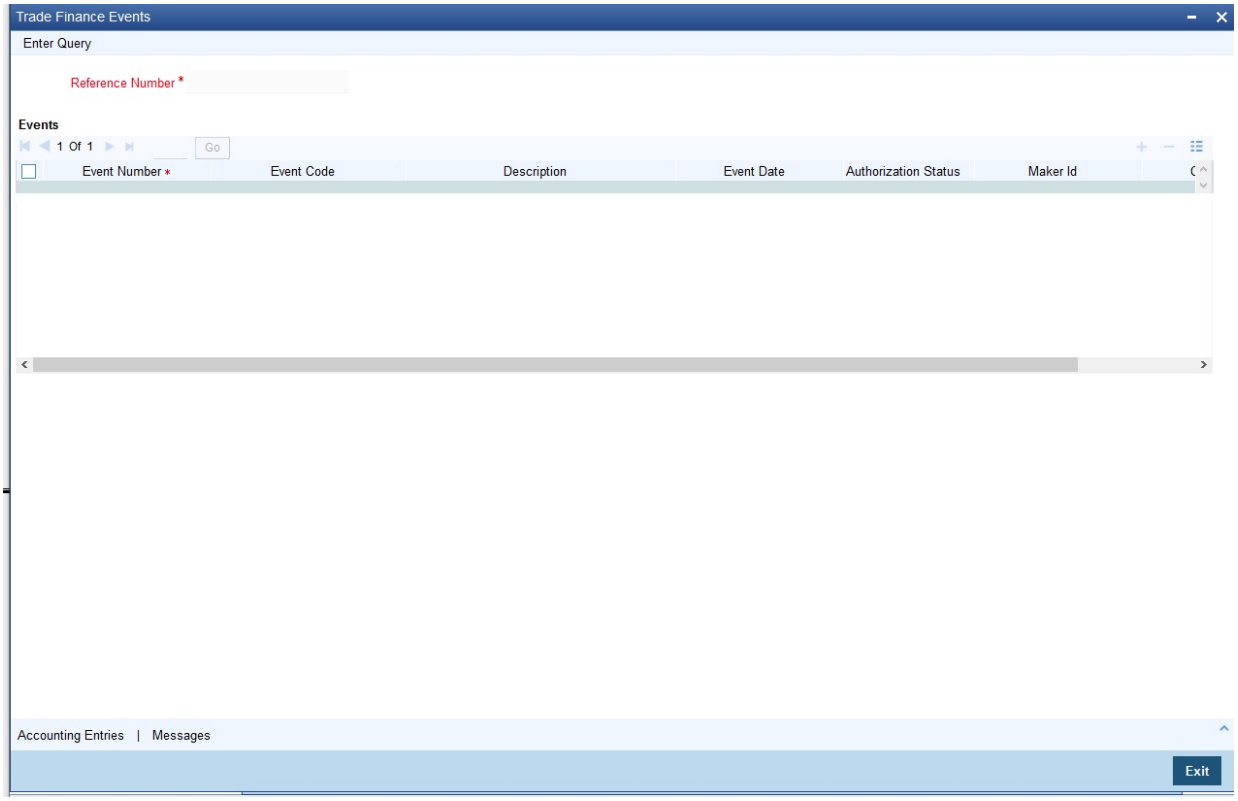
Buttons	Description
Event	Click on this button to view the details of the events and accounting entries that an availment entails. This icon also gives the details of other events on the Islamic LC.
Remarks	Click this button to view the 'History of Remarks' screen.

3. On the **Letters of Credit Availment Detail** screen, click the **Event** button.

STEP RESULT: The **Trade Finance Events** screen is displayed. You can view the details of the events and accounting entries that an availment entails. It also provides the details of other events on the LC.

NOTE: The details of events that have taken place on the contract including the last availment, that you are have just entered will be displayed. The date on which the event took place will also be displayed

Figure 2:Trade Finance Events



4. Click **Exit** or **Cancel** button to go back to the main screen.
5. On the **Trade Finance Events** screen, click the **Accounting Entries**.

STEP RESULT: You can view the details of the accounting entries that were passed only for the event displayed in the availment.

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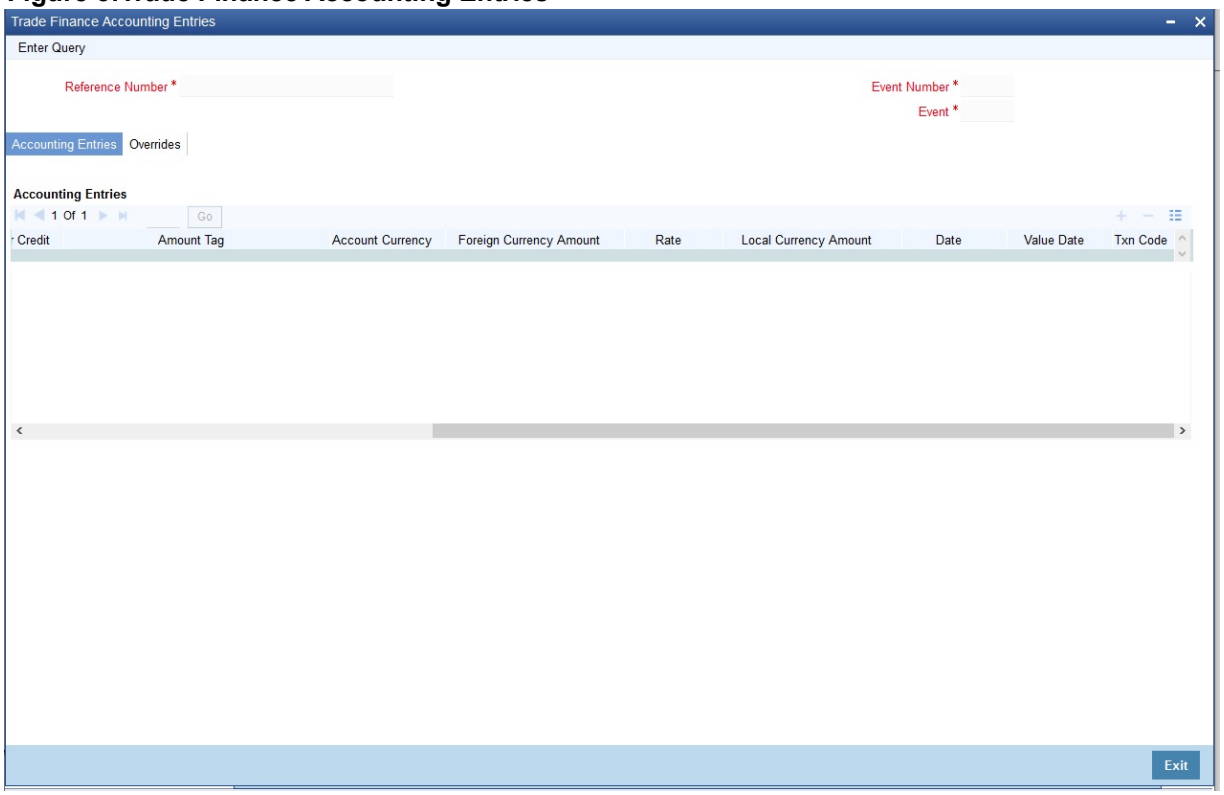
Figure 3:Trade Finance Accounting Entries



The following information is provided for each event:

- Branch
- Account
- Account Description
- Transaction Code
- Debit or Credit
- Amount Tag
- Rate
- Account Currency
- Foreign Currency Amount
- Local Currency Amount
- Value Date
- Date

All the overrides that were allowed for an event will also be displayed

> **NOTE:** The system will display an override message if the date when the availment is made i.e. the value date of the availment falls after the expiry date for the LC issued. You may use your discretion to proceed

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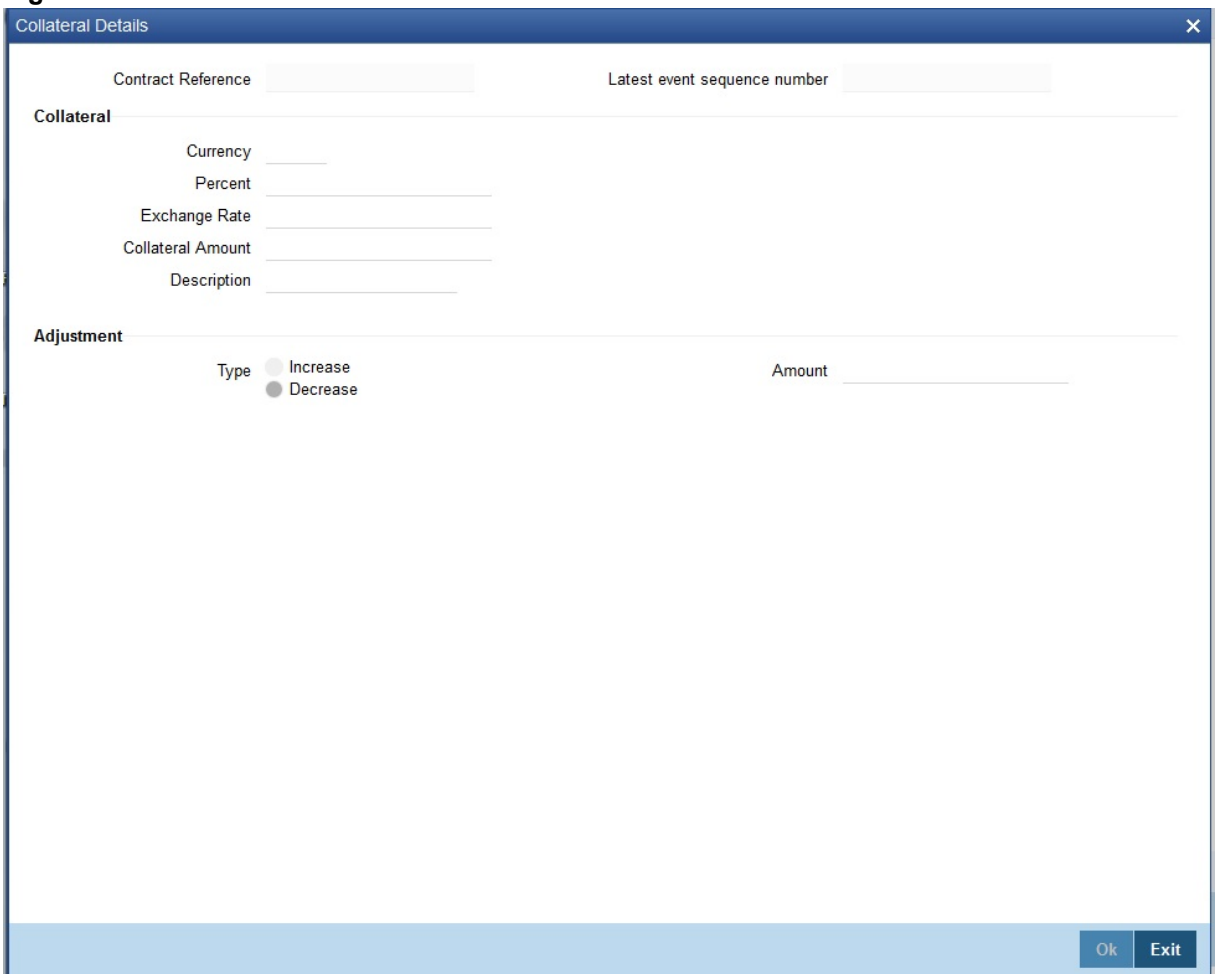
or cancel the contract. You can also have this override configured as an error message in which case, the system will not allow you to proceed until you make the necessary changes.

6. Click **Exit** or **Cancel** button to return to the **Accounting Entries** screen.

7. On the **Letters of Credit Availment Detail** screen, click the **Collateral** button.

STEP RESULT: You can specify the adjustments that you want to make, on the cash collected as collateral.

Figure 4: Collateral Details



If the LC that you are processing has been backed by cash collateral, you can specify the cash collateral to be released as a result of the availment.

By default, the collateral amount proportional to the amount availed will be adjusted automatically. This default amount can be reduced or increased.

For more information on fields, refer the Field Description table:

Table 2: Collateral Details - Field Description

Field	Description
Contract Reference	The system displays the contract reference number. This field is optional.
Latest Event Sequence Number	The system displays the latest even sequence number. This field is optional.

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Field	Description
Collateral Details	Provide the collateral details:
Currency	The currency of the collateral is displayed here. This field is optional.
Percent	The system displays the percentage of LC amount that should be considered for the collateral amount. This field is optional.
Exchange Rate	The exchange rate to be used in the conversion is displayed here. The value of the collateral is determined based on this exchange rate. This field is optional.
Collateral Amount	The collateral amount is displayed here.
Description	A brief description of the collateral is displayed here.
Adjustment Details	Specify the Adjustment Details. This field is optional.
Type	You can increase the collateral amount that is calculated by default. Choose 'Increase' option and enter the amount by which the cash collateral should be increased. You can decrease the collateral amount that is calculated by default. Choose the Decrease option and enter the amount by which the cash collateral should be decreased. If you are adjusting the collateral against an availment, you should have defined the appropriate accounting entries for the event code AVAL. Not invoking the Cash Collateral screen during the availment session will mean that you do not want to adjust the collateral. This would be so even if you have defined the accounting entries for availment reduction. An override to this effect will be displayed when you save the availment.
Amount	Specify the amount by which the cash collateral should be increased or decreased. If you are adjusting the collateral against an availment, you should have defined the appropriate accounting entries for the event code AVAL. Not invoking the 'Collateral' screen during the availment session will mean that you do not want to adjust the collateral. This would be so even if you have defined the accounting entries for availment reduction. An override to this effect will be displayed when you save the availment. This field is optional.

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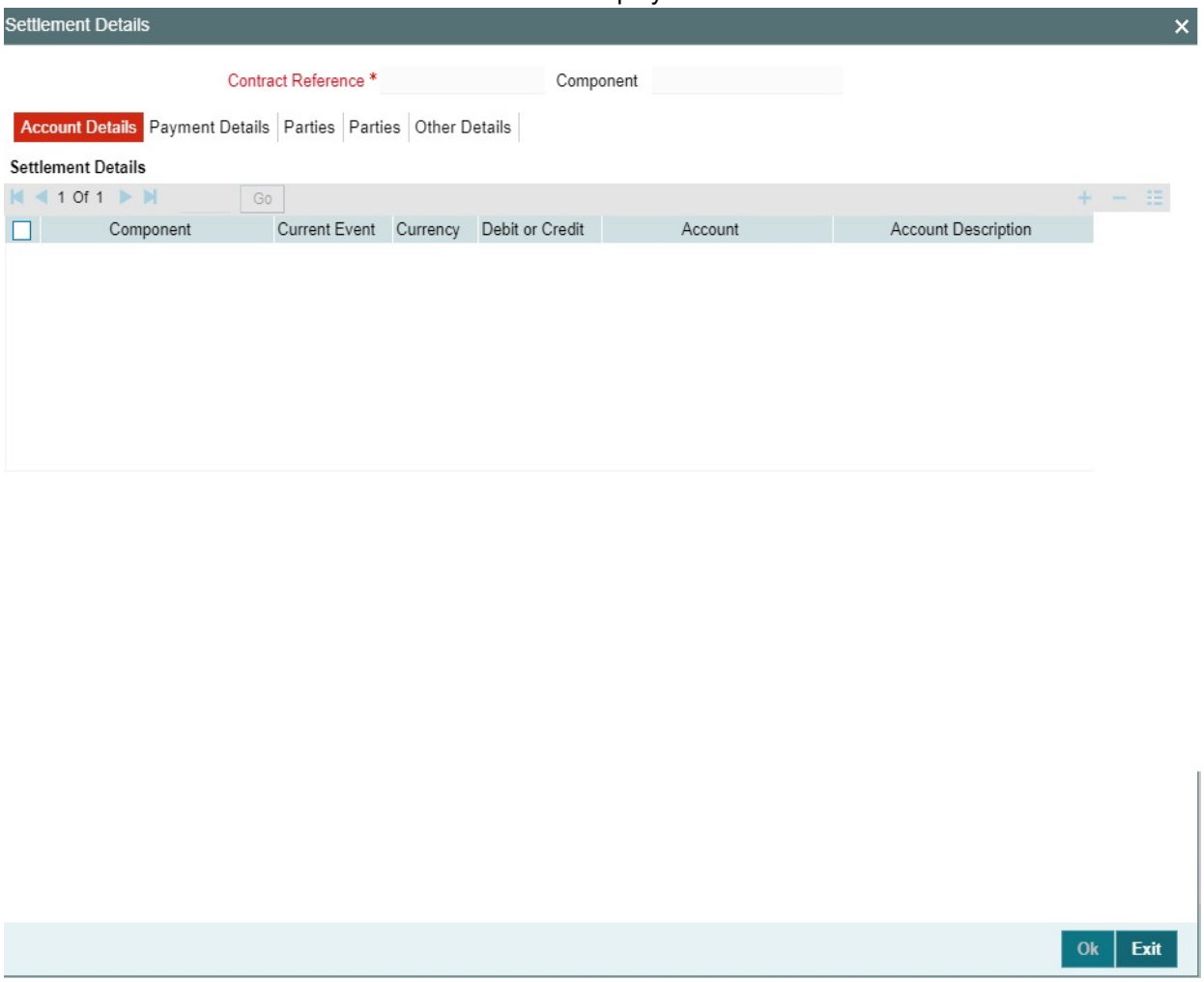
8. On the **Letters of Credit Availment Detail** screen, click the **Settlement** button.

   STEP RESULT: The **Settlement Details** screen is displayed.



Current Event:

Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.

Apart from the details of the accounts involved in the availment, you may have to capture party details for messaging requirements. The default settlement instructions for the customer will be shown in the Settlement Details screen. You can modify them. The accounts involved could be the settlement account for the availment amount, charges and tax, if they are applicable.

9. On the **Settlement Details** screen, click the **Account Details** tab.
10. Specify the field details and click **Ok**.

    STEP RESULT: It allows you to enter the tab details.

    Click **Account Details** tab to specify the details of the accounts involved in the availment. The accounts and amount involved in the Debit and Credit legs of the accounting entry, for the availment amount will be displayed in the Account Details screen. These details cannot be changed here. If a change is necessary, the same would have to be specified in the **LC Availment** screen. For more details on customer specific exchange rates, refer the section titled Specifying Pricing Benefit Details in Relationship Pricing user manual.

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NOTE: When settling charges for an LC or a guarantee, you can use a Receivable Account instead of a Customer Account. In such a case, you can send a charge claim advice to the customer.

Table 3: Account Details - Field Description

Field	Description
Component	Select the component. This field is optional.
Currency	The system displays the currency by default. This field is optional.
Debit or Credit	The default settlement instructions for the customer will be shown in the Settlement Accounts screen. The default can be modified. The direction of settlement indicates whether the account being shown, will be debited or credited: P - Indicates Pay, meaning that the account should be credited R - Indicates Receive, meaning that the account should be debited This field is optional.
Account	The system displays the account details.
Account Description	The system displays the account description.
Account Branch	The system displays the account branch. This field is optional.
Account Currency	The system displays the account currency. The exchange rate to be used in the conversion is displayed here. The value of the collateral is determined based on this exchange rate. This field is optional.
Netting Indicator	Check this box to indicate that you would like to enable the Netting option for the various components (Amount Tags) involved in the transaction. These components could be commission, interest, tax, charges etc. This field is optional.
Rate Code	Select the Rate Code from the drop-down list. The available options are • Buy • Mid Rate • Sell

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Field	Description
Spread Definition	Select the Spread Definition from the drop-down list. The available options are • Point • Percentage
Customer Spread	Specify the customer spread.
Original Exchange Rate	The base or the actual exchange rate between the contract currency and collateral currency gets displayed here.
Exchange Rate	It is the customer specific exchange rate derived by adding the original exchange rate and the customer spread (applicable for Relationship Pricing customers). If Relationship Pricing is not applicable, the Exchange rate will be the same as the Original Exchange rate. This field is optional.
Negotiated Cost Rate	Specify the negotiated cost rate.
Negotiation Reference	Specify the negotiated reference.
Generate Message	Settlement messages, defined for components that fall due, will be generated automatically when you the Settlement Generation function at the End of Day. To suppress the generation of the settlement message defined for a component, uncheck the Gen Message field of the Contract Settlement Message Details screen. This field is optional.
IBAN Account Number	Select the IBAN Account Number from the list.
Euro In Currency	SWIFT messages (MT 100/MT 202) generated towards settlement, can furnish the value of the settlement amount in the settlement account currency and in the ERI currency. The system defaults to the ERI currency specified for the customer and currency combination. The default ERI currency can be changed. This field is optional.

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Field	Description
Euro In Amount	If you choose to furnish the ERI value of the amount, you have to enter the following in the Settlement Message Details screen: The ERI currency The ERI Amount If you choose to furnish the ERI value of the amount, you have to enter the following in the Settlement Message Details screen: The ERI amount will be validated against the Tolerance Limit, specified for the ERI currency. **NOTE:** On 1 January 1999, eleven countries that are part of the European Union embarked on the first phase of economic integration, called the 'Economic and Monetary Union' (EMU). The EMU ushered in a new, single European currency: the Euro (EUR). The Euro, in Oracle Banking Trade Finance, can be handled by capturing information such as the ERI details, in this screen. This field is optional.

11. On the **Settlement Details** screen, click **Payment Details** tab.

    STEP RESULT: The **Payment Details** screen is displayed.

    A Letter of Credit can be settled either in the form of an instrument or a Message (a SWIFT, TELEX or Mail message to be sent to the concerned party). The details regarding the instrument or message have to be specified in the Payment Details screen. The payment details that you specify in this screen are applicable only for SWIFT. The type of SWIFT message that is generated depends on the parties involved in the LC

12. On the **Payment Details** screen**,** specify the method of settling the LC.

    STEP RESULT: You should input either Instrument or Payment details.

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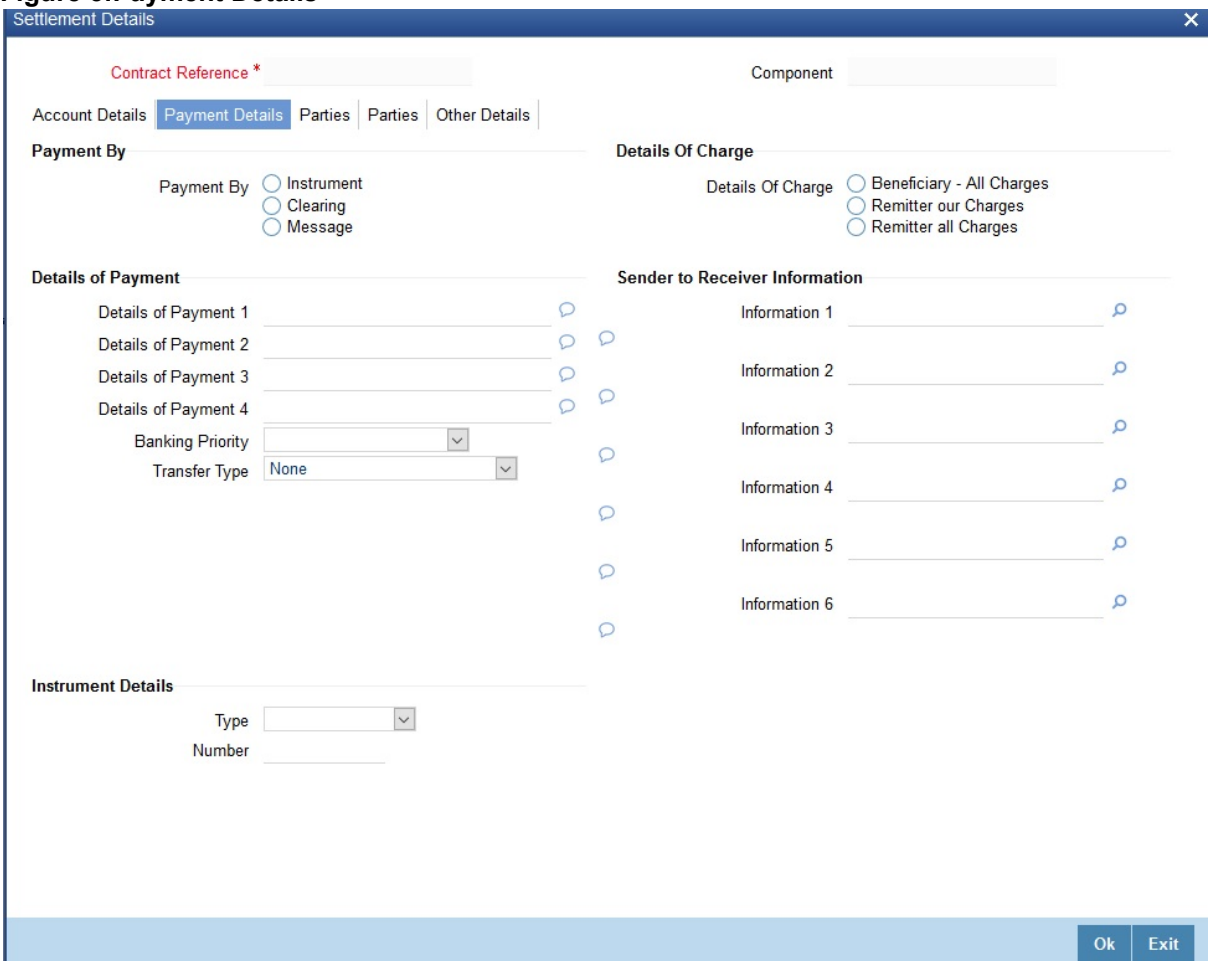
Figure 5:Payment Details



For more information on fields, refer the Field Description table given below.

Table 4: Payment Details - Field Description

Field	Description
Instrument Details	Specify the following details. This field is optional.
Instrument Type	If the payment is through an instrument, indicate the type of instrument. It could be Manager's Check, Check or a Demand Draft. This field is optional.

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Field	Description
Number	Specify the number that will identify the instrument. This number will be printed on the instrument. If the settlement is through an instrument, the party details cannot be specified for the transfer. Typically, an LC availment entails the debiting or crediting of the customer account, for the settlement amount. If the customer is being credited (in the case of your customer being the beneficiary, of the availment,) you may want to generate an instrument. This field is optional.
Details of Charges	Specify who should bear charges for the message. Choose one of the following options: • Remitter all Charges • Beneficiary all Charges • Remitter our Charges This field is optional.
Message Details	For a SWIFT message, you have to specify the following.
Cover Required	Check this box to indicate that a Cover has to be sent to the Reimbursement Bank, along with the payment message to the receiver. This field is optional.
Details of Payment 1 to 4	Specify bank to bank payment details (these can be in the form of instructions or additional information to any of the parties involved in the transfer). This field is optional.
Sender to Receiver Information 1 to 6	Tag 72 will be used to specify the sender to receiver information. This tag is applicable to MT740 message type. This field is optional.
RTGS Payment	Check this box to indicate the payment mode is RTGS. This field is optional.
RTGS Network	Specify the RTGS Network used for the transaction. This field is optional.

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Field	Description
Transfer Type	Specify the type of transfer. It can be any one of the following: • Bank Transfer • Customer Transfer • Bank Transfer for own A/c • Direct Debit Advice • MCK • Customer transfer with cover • None This field is optional.
Banking Priority	Indicate the priority for the payment. Choose any one of the following options: • Highly Urgent Payments • Urgent Payment • Normal Payment This field is optional.

13. On the **Settlement Details** screen, click the **Parties** tab.

    STEP RESULT: The **Parties** screen is displayed.

    To process an availment on an LC, the funds may have to pass through a series of banks, before it actually reaches the Ultimate Beneficiary. Through the Parties screen you can capture details of all the parties that are involved in the transfer of funds. The details you enter in these screens depend on the type of LC being processed. An Intermediary Reimbursement Institution is the financial institution between the Sender's Correspondent and the Receiver's Correspondence.

14. On the **Settlement Details** screen, click the **Parties** tab.

    STEP RESULT: The **Parties** screen is displayed.

    To process an availment on an LC, the funds may have to pass through a series of banks, before it actually reaches the Ultimate Beneficiary. Through the Parties screen you can capture details of all the parties that are involved in the transfer of funds. The details you enter in these screens depend on the type of LC being processed.

    An Intermediary Reimbursement Institution is the financial institution between the Sender's Correspondent and the Receiver's Correspondence.

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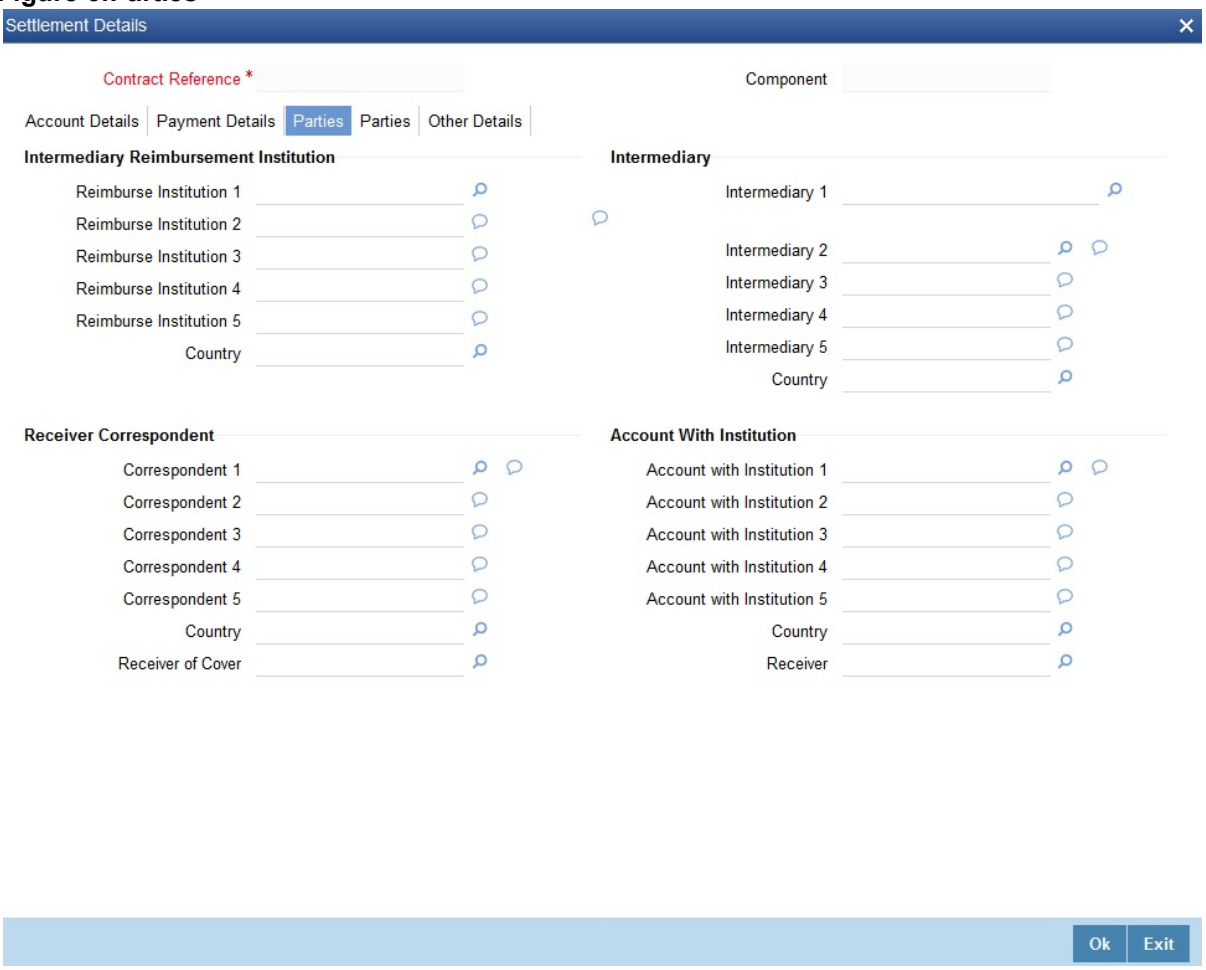
Figure 6:Parties



For more information on the fields, refer the Field Description table.

Table 5: Parties1 - Field Description

Field	Description
Reimburse Institution 1 to 5	Specify the institution through which reimbursement of the funds should take place. This field is optional.

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Field	Description
Intermediary 1 to 5	The Intermediary in a LC refers to the financial institution, between the Receiver and the Account With Institution through which the funds must pass.The Intermediary may be a branch or affiliate of the Receiver or the account with Institution or an altogether different financial institution. This field corresponds to field 56a of S.W.I.F.T. Here you can enter either the: • ISO Bank Identifier Code of the bank • Name and address of the bank This field is optional.
Receiver's Correspondent 1 to 5	The Receiver's Correspondent is the branch of the Receiver or another financial institution, at which the funds will be made available to the Receiver. This field corresponds to field 54a of SWIFT. You can enter one of the following: • ISO Bank Identifier Code of the bank • The branch of the Receiver's Correspondent • Name and address of the Receiver's Correspondent This field is optional.
Account With Institution 1 to 5	An Account With Institution refers to the financial institution at which the ordering party requests the Beneficiary to be paid. The Account With Institution may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution. This field corresponds to field 57a of SWIFT. This field is optional.
Receiver of Cover	You can enter one of the following: ISO Bank Identifier Code of the bank • The branch of the Receiver's Correspondent • Name and address of the Receiver's Correspondent • Other identification codes (for example, account number) This field is optional.

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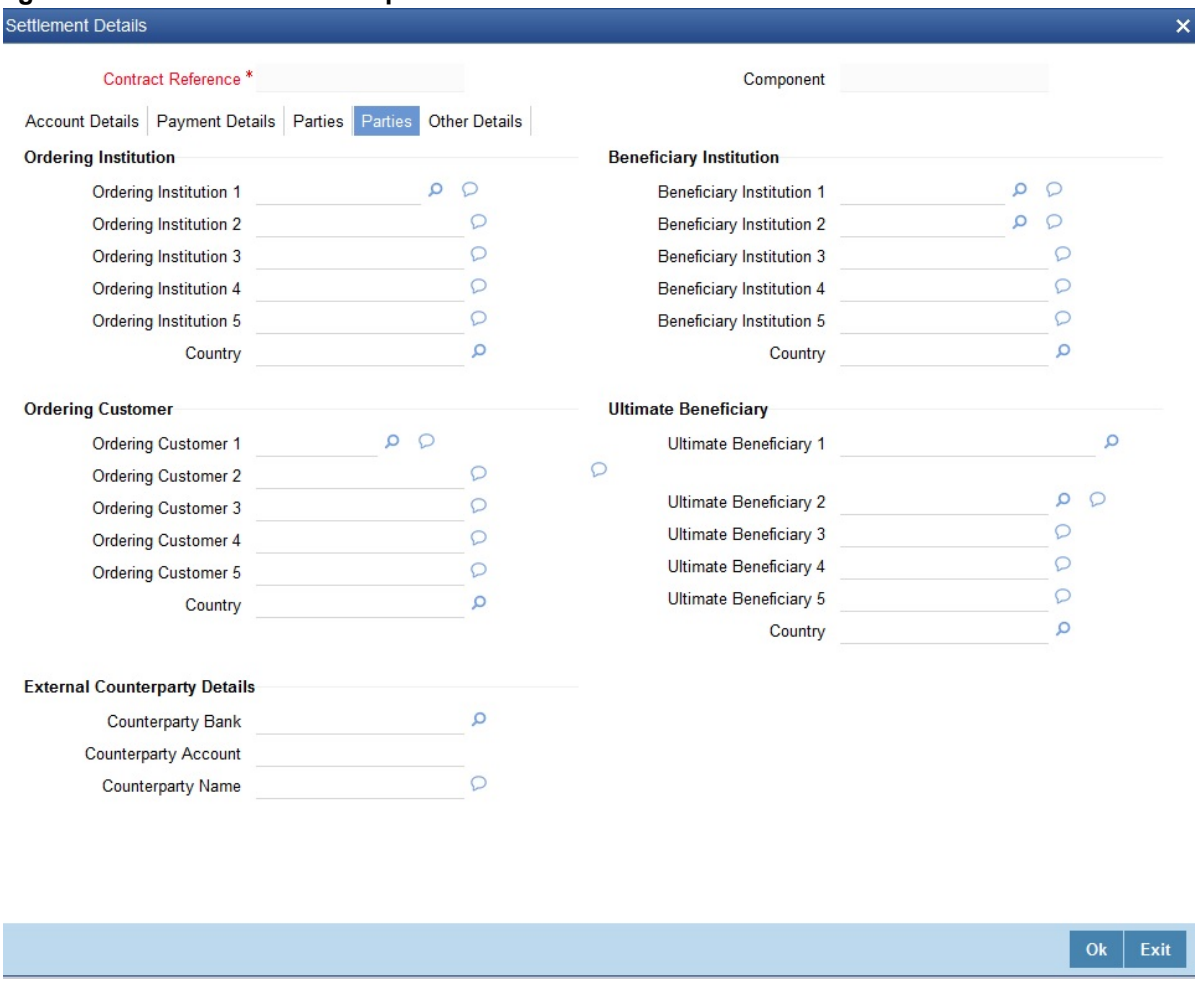
Field	Description
Receiver	The ID of the receiver in the transaction will be displayed. You can change the same. This field is optional.

15. On the **Settlement Details** screen, click the **Parties** tab.

STEP RESULT: The Parties details is displayed.

Figure 7:Parties 2- Field Description



For more information on the fields, refer the Field Description table given below:

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Table 6: Parties 2- Field Description

Field	Description
Ordering Institution 1 to 5	The Ordering Institution is the financial Institution that is acting on behalf of itself, or a customer, to initiate the transaction. This field corresponds to 52a of SWIFT. In this field, you can enter one of the following: • The ISO Bank Identifier Code of the Ordering Institution • The branch or city of the Ordering Institution • The Name and address of the Bank This field is optional.
Beneficiary Institution 1 to 5	In this field you can enter details of the institution in favor of which the payment is made. It is in reality the bank that services the account of the Ultimate Beneficiary. This field corresponds to field 58a of SWIFT. Entries into this field are permitted only for Bank Transfers (when the remitter and beneficiary of the transfer are financial institutions - MT 100 or MT 202). Here you can enter either of the following: • The ISO Bank Identifier Code of the Beneficiary Institution • The Name and Address of the Beneficiary Institution This field is optional.
Ultimate Beneficiary 1 to 5	The Ultimate Beneficiary refers to the Customer to whom the availment amount is to be paid. This field refers to field 59 of SWIFT. Entries into this field are permitted only for a customer transfer (MT 100 and MT 202). The number of banks involved in the transfer would therefore depend on the following: • Relationships and arrangements between the sending and receiving banks • Customer instructions • Location of parties • The banking regulations of a country This field is optional.

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Field	Description
Beneficiary Institution For Cover 1 to 5	Select the institution in favor of which the payment is made, from the option list. If you click on the button, a notepad editor emerges. You can specify further details about the institution here. This field is optional.
Counterparty Bank	The clearing bank code here gets populated with the value specified in the contract screen. However you can change it. Select the relevant clearing bank code from the option list. This field is optional.
Counterparty Account	Specify the counterparty account. All the counterparty accounts pertaining to the selected Counterparty Bank will appear for selection in the adjoining option list. On selecting the Counterparty Account, the system will default the Counterparty Name as maintained for that account. If at the time of selecting Counterparty Account, Counterparty Bank is Null, then the Counterparty Bank will also appear by default. This field is optional.
Counterparty Name	Specify the name of the counterparty. This field is optional.
Agreement Identification	For processing direct debits on transactions you will also need to capture the Agreement ID of the counterparty in order to facilitate a cross-referencing between the contract payment and the direct debit instruction when a reversal of payment is carried out due to rejection of the outbound DD. Specify the Agreement ID in this field. Typically, you will need to specify this only for the Receive leg. This field is disabled for the Pay leg. This field is optional.
Clearing Network	Specify a clearing network during settlement instruction maintenance for the Pay Leg.
Post Accounting	Check this option to indicate that accounting entries maintained for the product should be posted. This field is optional.

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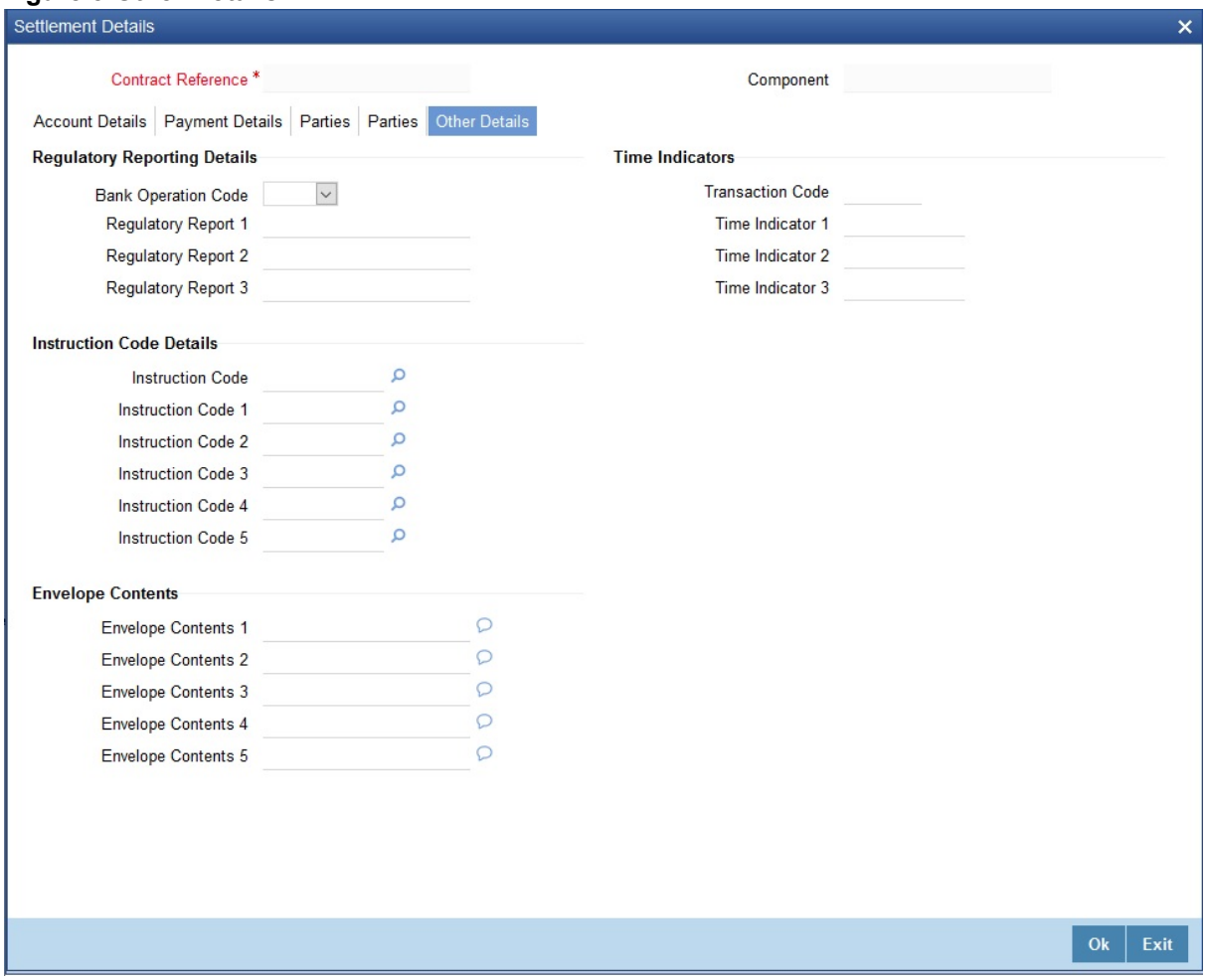
16. On the **Settlement Details** screen, click **Other Details**.

STEP RESULT: The **Other Details** is displayed.

Figure 8:Other Details



For more information on the fields, refer the Field Description table given below:

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Table 7: Other Details- Field Description

Field	Description
Bank Operation Code	Select the bank operation code that should be inserted in field 23B of an MT103 message, from the adjoining drop-down list. The list contains the following codes: • SPRI • SSTD • SPAY • CRED This specification is defaulted from the settlement instructions maintained for the customer, currency, product, branch and module combination. However, you can change it. This field is optional.
Transaction Code	The transaction code maintained in the settlement instructions is defaulted here. However, you can change the code. This field is optional.
Regulatory Report 1 to 3	Select the Regulatory Reporting Details from the drop-down list displaying the following values: • /BENEFRES/ • /ORDERRES/ This field is optional.
Time Indicator 1 to 3	Time Indication, specifies one or several time indication(s) related to the processing of the payment instruction. Select the time indication code from the following values available in the option list: /CLSTIME/ - Time by which funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in CET. /RNCTIME/ - Time at which a TARGET payment has been credited at the receiving central bank, expressed in CET /SNDTIME/ - Time at which a TARGET payment has been debited at the sending central bank, expressed in CET This field is optional.

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Field	Description
Instruction Code 1 to 6	Select the instruction code that should be inserted in field 23E of an MT103 message involving the customer of the contract, from the drop-down list. This list contains the following codes: • CHQB • TELE • PHON • PHOI • REPA • INTC • TELI • SDVA • PHOB • TELB • HOLD • CORT • BONL This specification is defaulted from the settlement instructions maintained for the customer, currency, product, branch and module combination. However, you can change it. This field is optional.

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Field	Description
Description	Specify additional information that should be inserted to qualify the Instruction Code in field 23E of an MT103 message involving the customer of the contract. For instance, if the Instruction Code is REPA and the description is "Repayment" then the text 'REPA/Repayment' will be inserted in Field 23E. You can give a description for the following instruction codes only: • PHON • PHOB • PHOI • TELE • TELB • TELI • HOLD • REPA This specification is defaulted from the settlement instructions maintained for the customer, currency, product branch and module combination. However, you can change it. This field is optional.
Envelope Contents 1 to 5	Specify details of envelope contents, if required. This field is optional.

17. On the **Letters of Credit Availment Detail** screen, click the **Advices** button.
STEP RESULT: The **Advice Details** screen is displayed.

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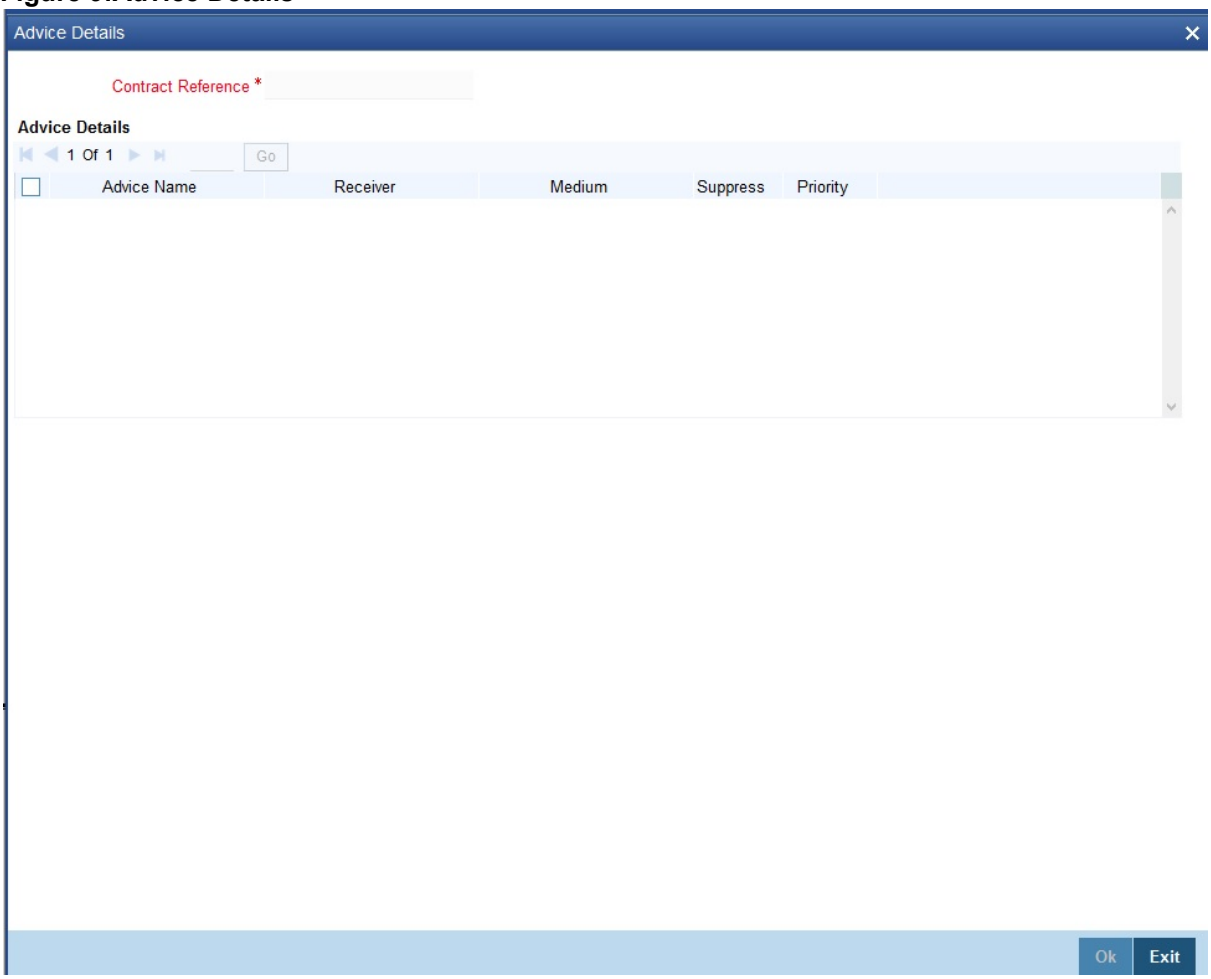
Figure 9:Advice Details



18. On the **Letters of Credit Availment Detail** screen, click the **Charges** button.
STEP RESULT: The **Charge Details** screen is displayed.

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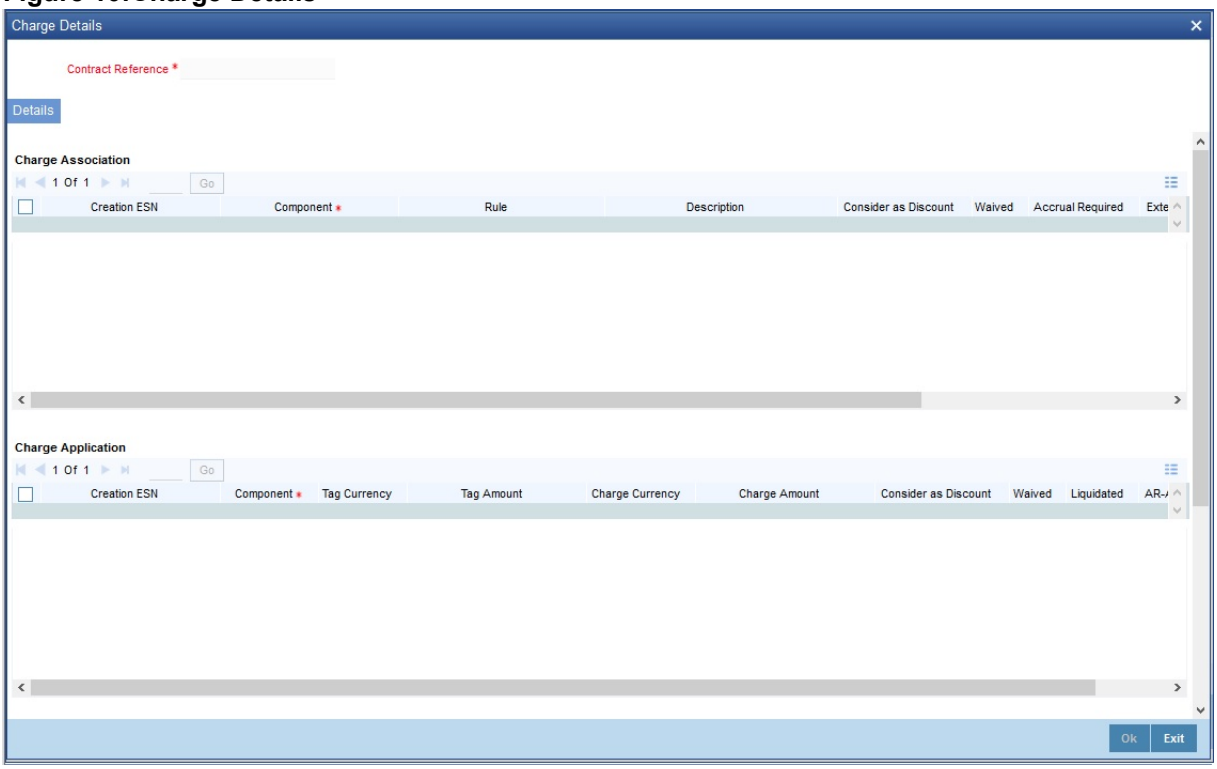
Figure 10:Charge Details



NOTE: Refer the Charges and Fees User Manual under Modularity for further details about charge maintenance.

19. On the **Letters of Credit Availment Detail** screen, click **Commission** button.

STEP RESULT: The **Commission Details** screen is displayed

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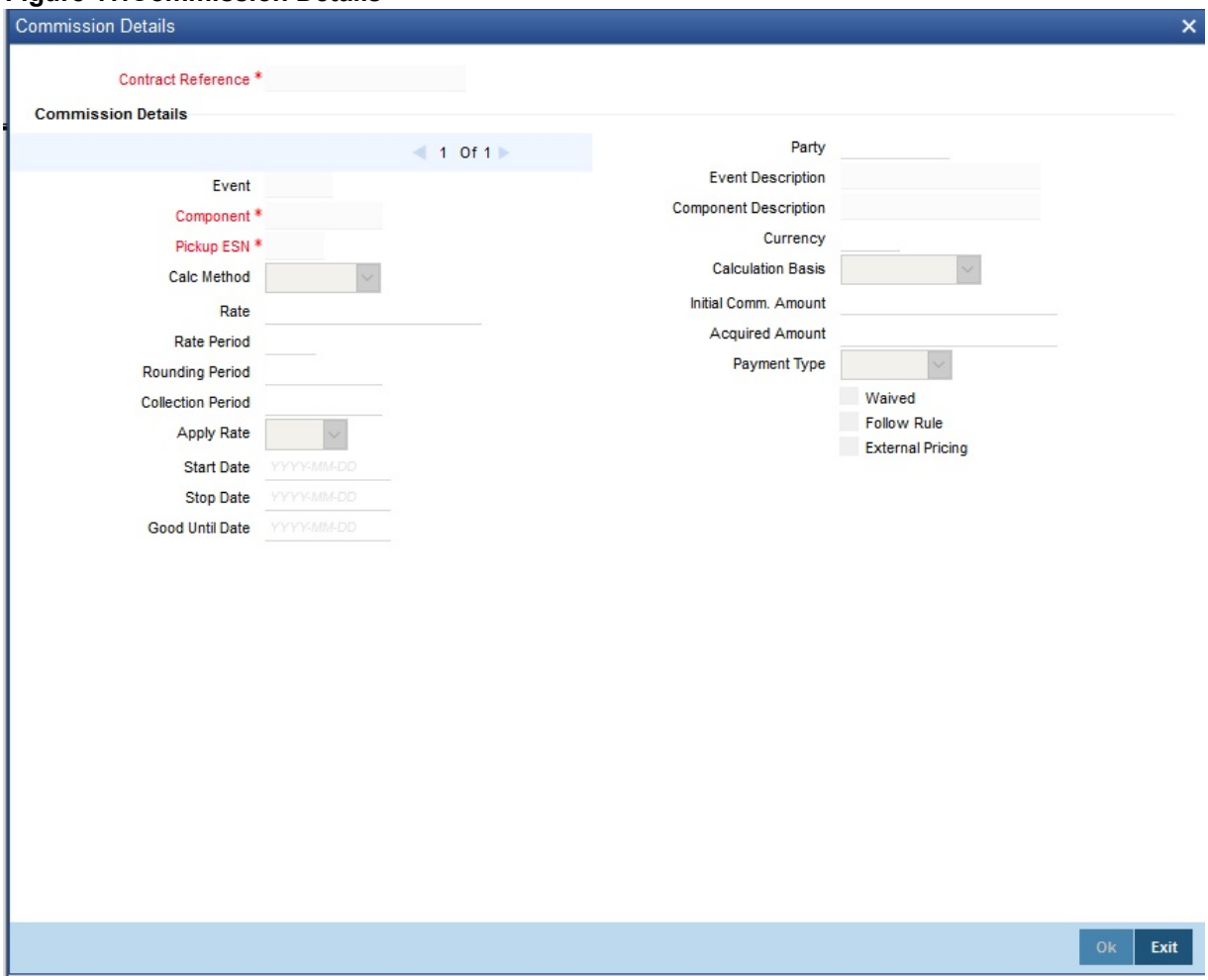
Figure 11:Commission Details



NOTE: Refer the **Commission User Manual** under Modularity for further details about commissions processing.

20. On the **Letters of Credit Availment Detail** screen, click the **Tax** button.

STEP RESULT: The **Tax Details** screen is displayed.

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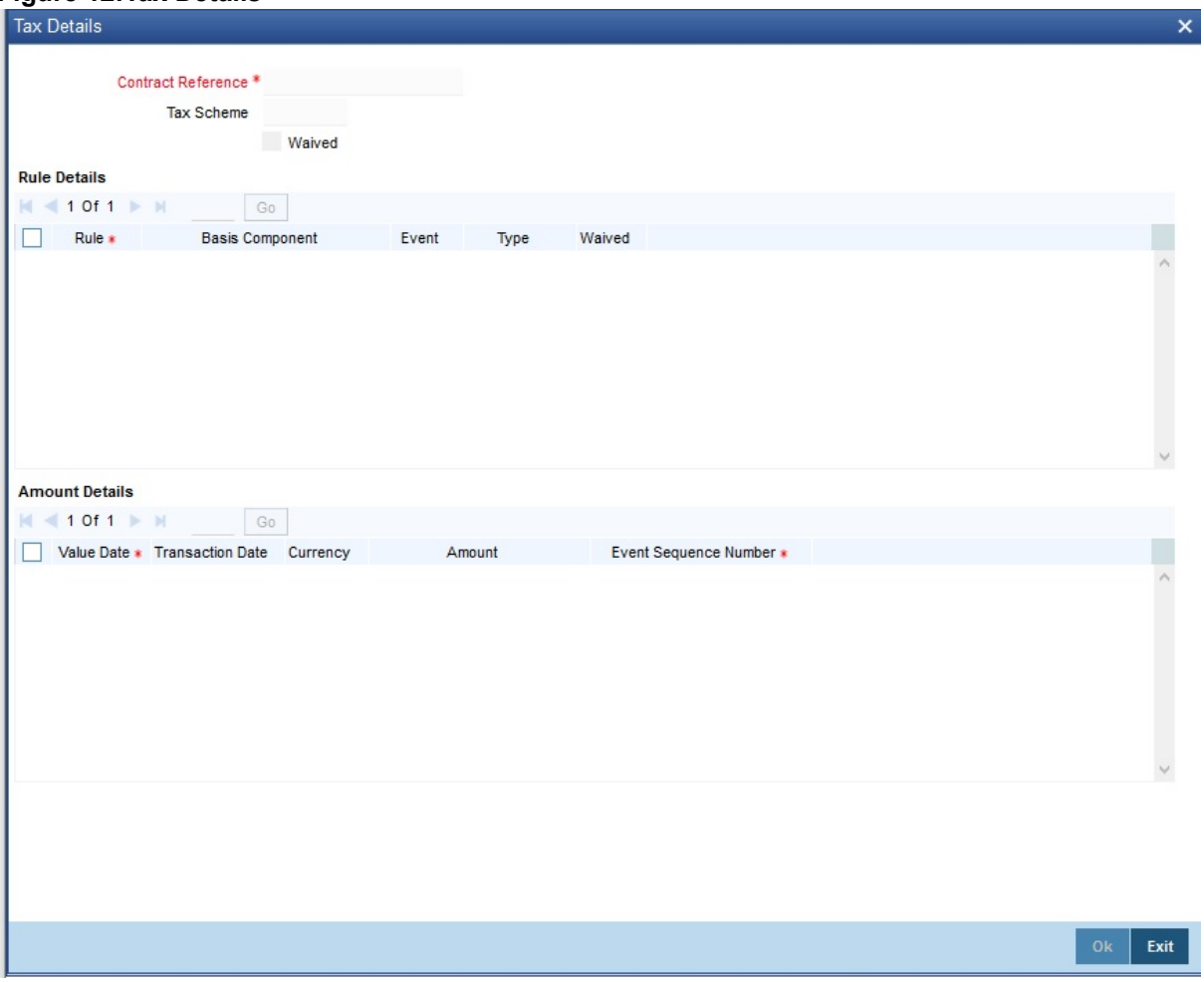
Figure 12:Tax Details



NOTE: Refer the **Tax User Manual** under **Modularity** for further details about tax processing.

21. On the **Letters of Credit Availment Detail** screen, click the **Remarks** button.

STEP RESULT: The **History of Remarks** screen is displayed. You can view all the instructions captured on every transaction of the contract.

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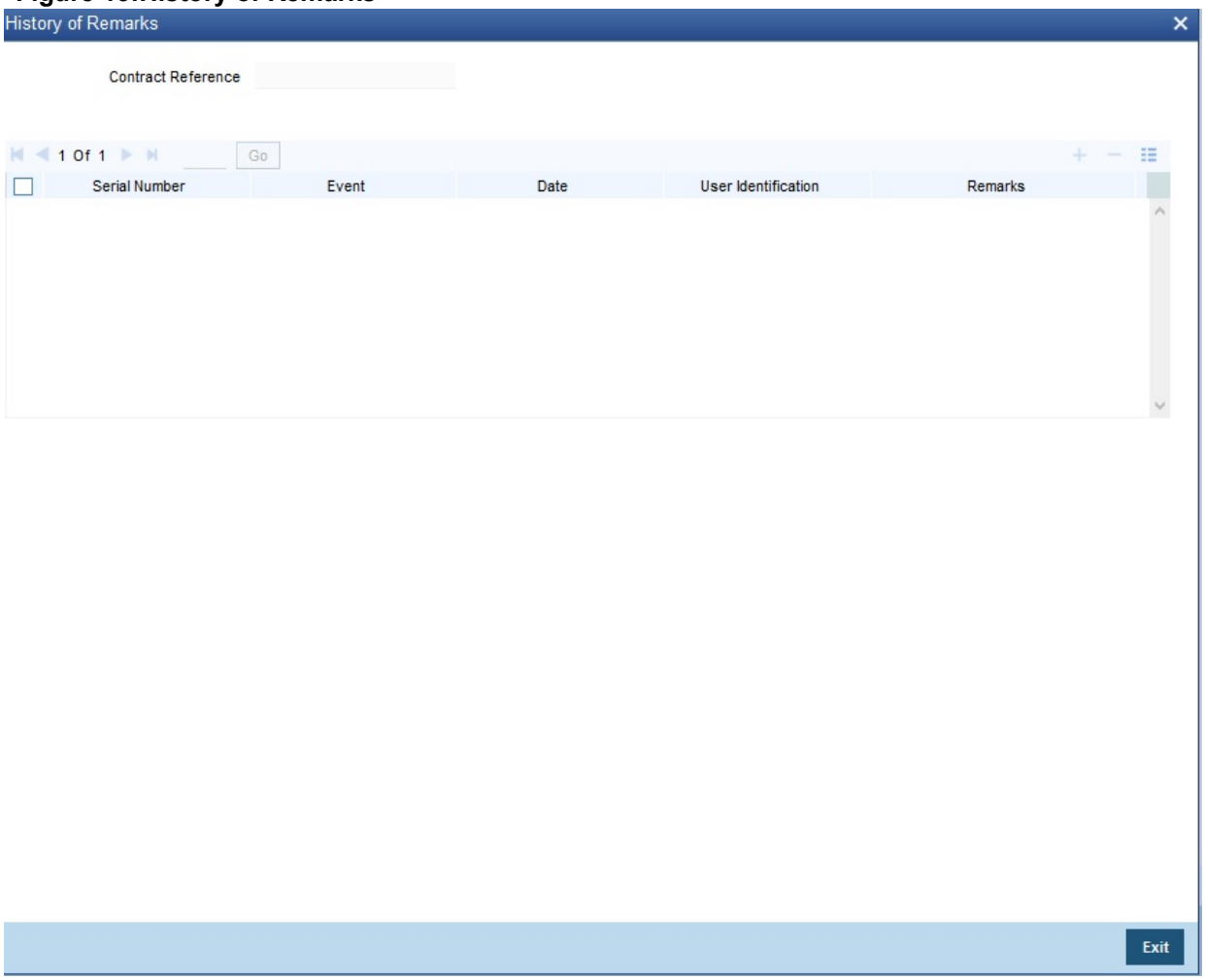
Figure 13:History of Remarks



For more details on this screen refer the topic Remarks in this user manual.

22. On the **Letters of Credit Availment Detail** screen, click **Save**.

    STEP RESULT: The contract details are saved.

    NOTE: On saving the availment, your User Id will be displayed in the Entry By field at the bottom of the screen. The date and time at which you saved the record will be displayed in the Date/Time field.

23. On the **Letters of Credit Availment Detail** screen, click **Authorize** icon.

    STEP RESULT: The ID of the user who authorized the availment will be displayed in the Auth By field. The date and time at which the availment has been authorized will be displayed in the Date/Time field. The current status of the LC contract on which you ares processing the availment, is also displayed in the field Contract Status.

    NOTE: A user bearing a different User ID must authorize an availment that you have entered, before the EOD is run. You cannot authorize an availment from the **Letters of Credit Availment Detail** screen in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the Multilevel Authorization Detailed screen
- the level of authorization is greater than or equal to ‘N’

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- the 'Nth' or the final level of the users authorization limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the Cumulative field is checked in the Product Transaction Limits Maintenance screen.
- the transaction amount is greater than the authorizer's authorization limit if the Cumulative field is unchecked in the Product Transaction Limits Maintenance screen.

7.3 View LC Availed

This topic provides the systematic instruction to view availed letters of credit.

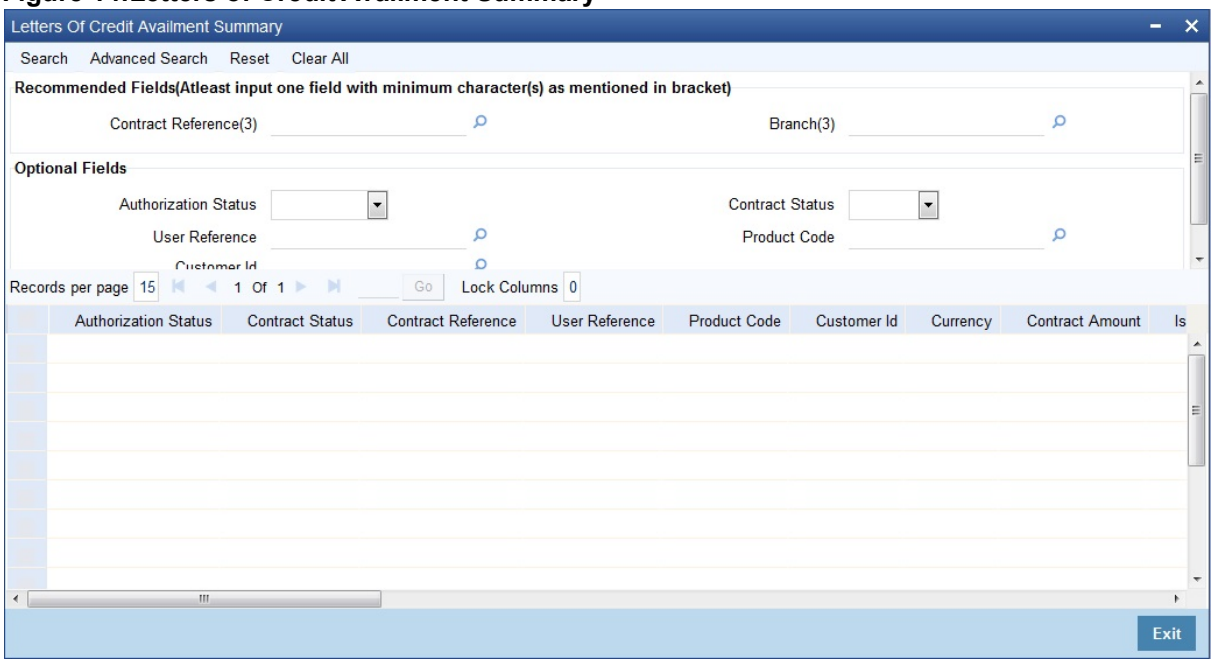
PREREQUISITE:

Specify the **User ID** and **Password,** and login to the Homepage.

1. On the homepage, type **LCSAVMNT** in the text box, and click next arrow.

   STEP RESULT: You can view the LC availed from the **Letters of Credit Availment Summary** screen.

Figure 14:Letters of Credit Availment Summary



2. Select either **Contract Reference** or **Branch** from the option list and click **Search.**

   STEP RESULT: The records matching the selection criteria are displayed.

   NOTE: Click **Reset** to clear the records.

3. Select the required filter criteria from the following table and click **Search**.

   STEP RESULT: The records matching the selection criteria are displayed.

   For more information on the filter criteria, refer the Field Description table given below:

Table 8: Letters of Credit Availment Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the contract from the drop-down list.

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Field	Description
Contract Reference	Select the contract reference number from the option list.
Product Code	Select the product code from the option list.
Branch	Select the branch code for which you want to check the contract from the option list.
Contract Status	Select the status of the contract for which you want to check the pending function from the drop-down list.
User Reference	Select the user reference number from the option list.
Customer Identification	Select the customer identification number from the option list. When you click Search button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed: • Authorized • Contract Status • Contract Reference • Product Code • Currency • Contract Amount • User Reference • Source Reference • Date • Party Type • Issue Date • Expiry Date • Branch

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4. Click the **Advanced Search** button to query a contract based on any of the following details.
   a. Currency
   b. Contract Amount
   c. Issue Date
   d. Effective Date
   e. Expiry Date
   f. Closure Date
   g. Customer Type
   h. Customer Reference
   i. Customer Reference Date
   j. Max Amount
   k. Liability Amount
   l. Amount
   m. Outstanding Amount
   n. Settlement Method
   o. Latest Shipment Date
   p. External Reference Number
   q. Branch

   STEP RESULT: The search results are displayed.

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7.3.1 Reversal of Availment

When a BC contract under an LC contract is reversed, the system will automatically reverse the corresponding availment on the LC contract. When a Reversal of availment (RAVL) event is triggered on the LC contract, LC outstanding amount and the LC Liability amount is updated.

For example,

LC Amount: $4000

Tolerance: Nil

Partial Shipment: Allowed

First bill under the LC booked for: $2500 and availment is triggered on LC during BC booking

After availment, the LC Outstanding Amount = $1500

Second bill is lodged under the LC for $1000 and availment is triggered on the LC during BC booking

After the second availment, the LC Outstanding Amount = $500

At this stage, the first bill is reversed and the linked availment is also reversed.

After reversal, the LC Outstanding Amount = $3000

You can manually reverse the availment made under LC. All availment made on the LC will be displayed. You can select an availment for reversal in the availment screen.The system will not allow the manual reversal of availment, triggered by BC contract from the availment screen.

To reverse the details of an availment under LC, click reverse icon in the toolbar. On reversing an availment on an LC, the system passes reversal entries for the availment.

When a bill booked under an LC is partially or fully liquidated and the BC is reversed, the system will reverse the corresponding availment automatically and update the LC outstanding and liability amounts.

When a BC contract is booked under LC's that are revolving by time and are non cumulative is reversed after the reinstatement of the LC, the system will not reverse the availment. Similarly for LCs revolving by value, the system will not reverse availment if the BC contract is reversed after reinstatement of the LC.

NOTE: During availment, the Positive Tolerance Percentage specified for the LC is not taken into account to compute the default value of the Liability Amount. The LC availment screen displays buttons that process the various functions necessary to make an availment on an LC. The buttons have been briefly described below:

Reversal of LC Liability

When an LC is availed using a Bill (or using the Availment function from the browser), the Availment Amount and the Liability Percentage specified for the underlying LC contract will be used in computing the default Liability Amount. This default value can be changed.

NOTE: Note that during availment, the Positive Tolerance Percentage specified for the LC is not taken into account to compute the default value of the Liability Amount.

7.4 List of Glossary - LC Availment

LCDAVMNT -

Letters of Credit Availment Detail - *7.2.1 Capture Availment Details* (p. 239)

LCSAVMNT -

Letters of Credit Availment Summary - *7.3 View LC Availed* (p. 271)

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8. Amend Details of LC

An amendment to an LC signifies any change made to the terms of an LC after it has been authorized. An amendment can be made after an LC has been authorised.

The following are some examples when you would amend the details of an LC:

- You as the issuing bank have got an application from your customer to change the terms of the LC.
- You as the advising bank have received instructions from the issuing bank to amend an LC advised by you.

This topic contains the following details:

1) *8.1 Amend LC*
2) *8.2 Utilize Import Licenses*
3) *8.3 Confirm Amended Details*
4) *8.4 Amend details using the Contract*
5) *8.5 View LC Amendment*
6) *8.6 Upload LC Amendment*

8.1 Amend LC

While in the detailed view of the LC, click unlock icon on the toolbar. All the details entered for the LC will be displayed. You can amend the details of the contract depending on whether:

- The LC has been authorized.
- The LC has not been authorized even once after it was input

Depending on the authorization status of an LC contract, you can amend its details as follows:

- When you have captured the details of a contract and it is not yet authorized, its attributes, financial as well as non-financial, can be changed, even if the details have been saved. If accounting entries are involved in the change, the old entries are deleted and new ones passed.
- Once a contract has been authorized, additional entries will be passed, depending on the nature of amendment.

For each amendment, a new version of the LC will be generated. Different versions of the LC will also be generated by events like reinstatement and reopening. In the ‘Contract Detailed View’ screen, you can view the different versions by clicking the arrow buttons for the previous and the next versions.

When a customer requests for changes in the terms of the contract, the details of the LC are amended accordingly and an amendment instrument is generated. The amendment of the following details of an LC, result in the generation of an amendment instrument:

- An amendment in the LC amount
- An amendment in the expiry date
- A change in the latest shipment date

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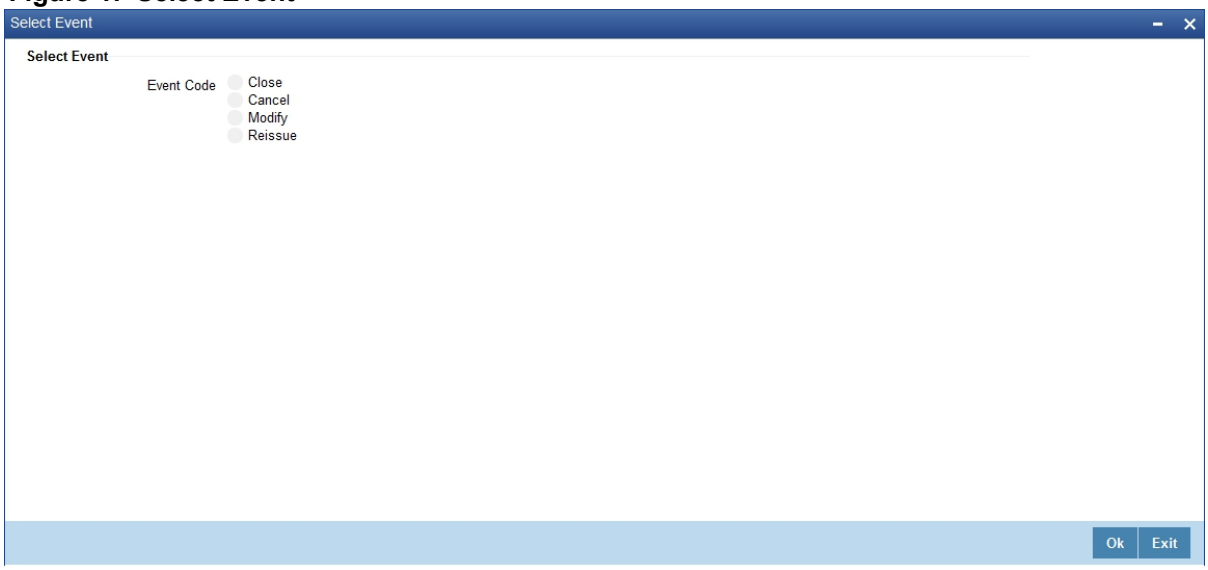
- Any change to the free format instructions for the LC

If there are changes in the terms of the LC other than IN the amount, the expiry date or latest shipment date, indicate the same in the form of a free format instruction, for the amendment instrument.

> **NOTE:** If you modify the shipment date, the system will recalculate the shipment days on confirmation of the amendment.

In case of amendment, you have the option to reissue the Guarantee. If you choose to do so, the REIS (Reissue of Guarantee) event will be triggered. The system checks for any previous amendment. In case no amendment has been performed, the system will pop up the following screen:

Figure 1: Select Event



Click on OK to reissue the Guarantee or click on Cancel to process the amendment of Guarantee.

The system checks if REIS event is maintained for the product. If the event is maintained, the system does not allow any further change in the LC contract details apart from FFT fields, which can be modified/added but you cannot delete the existing data.

The system creates a new version for the Reissue event and the event inherits all the contract information defined for the authorized BISS event. The version also inherits the information from the subsystem excluding Charges and Commission. No commission is associated with the Reissue event and charges can be maintained for the REIS event, which is processed along with the reissue event.

When the Reissue event is authorized, the advices maintained in the REIS event are processed.

This topic includes the following sections:

1) *8.1.1 Indicate Change of Value for a Field*
2) *8.1.2 Commission and Charges for Amendment*
3) *8.1.3 Amend Import Pre-advice LC Contract*
4) *8.1.4 Confirm LC Amendment*

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8.1.1 Indicate Change of Value for a Field

When the LC amount is being changed, the new amount of the LC must be indicated after the amendment.

For example the original LC amount was USD 100,000 and you want to make it USD 150,000. In the LC amount field, during amendment, enter the amount as USD 150,000. The system will calculate the increase in amount and pass the appropriate entries. The LC amendment instrument will have both the old and new values.

The original LC amount was USD 100,000 and you want to change it to USD 75,000. In the LC amount field, during amendment, enter the amount as USD 75,000. The system will calculate the decrease in amount and pass the appropriate entries. The LC amendment instrument will have both the old and new values.

When you are changing the expiry date or the latest shipment date, you should enter the new date in their respective fields.

8.1.2 Commission and Charges for Amendment

While amending the details of an LC, you can specify the commissions and charges that you want to levy for processing the amendment. These will be effective from the date of amendment. It will not affect the booking commission in any way.

NOTE: Amendment commission is computed based on the Claim Expiry Date for bank guarantee and advice of guarantee.

Refer to the Commissions User Manual for details on how commission is calculated, for an amendment.

8.1.3 Amend Import Pre-advice LC Contract

Oracle Banking Trade Finance facilitates amendment of Import Pre-Advice LC. You can amend an import pre-advice in two ways.

1) If the applicant approaches Issuing Bank for changes in values for a Pre-advice LC, which was created early. The system enables you to modify both financial and non-financial values of the Pre-advice LC, including the fields enabled for Operative Import LC.
2) If the applicant approaches Issuing Bank with Document credit details and wishes to change pre-advice LC to an operative LC. The issuing bank amends the existing Pre-advice LC as an operative LC.

The additional details which were not entered while booking a Pre-advice LC have to be specified. You can modify LC Amount, Expiry Date, Credit Line and Collateral Amount. When LC amount is modified, the system will track additional limit and reduction of limit based on the increase or decrease of the amount, respectively.

NOTE: You can amend a pre-advice LC contract using **Letters of Credit Contract Details** screen.

8.1.4 Confirm LC Amendment

This topic provides the systematic instruction to confirm LC amendment.

CONTEXT:
You can amend the fields available in the **Letters of Credit Amendment Confirmation Input** screen. However, the amendments will become effective only upon receiving the confirmation from the beneficiary.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCDAMEND** in the text box, and click next arrow.
   STEP RESULT: The **Letters of Credit Amendment Confirmation Input** is displayed.

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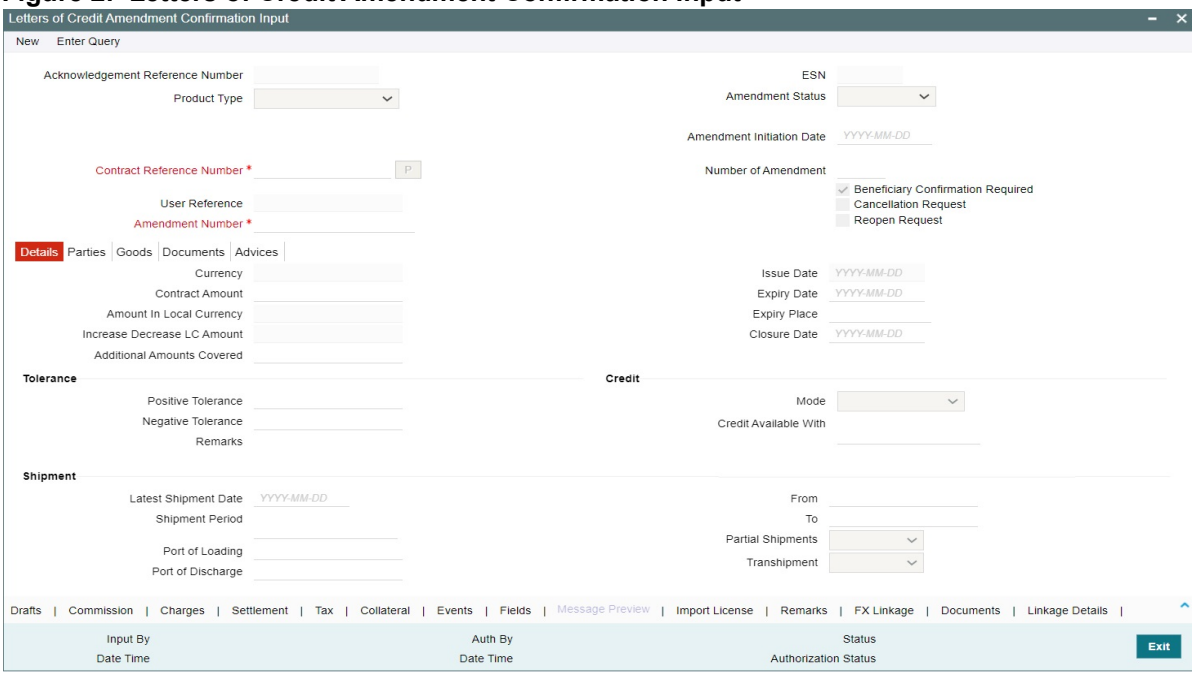
Figure 2: Letters of Credit Amendment Confirmation Input



2. On the **Letters of Credit Amendment Confirmation Input** screen, **c**lick **New** and specify the field details**.**

   STEP RESULT: The screen is displayed without any details.

   For more information on the fields, refer the Field Description table:

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Table 3: Letters of Credit Amendment Confirmation Input - Field Description

Field	Description
Acknowledgment Reference Number	Specify the acknowledgment reference number. Alternatively, you can select the reference number from the option list. The list displays all the acknowledgment reference numbers for contract amendment registered in the system. **NOTE:** Registration status will be updated as Processed when the amendment request is processed by selecting Acknowledgment Reference Number. This field is mandatory.
Product Type	Select the type of product from the option list provided. This option list will display all the product types. This field is optional.
Contract Reference Number	Select the reference number of the contract to be amended from the option list provided. This option list will display all contracts that are authorized. This field is mandatory. **NOTE:** Once you have specified the contract reference number, click 'P' button. The system displays the details of the contract under three tabs viz. Details, Parties and Advices.
Amendment Initiation Date	The system defaults the application date in the amendment initiation date. This field is mandatory.
Cancellation Request	Select this check box to request cancellation. If Cancel flag is checked, only cancel information shows a message on authorization of amendment. If Cancel flag is enabled, other field amendments are not considered and CANCEL event is triggered on amendment confirmation. An override message "Cancellation Request flag is checked, LC is cancelled on Confirmation" is displayed on confirmation. This field is mandatory.

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Field	Description
Number of Amendment	The system displays the number of amendments based on the contract reference number. You can amend an LC multiple times before the previous amendment is confirmed or rejected. This field is optional.
Amendment Number	The system defaults the amendment number based on the contract reference number selected. This field is mandatory
Beneficiary Confirmation Required	The system checks this box by default. When amendment is initiated with 'Beneficiary Confirmation Required' enabled, then the event AMNV is triggered and MT 707 is generated. If amendment is initiated without enabling 'Beneficiary Confirmation Required', then the system triggers AMND on save. This field is optional.
ESN	The system displays the event sequence number.

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Field	Description
Amendment Status	The system displays the amendment status. • If the following data elements are amended during the previous amendments and the beneficiary consent has not been updated in the system for these amendment, then the system will not allow to proceed with the current amendment: • Expiry Date • Remarks • Credit Mode • Credit Details • Credit Available With • Partial Shipments • Transhipment • Charges From Beneficiary • INCO Term • Applicable Rule • Rule Narrative • Transferrable • Confirmation Instructions • Requested Confirmation Party • Period of Presentation Days • Period of Presentation Narrative • Contract Amount • Positive Tolerance/Negative Tolerance • Additional Amounts Covered • From Place • Port of Loading • Port of Discharge • Latest Shipment Date • Shipment Period

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Field	Description
	The system displays an error message in the following cases: • If beneficiary confirmation is pending for an amendment and LC amount is modified for that amendment and if the user is initiating a fresh amendment with a change in tolerance value. • If beneficiary confirmation is pending for an amendment and Expiry Date is modified for that amendment and if the user is initiating a fresh amendment with a change in Latest Shipment Date or Shipment Period. • If beneficiary confirmation is pending for an amendment and Latest Shipment Date is modified for that amendment and if the user is initiating a fresh amendment with a change in Expiry date. If beneficiary confirmation is pending for an amendment and Latest Shipment Date is modified for that amendment and if the user is initiating a fresh amendment with a change in Shipment Period.
	The amendment of LC can be simulated only through gateway. The LC Amendment Simulation does not have screen, so user cannot invoke LC Amendment Simulation from the application front. All operations are supported for LC Amendment Simulation same as LC Amendment.
Amount in Local Currency	When FCY amount is given in 'Contract Amount' field for LC during Amendment, system converts in local currency and respective value is displayed in this screen. This field is mandatory for FCY contracts

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If amendment is initiated without enabling 'Beneficiary Confirmation Required', then the system displays an error message in the following cases

In Import LC amendment if the expiry date greater than expiry date of Export LC linked.

In Import LC amendment if the contract amount is greater than the linked Export LC Contract Amount.

In Import LC amendment if the maximum contract amount is greater than the linked Export LC maximum contract amount.

In Import LC amendment if the contract amount is greater than the linked Export LC contract amount.

In Export LC amendment if the contract amount is lesser than the linked Import LC contract amount.

In Export LC amendment if the expiry date is lesser than the linked Import LC contract amount.

3. On the **Letters of Credit Amendment Confirmation Input** screen, click **Hold** button.

   STEP RESULT: You can support Financial Amendment during amendment initiation from LCDAMEND for the below scenarios

- Amendment without beneficiary confirmation
- Amendment with beneficiary confirmation
- Deletion of Hold will be supported. Contract to be Active and in Authorized status
- 'Hold of Hold' will be supported. Contract to be Hold and in unauthorized status
- Authorization is not supported for Contracts put on Hold
- Amendment on Hold is restricted when there are previous unconfirmed amendments

User can unlock amendments on Hold, modify details if required and save. Processing on Save will continue as currently existing.

note: Hold will not be supported for amendment with Cancellation flag or Confirmation / Rejection of amendment.

4. On the **Letters of Credit Amendment Confirmation Input** screen, specify the field details of **Details** tab.

   STEP RESULT: You can view and modify the details pertaining to shipment and tolerance of the letter of credit.

   Upon selection of the contract, the following details will be displayed in editable mode:

- **Currency** - The contract currency
- **Contract Amount** - The amount that is availed under the LC.
- **Increase Decrease of LC Amount** - A display field which indicates the amount of LC increased or decreased, as the case may be
- **Additional Amounts Covered** - This indicates the value to be carried in field 39C of the SWIFT messages MT700 and MT740
- **Issue Date** - The date on which the LC is issued. You cannot specify a future date here
- **Expiry Date** - The date on which the LC is scheduled to expire.On confirmation of guarantee amendment, revised Expiry Date is propagated to LCDTRONL. System derives Claim Expiry date based on the new Expiry Date.
- **Expiry Place** - The system displays the expiry place details.

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- **Closure Date** – This the date LC is scheduled to be closed. You can modify this particular value.

  For more information on fields, refer the Field Description table.

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Table 4: Details - Field Description

Field	Description
Tolerance	• Positive Tolerance% - The percentage that is to be added to the LC amount to arrive at the Maximum LC amount. • Negative Tolerance% - The percentage that should be subtracted from the LC amount. • Remarks: Provide additional details if any. This field is optional.
Credit	Specify the credit details:
Modes	This indicates the mode of payment through which the LC will be settled - Sight, Acceptance, Negotiation or Deferred. This field is mandatory.
Credit Available With	Specify details of the party with whom the credit will be available. This field is optional.
Details	Specify the details of the credit. This field is mandatory.
Shipment	Latest Shipment Date - The last date by which the shipment of the goods has to take place. This date should not be earlier than the Issue Date of the LC or later than the expiry date. If you modify the latest shipment date, the system will recalculate the shipment days on confirmation of the amendment. • Shipment Period - The extension of the shipping period. You can enter the Shipment Period only if you have not specified the Latest Shipment Date • Port of Loading – The port from where the goods transacted under the LC will be loaded • Port of Discharge – The destination port to which the goods transacted under LC should be sent • From - The place from where goods are to be dispatched or transported • To - The final destination to which goods are to be transported/delivered • Partial Shipments - You can select ‘Allowed’, ‘Not Allowed’, ‘Conditional’ or Blank as partial shipment. • Transhipment - You can select Allowed, Not Allowed, Conditional or Blank as trans shipment. This field is optional.

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Field	Description
Other Details	Charges From Beneficiary - Specify the charge amount borne by the beneficiary. • INCO Term - Specify the INCO term related to goods that are a part of the LC instrument. • Applicable Rule - The system defaults the applicable rule. • Applicable Rule For Reimbursement - Select the applicable rule for reimbursement. • Rule Narrative - This is enabled only if Applicable Rule is set to OTHR. • Transferrable - To indicate LC is transferable or not. • Confirmation Instructions - Select the confirmation option to indicate that the LC can have an associated confirmation message. In LC if Confirm/May Confirm option is checked cannot be amended to uncheck. • Requested Confirmation Party - Specify the confirmation party type (Advising Bank, Advice Through Bank or Confirming Bank). • Ancillary Message - Check this box to generate MT 759 on contract authorization. • Ancillary Message Function- Specify the ancillary message function. Alternatively, you can select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if 'Ancillary Message' is checked. Beneficiary Account - Specify the account details of beneficiary. This field is read only.
Period of Presentation	• Days - This system specifies the number of calendar days after the date of shipment within which the documents must be presented for payment, acceptance or negotiation. • Narrative - The system specifies the details of the date after which the documents must be submitted.Eg:Invoice date, Shipment date

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Field	Description
Charges	• Amendment Charge Payable by - Select the type of amendment charge payable by from the drop-down list. • Narrative - The system specifies the details of the date after which the documents must be submitted.Eg:Invoice date, Shipment date
Sanction Check Details	• Sanction Check Status - The system displays the sanction check status. • Last Sanction Check Date - The system displays the last sanction check date.
Special Payment Condition	• Conditions for Beneficiary - Specify the payment conditions for beneficiary. • Conditions for Receiving Bank - Specify the payment conditions for receiving bank. NOTE: For more information on processing sanction check refer 'Processing Sanction Check' section in this user manual. Make the necessary amendments. Save the changes. To save, click save icon in the toolbar of the screen. On Save system validates if there are any unsettled claims and provides appropriate override The system will update the following details in the audit trail of the screen: • Input By – Your login id • Date Stamp – The date and time at which you saved the contract • Amendment Status – The status will always be Unconfirmed • Auth Status – The status will always be 'Unautho-rized' **NOTE:** For details on the amendable fields, refer the topic 'Processing an LC contract' in this User Manual.

5. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Parties** tab.
STEP RESULT: The **Parties** details is displayed.

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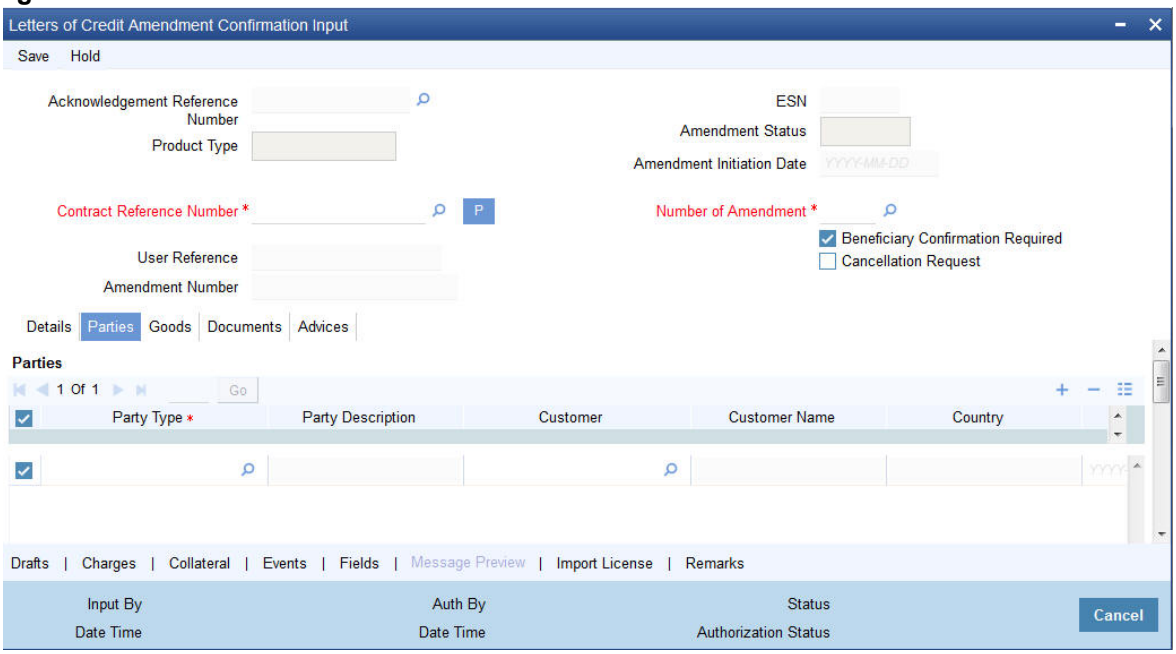
Figure 5: Parties



For more information on the fields, refer the Field Description table given below:

Table 6: Parties- Field Description

Field	Description
Confirm Parties	Specify the Confirm Parties details:

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Field	Description
Party Type	Specify the party type. Alternatively, you can select the party type from the option list. The list displays all valid party types maintained in the system. The system defaults the existing party details from LC contract. You can add a new party 'REB' however you cannot remove existing party type other than REB. If 'REB' is added as the party type in LC amendment confirmation screen, MT 740 will be generated along with amendment message MT707. If 'REB' party is amended in LC amendment confirmation screen, MT 747 will be generated along with amendment message MT707 and MT740. Amendment with new Party Id REB by enabling cancellation request should not process or generate MT740 and MT747 messages. If 'REB' is deleted from the party type in LC amendment confirmation screen, MT747 will be generated to Reimbursing Bank Party along with MT707 and MT740 will be automatically suppressed. CANC has to be provided against MT747 for message generation. This field is mandatory.
Customer	The system defaults the customer number. However, you can modify it. Specify the Customer for which you need to maintain. Alternatively, you can select the Customer No from the option list also. **NOTE:** BIC Code appears next to the 'Customer No' only if the BIC Code is mapped with that customer number. If the BIC Code is not mapped with that customer number, then the BIC code will not appear next to the 'Customer No' in the option list.
Customer Name	The system defaults the customer name. However, you can modify it. This field is optional.

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Field	Description
Address 1 to 4	The system defaults the address of the party. This field is mandatory.
Country	The system defaults the country of the customer. This field is optional.
Customer Reference	The system defaults the customer reference number. However, you can modify it.
Party Description	The system defaults the party description. Confirmation Charges Payable By - Select the type of confirmation charges payable by from the drop-down list. Party details in the Parties tab of the screen You can amend 'Their Reference Number' and the 'Dated' fields values only. Free Format Text details in the 'FFT' tab of the screen.
Dated	The system defaults the date on which the party joined. However, you can modify it.
Language	The system defaults the language in which advices are sent to the customer.
Issuer Bank	The system defaults the option, the issuer is a bank.
Template ID	Specify the template ID related to MT799 message types from the option list.
Other Addresses	Specify Other Addresses
Media Type	The system defaults the media type. You can select a different medium from the adjoining option list.
Address	The system defaults the other address of the party. However, you can edit this field.
Account	The system defaults the account number. However, you can edit this field.

6. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Goods** tab.
   STEP RESULT: The **Goods Details** is displayed. The **Goods** tab maintains multiple goods details.
7. Click on add icon to add the goods details.
   STEP RESULT: A new row is added. You can specify the goods details.

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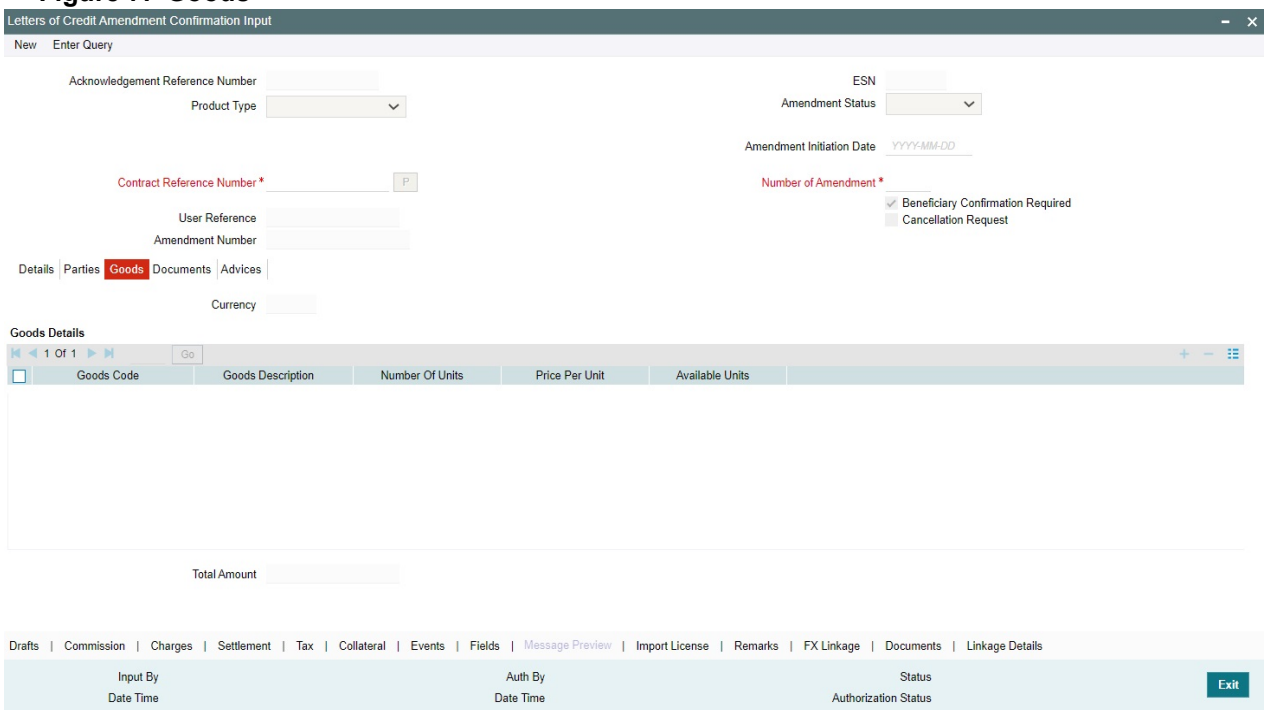
Figure 7: Goods



For more information on the fields, refer the Field Description table given below:

Table 8: Goods- Field Description

Field	Description
Currency	The system displays the currency by default once you select the contract reference number.
Goods Details	Specify the Goods Details: This field is optional.
Goods Code	Select the Goods Code from the list provided. This field is optional.
Goods Description	The system displays the description of the Goods. This field is optional.
Number of Units	The system displays the number of units. This field is optional.
Price Per Unit	The system displays the price per unit. This field is optional.
Available Units	The system displays the available units of the goods.

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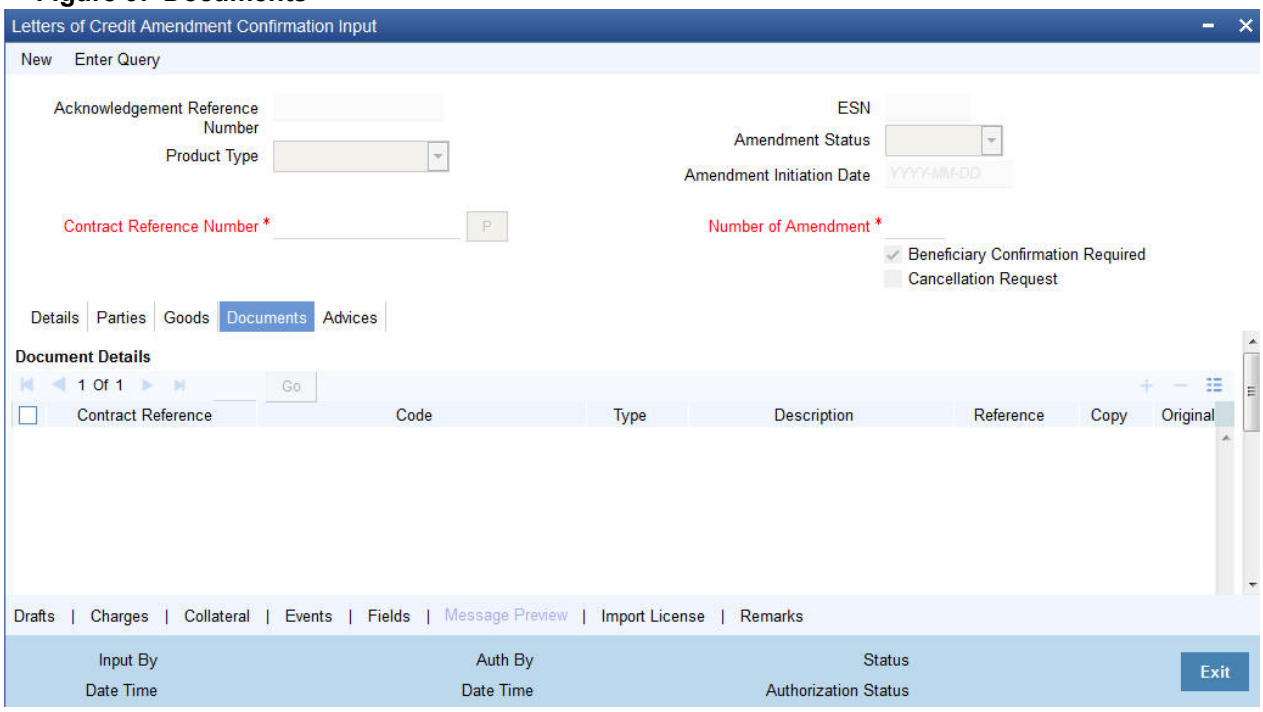
8. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Documents** tab.

STEP RESULT: The **Documents Details** is displayed.

Figure 9: Documents



There are some standard documents required under a documentary LC. In this screen you can specify the documents that are required under the LC being processed. These details will be a part of the LC instrument sent to the advising bank, the advice through bank or the beneficiary. All the documents specified for the product to which the LC is linked will be defaulted to this screen.

For more information on the fields, refer the Field Description table:

Table 10: Documents- Field Description

Field	Description
Contract Reference	Enter the contract reference number based on which the shipping guarantee issued.
Code	Enter the document code. This field is optional.
Type	Enter the document type. This field is optional.
Description	Enter the document description of the document that is defaulted to suit the LC you are processing. This field will be enabled only if the LC type is Shipping Guarantee, but not mandatory. During copy operation, the value of this field will not be copied to the new contract. This field is optional.

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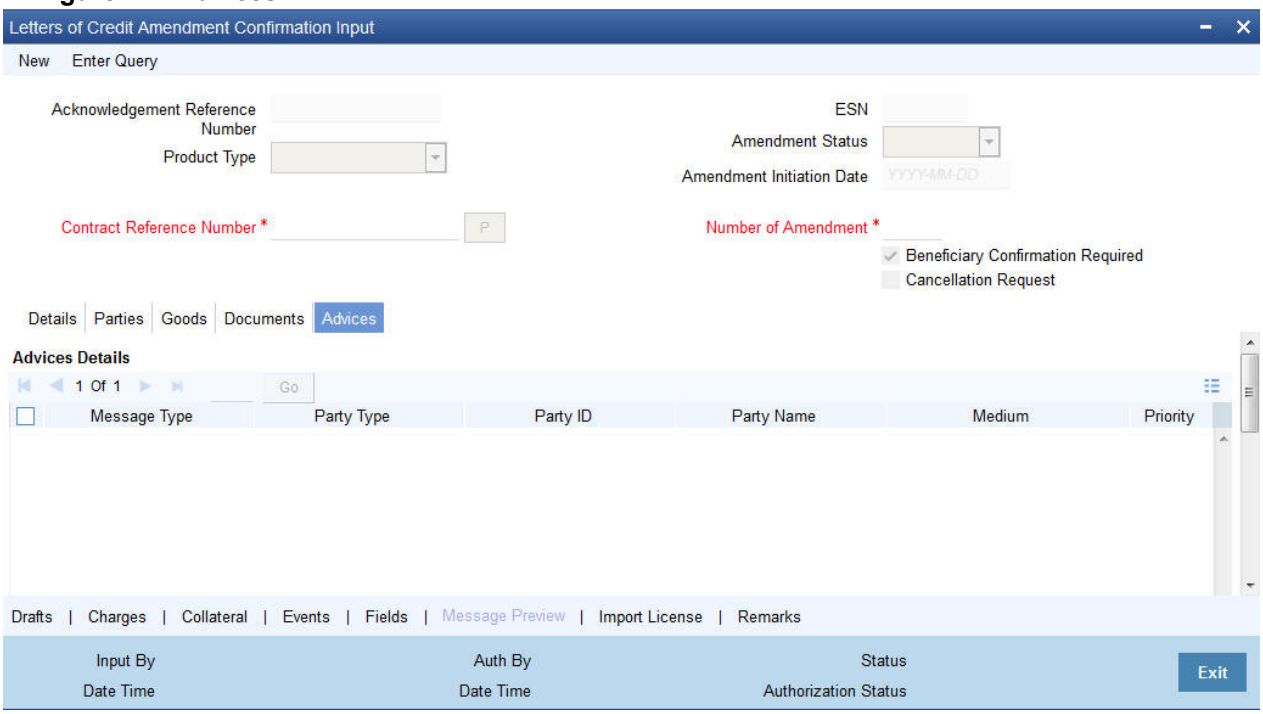
Field	Description
Reference	Enter the document reference number based on which the Shipping Guarantee issued. This field is optional.
Copy	Enter the number of copies of the document. This field is optional.
Originals	Enter the originals details.
Original Required	Select this box to generate the original receipts.
Default	Check the default button for default generation.

9. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Advices** tab.

STEP RESULT: The **Advices** details is displayed.

Figure 11: Advices



For more information on the fields, refer the Field Description table given below:

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Table 12: Advices- Field Description

Field	Description
Advices Details	Specify the advices details.
Message type	Check the box to view the advice details. This field is optional.
Party Type	The system displays the party type for which the advice is generated. This field is optional.
Party ID	The system displays the party id for which the advice is generated. During copy operation, the value of this field will not be copied to the new contract. This field is optional.
Party Name	The system displays the name of the party for which the advice is generated. This field is optional.
Medium	The system displays the medium through which the advice is sent. The user can select a different medium from the list. If the medium is modified, the user must provide the new address in the Other Addresses section, in the 'Parties' tab. This field is optional.
Priority	The system displays the priority of sending the advice. However, you can change the priority.
Suppress	The system displays if the advice is suppressed or not. However, you can edit this field.
Charges	The system displays the charges involved. However, you can edit the charges.
FFT Details	The user can select a message from the Advices Details section and associate a code and a description to it.
Code	The user can select the appropriate code from the option list.

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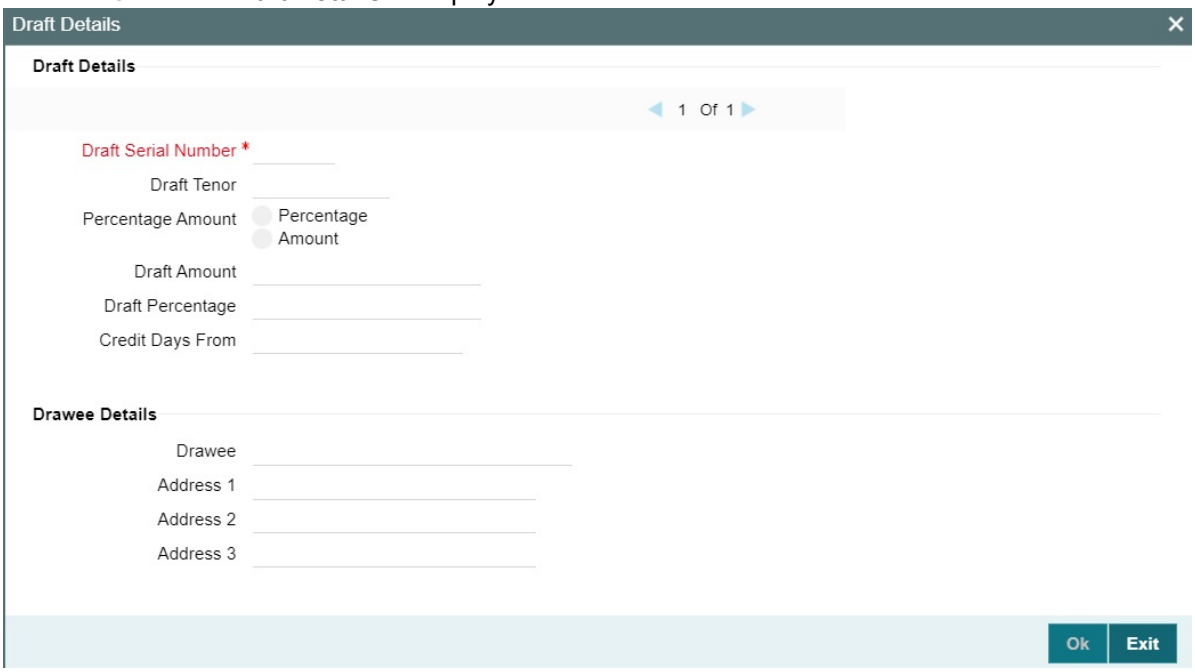
Field	Description
Description	The system displays the description of the selected code. However, you can modify this description. **NOTE:** Advices for a party are sent to the default media maintained in the Customer Addresses table. However, you can send the advices through a different medium by doing the following: • Maintaining media details in Other Address in Parties screen • Indicating the medium in the Advices screen • Suppressing the Advices which is 'N' by default. Additional conditions and instructions will be defaulted to LC Amendment Confirmation Input (LCDAMEND) screen from the LC product (LCDPRMNT) screen. If any additional conditions and instructions are provided in LC instruments and LC Issuance, then the same will be defaulted to subsequent amendments. However this can be modified.

10. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Drafts** button.

STEP RESULT: The **Draft Details** is displayed.



For more information on the fields, refer the Field Description table given below:

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Table 13: Draft Details - Field Description

Field	Description
Draft Details	Specify the draft details.
Draft Serial Number	The system display the draft serial number here. This field is optional.
Draft Tenor	Specify the details of the draft tenor. This field is optional.
Party ID	Specify the credit days from details here. This field is optional.
Drawee Details	Specify the drawee details: This field is optional.
Drawee	Specify the drawee details here This field is optional.
Address 1	Specify the address details. This field can be modified.
Address 2	Specify the address details. This field can be modified
Address 3	Specify the address details. This field can be modified

11. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Collateral** button.
    STEP RESULT: The **Collateral Details** is displayed.
    For more information on the fields, refer the Field Description table given below:

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Table 14: Collateral - Field Description

Field	Description
Contract Reference Number	The contract reference number is displayed here.
Latest Event Sequence Number	The system displays the event sequence number. This field is optional.
Collateral	Specify the following details here.
Currency	The currency is displayed here. This field is optional.
Percent	The percentage is displayed here. However, you can modify it. An override message will be displayed when you modify the percentage. This field is optional.
Exchange Rate	The exchange rate is displayed here. This field is optional.
Collateral Amount	The collateral amount is displayed here. However, you can modify it. An override message will be displayed when you modify the collateral amount.
Description	The amount description is displayed here.
Adjustment	Specify the adjustment details:
Type	Choose 'increase' if you want to increase the percentage of the collateral amount or 'decrease' to decrease the percentage of the collateral amount.
Amount	The new amended amount after calculation is displayed here. **NOTE:** The system prompts override messages: If the LC expiry date is later than any linked collateral's expiry date. If the LC expiry date extended as part of amendment is later than any limit line's expiry date. The system will validate when a new limit line is attached during actions other than New.

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Field	Description
Description	The system displays the description of the selected code. However, you can modify this description. **NOTE:** Advices for a party are sent to the default media maintained in the Customer Addresses table. However, you can send the advices through a different medium by doing the following: • Maintaining media details in Other Address in Parties screen • Indicating the medium in the Advices screen • Suppressing the Advices which is 'N' by default. Additional conditions and instructions will be defaulted to LC Amendment Confirmation Input (LCDAMEND) screen from the LC product (LCDPRMNT) screen. If any additional conditions and instructions are provided in LC instruments and LC Issuance, then the same will be defaulted to subsequent amendments. However this can be modified.

12. Specify the collateral details and click **Ok**.
    NOTE: You will be allowed to amend the percentage, collateral amount, and adjustment type.

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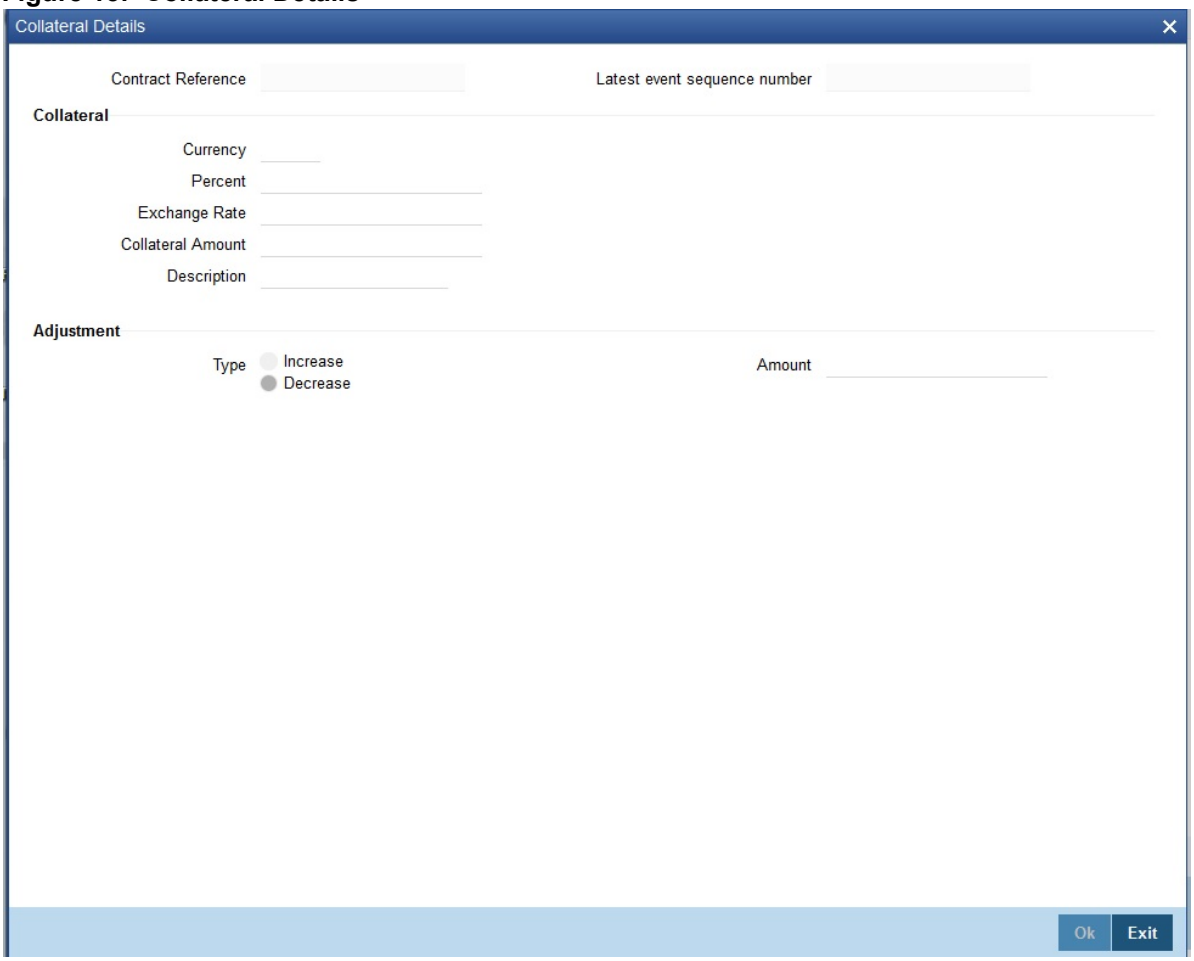
Figure 15: Collateral Details



Specify details of the cash that you collect as collateral from a customer for the LC that you process.

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Table 16: Collateral - Field Description

Field	Description
Contract Reference Number	The contract reference number is displayed here.
Latest Event Sequence Number	The system displays the event sequence number.
Collateral	Specify the collateral details:
Currency	The currency is displayed here.
Percent	The percentage is displayed here. However, you can modify it. An override message will be displayed when you modify the percentage
Exchange Rate	The exchange rate is displayed here.
Collateral Amount	The collateral amount is displayed here. However, you can modify it. An override message will be displayed when you modify the collateral amount.
Description	The amount description is displayed here.
Adjustment	Specify the adjustment details:
Type	Choose 'increase' if you want to increase the percentage of the collateral amount or 'decrease' to decrease the percentage of the collateral amount.
Amount	The new amended amount after calculation is displayed here. **NOTE:** The system prompts override messages: • If the LC expiry date is later than any linked collateral's expiry date. • If the LC expiry date extended as part of amendment is later than any limit line's expiry date. **NOTE:** The system will validate when a new limit line is attached during actions other than New.

13. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Events** button.

    STEP RESULT: The **Trade Finance Events** screen is displayed. The details of events that have already taken place on the contract will be displayed, along with the date on which the event took place.

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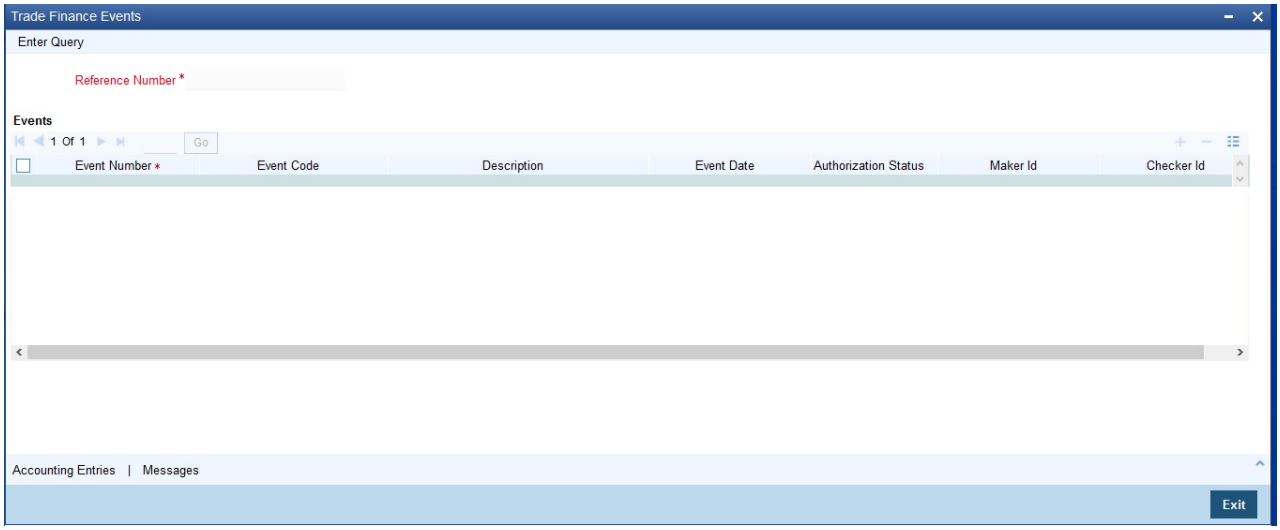
Figure 17: Trade Finance Events

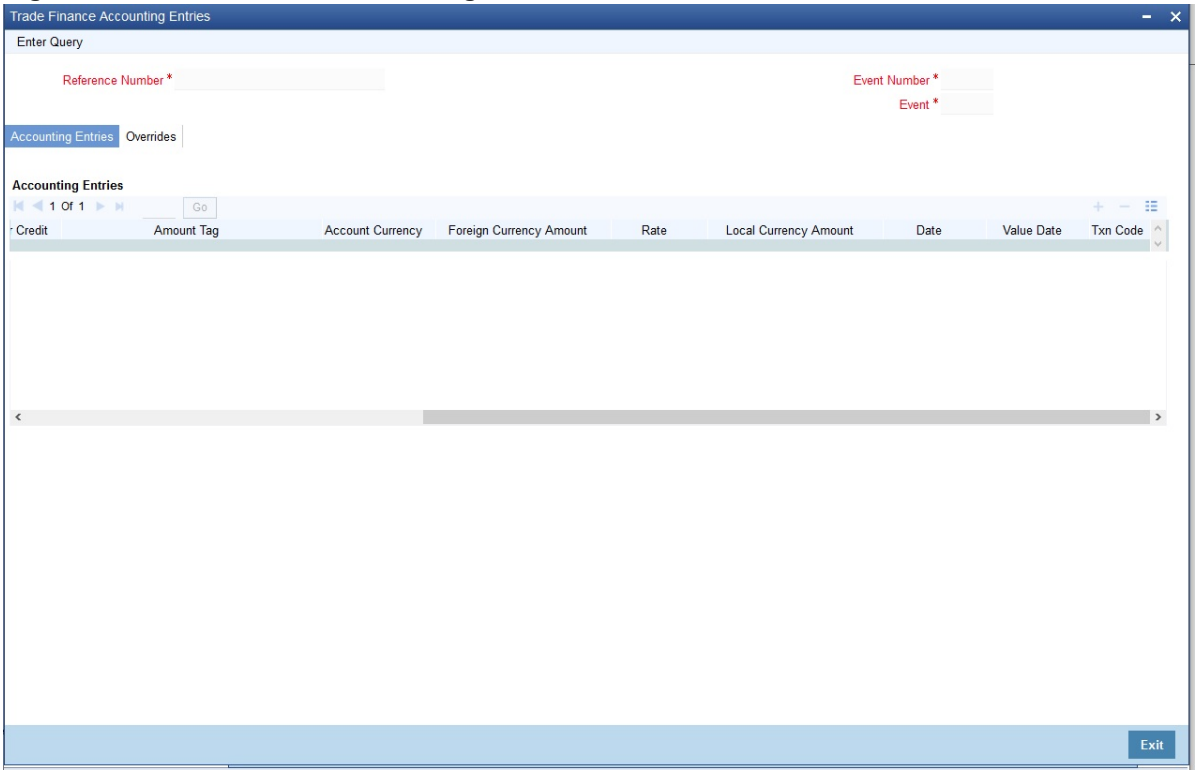


14. On the **Trade Finance Events** screen, click the **Accounting Entries** button.

STEP RESULT: The **Trade Finance Accounting Entries** is displayed. You can view the accounting entries for the event that is highlighted.

NOTE: The accounting entries that are passed depends on the type of LC contract that you are processing.

Figure 18: Trade Finance Accounting Entries



The following information is provided for each event:

- Event
- Branch

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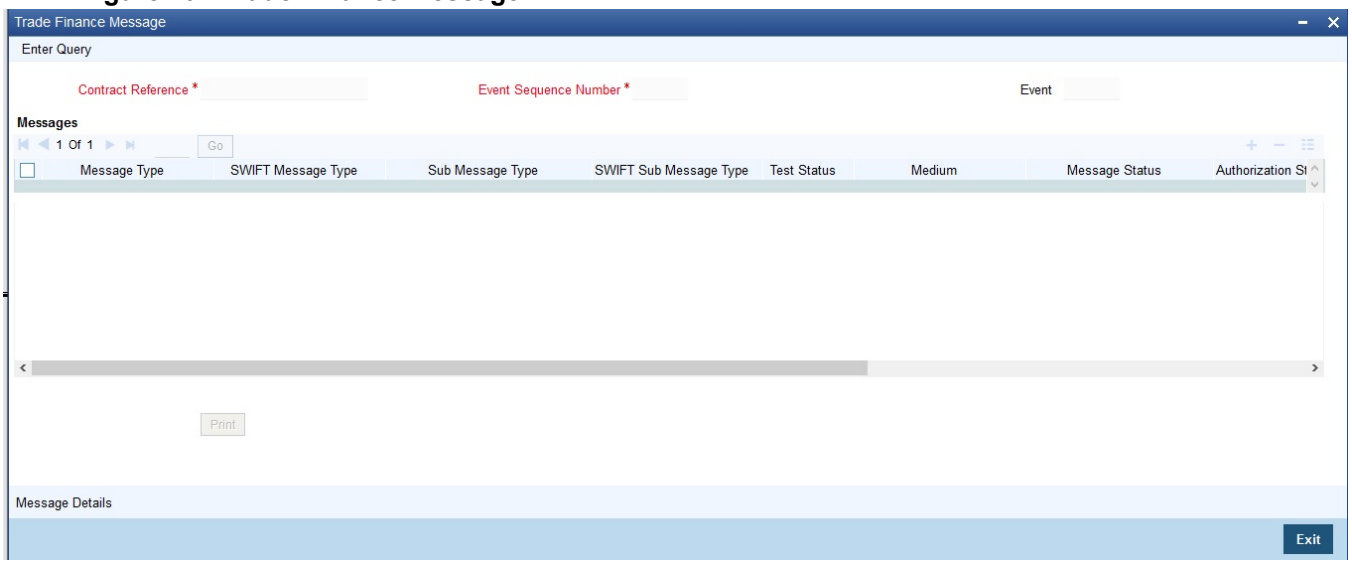
- Account
- Account Description
- Debit or Credit
- Amount Tag
- Account Currency
- Foreign Currency Amount
- Rate
- Local Currency Amount
- Date
- Value Date
- Txn Code
- All the overrides that were given for an event will also be displayed

15. Click **Exit** button to go back to **Accounting Entries** screen.
16. On the **Trade Finance Events** screen, click the **Messages** button.
    STEP RESULT: The **Trade Finance Message** screen is displayed.

Figure 19: Trade Finance Message



The following details of a message are displayed:

- The message type
- The Name and ID of the recipient of the message
- The status of the message

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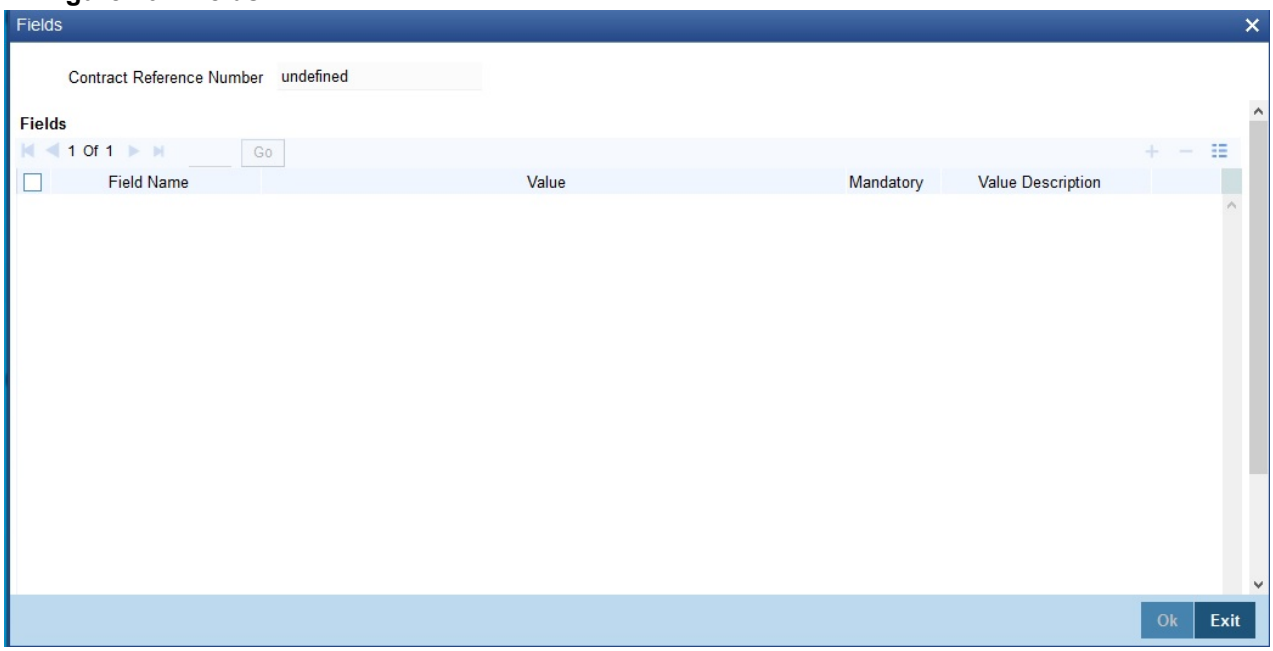
NOTE: To view the text of a message, highlight the message and click on the **Message Details** button.

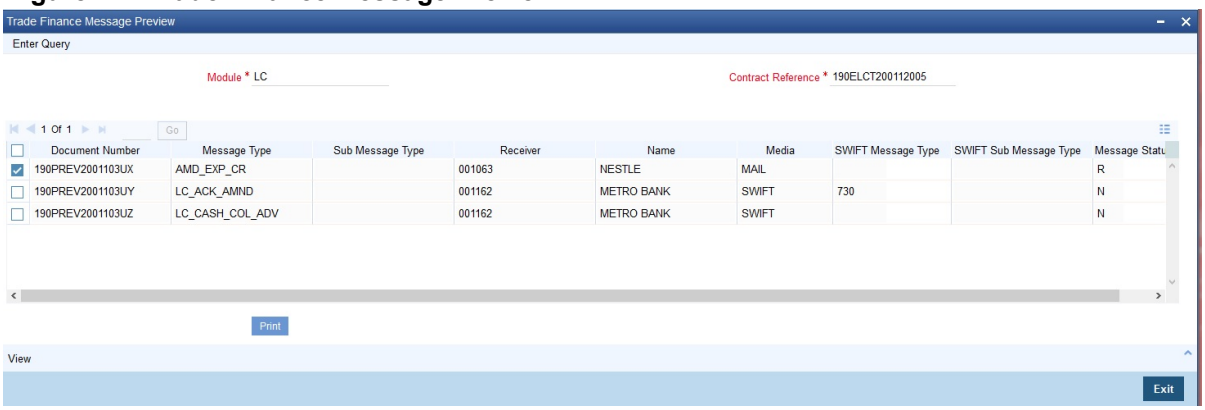
17. Click **Exit** button to exit the screen.
18. On the **Letters of Credit Amendment Confirmation Input** screen, select the **Fields** button.
    STEP RESULT: The **Fields** screen is displayed.
19. On the **Fields** screen, specify the details and click **Ok**.
    STEP RESULT: It allows you to enter the field details.

Figure 20: Fields



20. On the **Letters of Credit Amendment Confirmation Input** screen, click the **Message Preview** button.
    STEP RESULT: You can preview the messages or advices that will be generated for the contract using Message Preview screen.

Figure 21: Trade Finance Message Preview



For the contract, you can view the following details of the messages:

- The document number generated for the message/advice
- Type of message generated for the event
- Customer ID of the receiver of the message/advice

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- Name of the receiver of the message/advice
- Media of transmitting the message/advice (Mail/SWIFT)
- SWIFT message type of the message
- Status of the message/advice

21. On the **Message Preview** screen, click the **View** button.
    STEP RESULT: You can view the complete message/advice.The system will display the following details in a new window.

You can view the following details:

- Reference number of the message/advice
- Document number generated for the message/advice
- Version number of the message/advice
- Complete text of the message/advice
- Remarks, if any
- Reject reason, if any
- Message trailer

22. On the **Message Preview** screen, click **Print/Spool** button.
    STEP RESULT: You can print or spool a message using Reports option screen.

Table 22: Message Preview - Field Description

Field	Description
Format	Select the format in which the message/advice needs to be printed. You can select one of the following options: • HTML • RTF • PDF • Excel
Output	Select the output type. You may print, view or spool the message/advice.
Print At	Specify whether the message will be printed at the server or client. This field is optional.
Printer	Specify the path and the name of the printer. Set the print options and click 'OK' button to print or spool the message/advice.

23. On the **Letters of Credit Amendment Confirmation Input** screen, click **Import License** button.
    STEP RESULT: The **Import License** screen is displayed.

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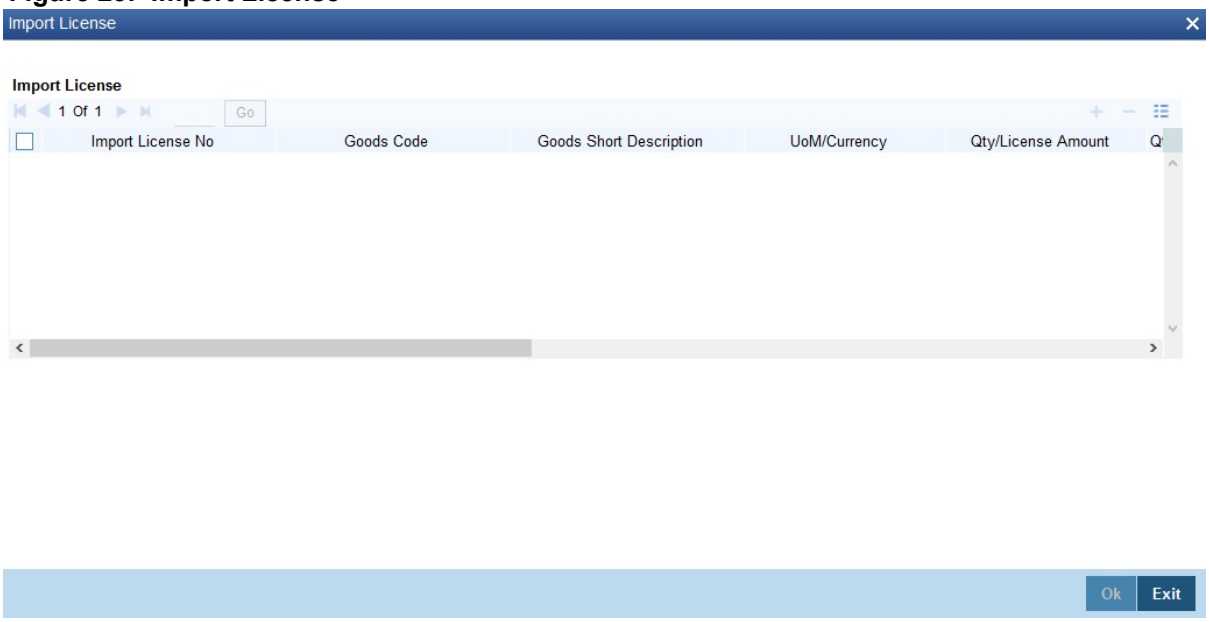
Figure 23: Import License



24. Specify the field details and click **Ok**.

STEP RESULT: You can view the field values against the field names.

For more information on the table, refer the Field Description table given below:

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Table 24: Import License

Field	Description
Import License No	Select the import license number from the option list.The import licenses maintained for the party type Applicant in the Import License Maintenance screen is displayed in the option list.
Goods Code	Select the goods code from the option list.
Goods Short Description	The system displays the goods short description maintained in the Bills and Collections Commodity Code Maintenance screen.
UoM/Currency	The system displays the unit of measurement or currency captured for the goods code of import license. **NOTE:** If the basis is Quantity, then the system displays the UoM maintained for the goods code. If the basis is Amount, then the system displays the currency maintained for the import license.
Qty/License Amount	The system displays the Quantity or License Amount captured for the goods code of import license.
Qty/License Amt Already Utilized	The system displays the sum total of Quantity or License Amount already utilized for the goods code.
Qty/License Amt Already Reinstated	The system displays the sum total of Quantity or License Amount already reinstated for the goods code.
Available Qty/License Amt	The system displays either the Available Quantity or Available License Amount for the goods code.
Qty/License Amt Utilized	Specify the quantity or the license amount utilized. **NOTE:** If the license utilization basis is Quantity, then the system defaults the License Amount Utilized as Quantity Utilized * Rate/Unit.

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Field	Description
Qty/License Amt Reinstated	Specify the quantity or the license amount reinstated. **NOTE:** If the License Amount Utilized is maintained for an goods code of an import license, then the system allows reinstatement of the license amount. • The 'Qty/License Amt Reinstated' should be less than or equal to the sum total of Qty/License Amount Utilized - Qty/License Amt Reinstated. • You can enter either Qty/License Amount Utilized or Qty/License Amt Reinstated for a goods code. After authorization, you cannot modify or delete import licenses linked to a LC contract. The utilizations and re-instatements maintained for an import license in Import License Utilization Screen and Import License sub-system will be differentiated by the system based on the 'Transaction Reference Number'. On authorization of reversal of a contract, the utilizations of all linked import licenses will also be reversed i.e. the value of Qty / License Amt Already Utilized - Qty / License Amt Already Reinstated will be posted as Qty / License Amt Reinstated for the respective goods codes and Available Qty / Available License Amt values will be re-computed. If an import licenses linked to an Islamic import LC contract is not completely availed i.e. sum total of availments are less than the liability amount of Islamic import LC, then at the time of closure of Islamic LC contract, the system will give an alert to reinstate un-utilized quantity / license amount of linked import licenses. If auto closure is enabled for such Islamic import LC contracts, then system will not perform the auto-closure. **NOTE:** If the good is classified either as Licensed or as Prohibited and the import license details are not entered in the LC or BC contract screens, then the system displays an override message as "Import license details are not entered for the contract." For import LC contract, the effective date should be between the effective date and expiry date of the linked import license.

25. On the **Letters of Credit Amendment Confirmation Input** screen, click **Remarks** button.

STEP RESULT: The **History of Remarks** screen is displayed. You can view all the instructions captured on authorization of the contract

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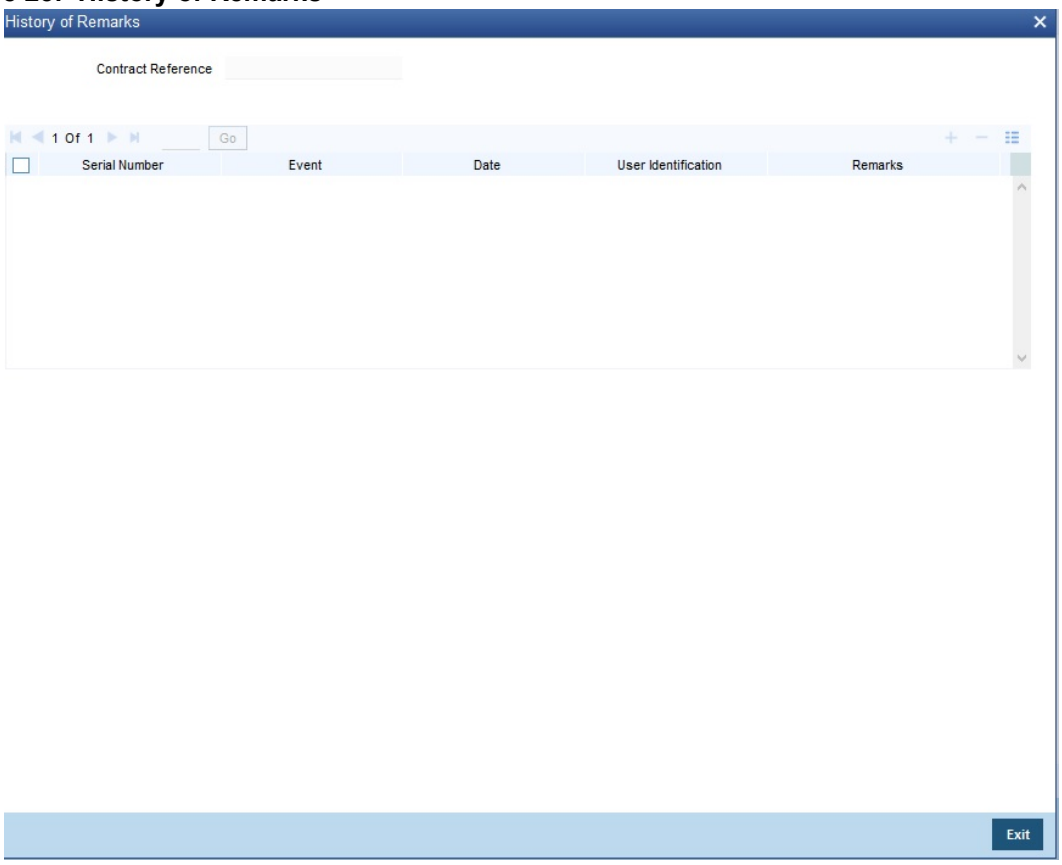
Figure 25: History of Remarks



NOTE: For more details on this screen refer to the section titled **Remarks** in this user manual.

26. On the **Letters of Credit Contract Amendment Confirmation** screen, click the **FX Linkage** button.
STEP RESULT: The **FX Linkage** screen is displayed.

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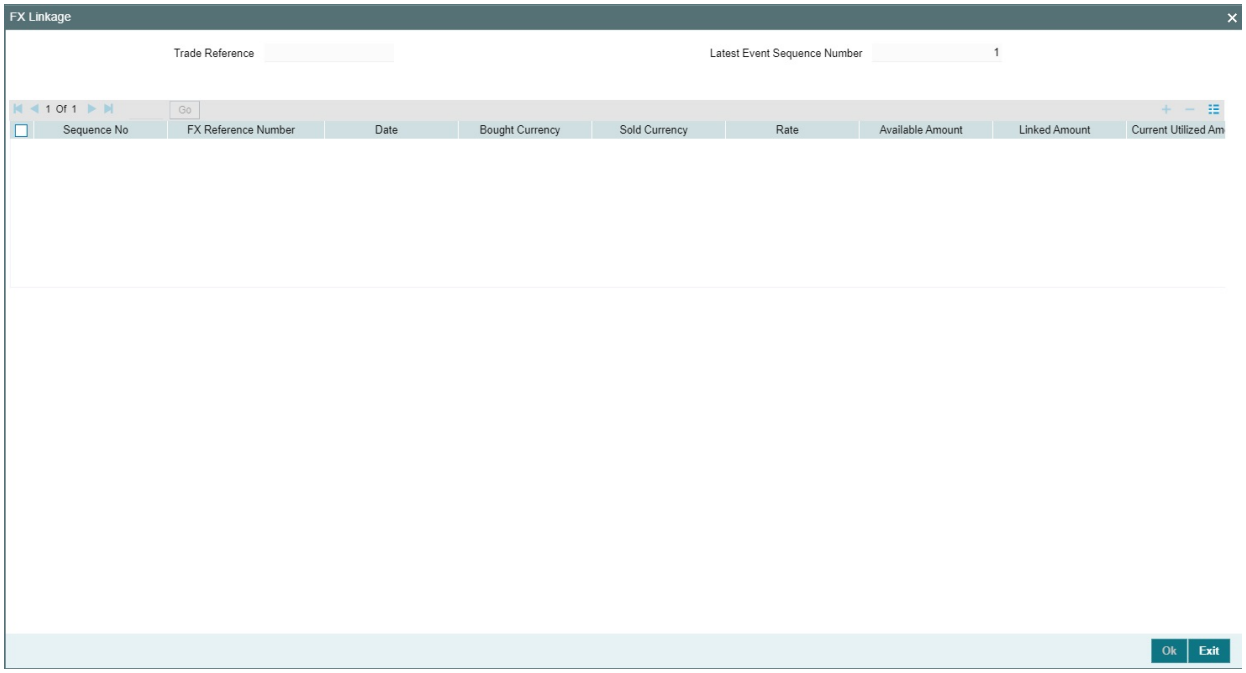
Figure 26: FX Linkage



This link invokes a screen in which you can link a LC involving a specific counterparty with FX deals involving the same counterparty.

You can link one or more FX deals to a bill. The value of an FX deal should not exceed the value of the bill it hedges. If you link several FX deals to a bill, the total value of all the deals should not exceed the bill amount.

FX Linkage - Field Description

Field	Description
Sequence No	System generates the 'Sequence No' for linked FX contracts sequentially
FX Reference no	Indicates FX deal reference no. from treasury system
Date	Indicates FX deal value date. FX Value date should be greater or equal to LC Expiry Date
BOT/SOLD Currency	LC contract currency should be BOT currency of the FX transaction in case of an export LC or the SOLD currency in case of an Import LC. **Bought Currency:** Presents FX Deal Bought Currency. Incase of export contract, LC contract currency should be same FX Bought Currency. **Sold Currency:** Presents FX Deal Bought Currency. Incase of import contract, LC contract currency should be same FX Sold Currency.
Rate	Presents FX deal Exchange rate
Available Amount	Present FX available amount (i.e) FX contract amount minus total linked FX amount

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Field	Description
Linked Amount	User will capture Linked amount at FX Linkage screen. Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.
Current Utilized amount	Current Utilized amount will display the current amount utilized of the event.
Total Utilized amount	Total Utilized amount will display the total amount utilized of the contract.

- OBTF system initiates link/ delnik

1. During creation of an LC,OBTF system initiates Link request

2. During manual delink of FX at LC,OBTF system initiates delink request

Delink of linked FX/Reduction of linked amount from the LC is allowed if the same is not attached to a BC contract. Reduction of LC contract amount is restricted, when the contract amount goes below the FX linkage amount.

- If LC Amendment is pending for beneficiary confirmation with FX changes and system, will not allow another amendment and only during amendment confirmation FX request will be processed in external system.

27. On the **Letters of Credit Contract Amendment Detailed** screen, click the **Linkage Details** button.
STEP RESULT: The **Linkage Details** screen is displayed.
In the Linkage Details screen, specify the type of linkage

- **Contract Linkage**

  Linkage type grouped under contract linkages are:

  Shipping guarantee

  - LI
  - EL

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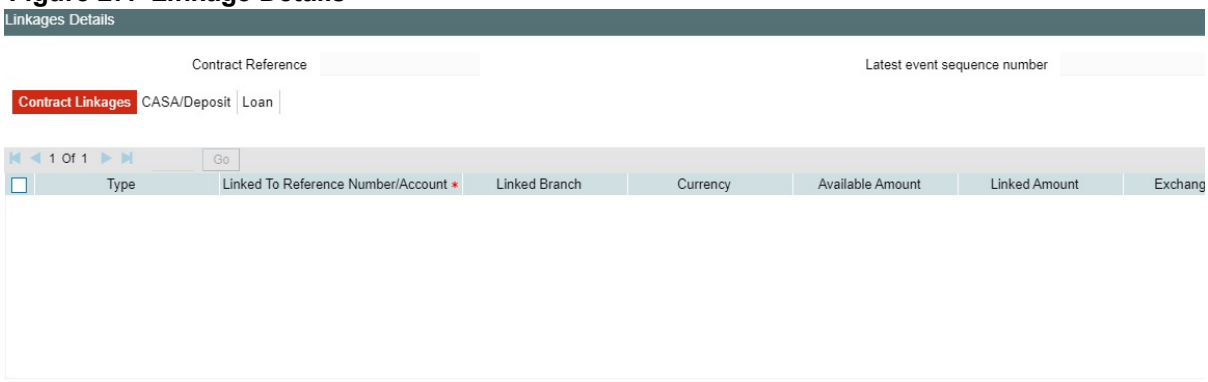
Figure 27: Linkage Details



Contract Details

For export LC, note the following:

• Export type of LC is the only option displayed in the option-list.

• The system allows Export LC for linkage only for bills under reimbursement type of LC.

• An overriding message is displayed if any outstanding advising charges are collected at the time of bill lodgment or liquidation. This override message is only for Import Bills under LC. Link the export LC from the Linkages Details screen and perform the charges transfer.NOTE: For shipping guarantee, if the bill amount is less than the shipping guarantee amount, an error will be displayed. In case the bill amount is more than the shipping guarantee amount, an overriding message is displayed.

- **CASA/Deposit**

  Linkage type grouped under CASA/ Deposit linkages are:

  - CASA
  - CD

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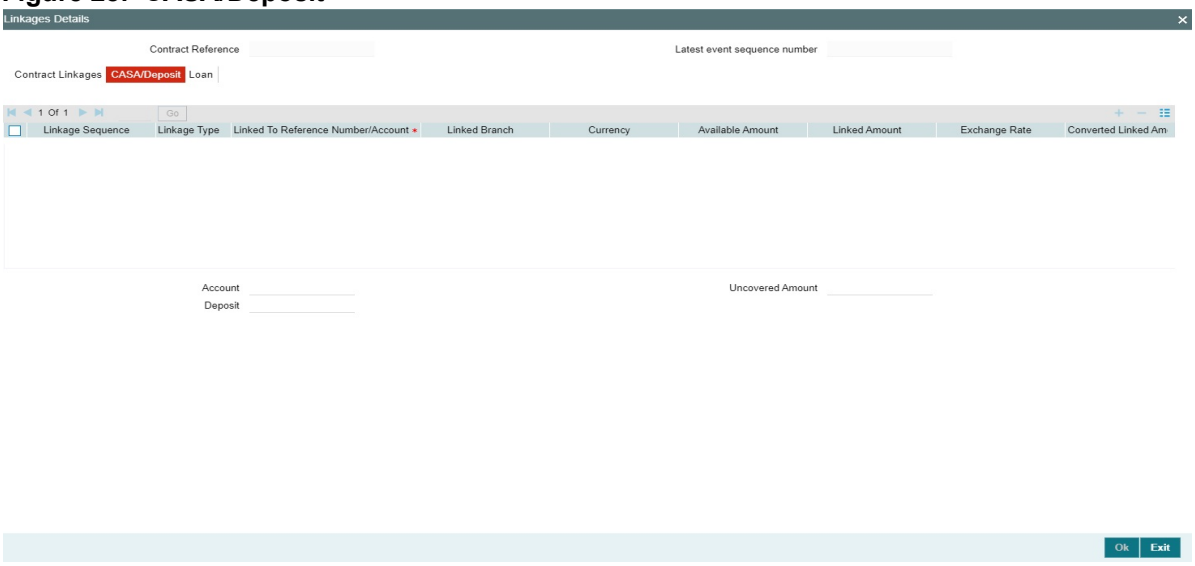
Figure 28: CASA/Deposit



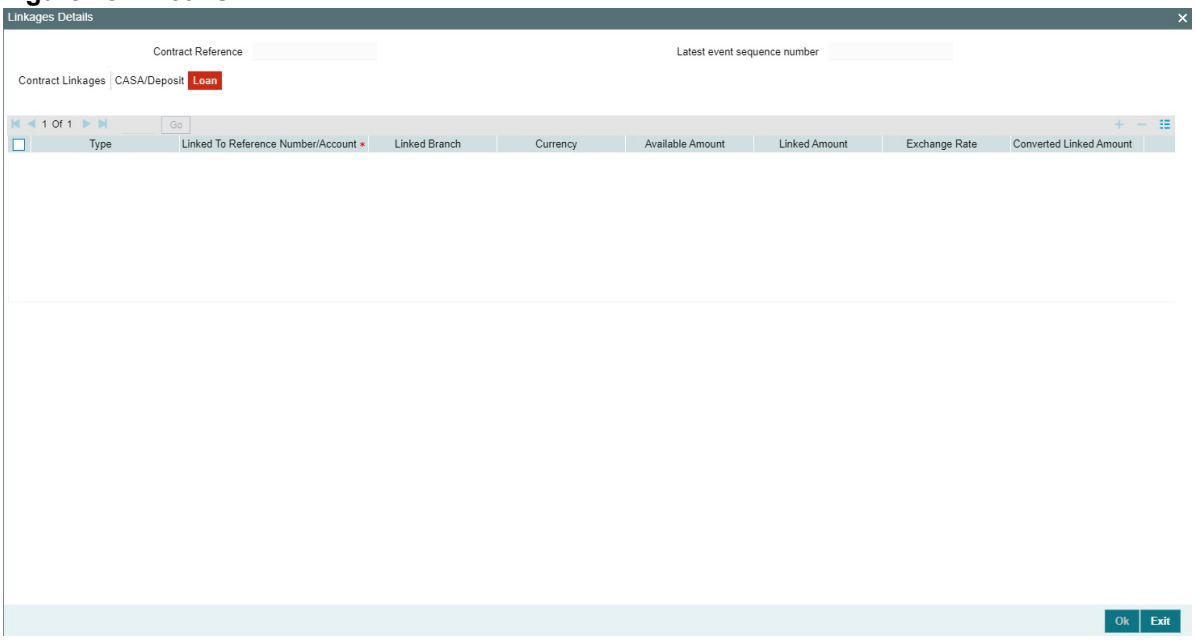
CASA/Deposit tab links one or more active, authorized deposit or CASA accounts.

- **Loan**

  Linkage type grouped under Loans linkages are:

  - OL
  - Buyers Credit Reference

Figure 29: Loans



For more information on the fields, refer the *Table 30: Linkage Details - Contracts Amendment Linkages - Field Description* (p. 313) table given below:

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Table 30: Linkage Details - Contracts Amendment Linkages - Field Description

Field	Description
Linkage Sequence	The Linkage Sequence number of a linked type.
Type	In the Contract Linkages screen, you can specify the type of linkage. The possible values are: Linkage Type grouped under contract linkages are: • Shipping Guarantee • LC • LI • EL Linkage Type grouped under CASA/Deposit are: • CASA • CD Linkage Type grouped under Loan are: • OL • ~~CL~~ • ~~CI~~ • Buyers Credit Reference
Linked To Reference Number/Account	Specify the contract/account to which you wish to link the LC.
Currency	The currency of the linkage type to which the LC is linked is displayed once the linkage details are specified.
Available Amount	The system displays the amount available against the linked contract or account.
Linked Amount	Specify the linked amount linked to trade contract
Exchange Rate	Exchange rate denotes the rate applied to convert the linked amount in trade currency.
Converted Linked Amount	If the linked contract is in a different currency (than that of the bill), the system will convert the account/contract amount into the billing currency and display it here.

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Field	Description
Account/Deposit	The system displays the amount linked to each contract or account. This displays only for CASA/Deposit.
Uncovered Amount	The system displays the contract amount that has not been linked, in the case of a partial linkage. This displays only for CASA/Deposit.

- Create Deposit/Create amount block request is send on linking the Deposit contract or CASA accounts
- Close Deposit/Close amount block request is send on delinking the deposit contracts or CASA accounts.
- Linkages will be delinked automatically during Closure/Cancel/Rollover/Contract reversal.
- Close Deposit /Close amount block followed by Create Deposit/Create amount block is send when there is change in linked amount either manually or proportionate change based on events(availment/amendment/claim lodgment of LC/Guarantee)

8.1.4.1 Settlement, Commission and Tax Subsystems Amendment

Settlement, Commission and Tax subsystems are introduced in LCDAMEND for amendments with and without beneficiary confirmation.System is enhanced to support the same.

Amendment confirmation is modified as two stage process. User will be provided with the facility to modify subsystems during amendment confirmation.

8.1.4.2 Amendment with Beneficiary Confirmation (AMNV, ACON, AMND):

- Initiation of Amendment with Beneficiary Confirmation (AMNV)
  - Charges, Settlement, Tax, Advice and Collateral subsystems will be applicable. Commission will not be applicable.
- Confirmation of Amendment Initiation (ACON, AMND)
  - On click of Confirm, subsystems will be enabled. User can modify the same.
- All other fields in Details, Parties, Documents and Goods tab will be disabled.
- Charges, Settlement, Tax, Commission, and Advices subsystem will be applicable during confirmation. FFTs can be provided during confirmation.
- Collateral subsystem cannot be modified during amendment confirmation. Details provided during amendment initiation will only be considered for confirmation since it is a financial amendment.
- On confirmation, LCDTRONL will not be not launched. However details will be propagated to LCDTRONL.
- Modification of amendment confirmation will not be allowed as per existing functionality.

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8.1.4.3 Amendment without Beneficiary Confirmation (AMND):

- Charges, Settlement, Tax, Commission, Collateral and Advices subsystem will be applicable for amendment without beneficiary confirmation.
- On save, LCDTRONL will not be not launched. However details will be propagated to LCDTRONL.
- Modification of amendment without beneficiary confirmation before authorization will be allowed as per existing functionality.

8.2 Utilize Import Licenses

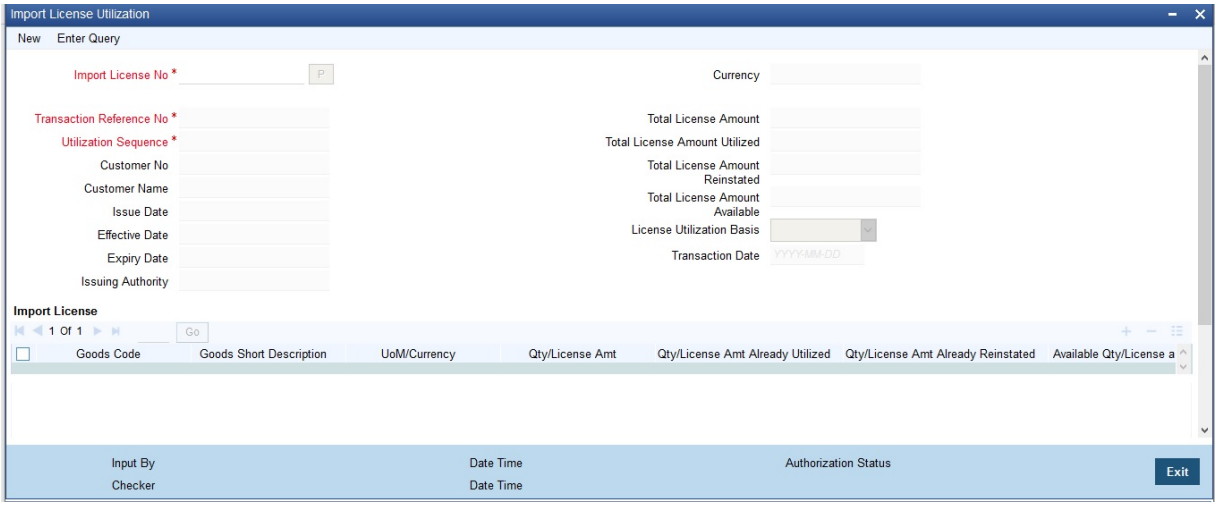
This topic provides the systematic instruction to link the import license to an import LC contract and update the utilization amount or quantity for the linked import licenses.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDILUTL** in the text box, and click the next arrow.
   STEP RESULT: The **Import License Utilization** screen is displayed.

Figure 31: Import License Utilization



2. On the **Import License Utilization** screen, click **New**.
   STEP RESULT: You can specify the import license utilization details.
   For more information on fields, refer the Field Description table given below:

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Table 32: Import License Utilization

Field	Description
Import License No	Select the import license number from the option list. This field is mandatory.
Goods Code	Select the import license number from the option list.
Goods Short Description	The system displays the goods code description maintained in the Bills and Collections Commodity Code Maintenance screen.
UoM/Currency	The system displays the unit of measurement or currency captured for the goods code of import license.
Qty/License Amount	The system displays the Quantity or License Amount captured for the goods code of import license.
Qty/License Amt Already Utilized	The system displays the sum total of Quantity or License Amount already utilized for the goods code.
Qty/License Amt Already Reinstated	The system displays the sum total of Quantity or License Amount already reinstated for the goods code.
Available Qty/License Amt	The system displays either the Available Quantity or Available License Amount for the goods code.
Qty/License Amt Utilized	Specify the quantity or the license amount utilized.
Qty/License Amt Reinstated	Specify the quantity or the license amount reinstated.
Remarks	Specify any remarks to be mentioned.

3. Click **P** (Populate) button.

   STEP RESULT: You can view the following details of the import license utilization once the import license no. is selected.

- Transaction Reference Number
- Utilization Sequence
- Customer No.
- Customer Name

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- Issue Date
- Effective Date
- Expiry Date
- Issuing Authority
- Currency
- Total License Amount
- Total License Amount Utilized
- Total License Amount Reinstated
- Total License Amount Available
- License Utilization Basis
- Transaction Date
- Goods Code
- Goods Short Description
- UoM/Currency
- Qty/License Amount
- Qty/License Amt Already Utilized
- Qty/License Amt Already Reinstated
- Available Qty/License amt

After authorization, you cannot modify or delete import licenses linked to an LC contract.

The system allows utilization details only for an import license linked to an import LC contract. The system displays an error message if reinstatement details are specified.

The utilization maintained for an import license is updated on save of an amendment capture. Subsequently if the amendment is marked as 'rejected', then the system automatically reinstates the utilization captured.

If reinstatement details are captured for an import license, then the same should be captured while marking the amendment status as confirmed. During status marking, the system displays the import LC contract information in the LC Contract Input screen and the Import License sub-system in the screen can be accessed for input of rein-

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statement details. The system displays an empty Import License sub screen where the user can input or add new rows to reinstate.

When a reduction in LC amount is performed as an amendment for an import LC contract with import licenses, then the system will validate whether reinstatement details are entered for the linked import licenses. If not, the system displays an override message as “Reinstatement details are not entered”.

When a utilization for an import license is already entered as part of an amendment capture and if utilization details are captured again while marking the amendment status as 'confirmed' in LC Contract screen, the system displays an override message as “Utilization is already marked as a part of amendment capture”.

8.2.1 Authorize Amendment Details

This topic provides the systematic instruction to authorize the amendment details.

CONTEXT:

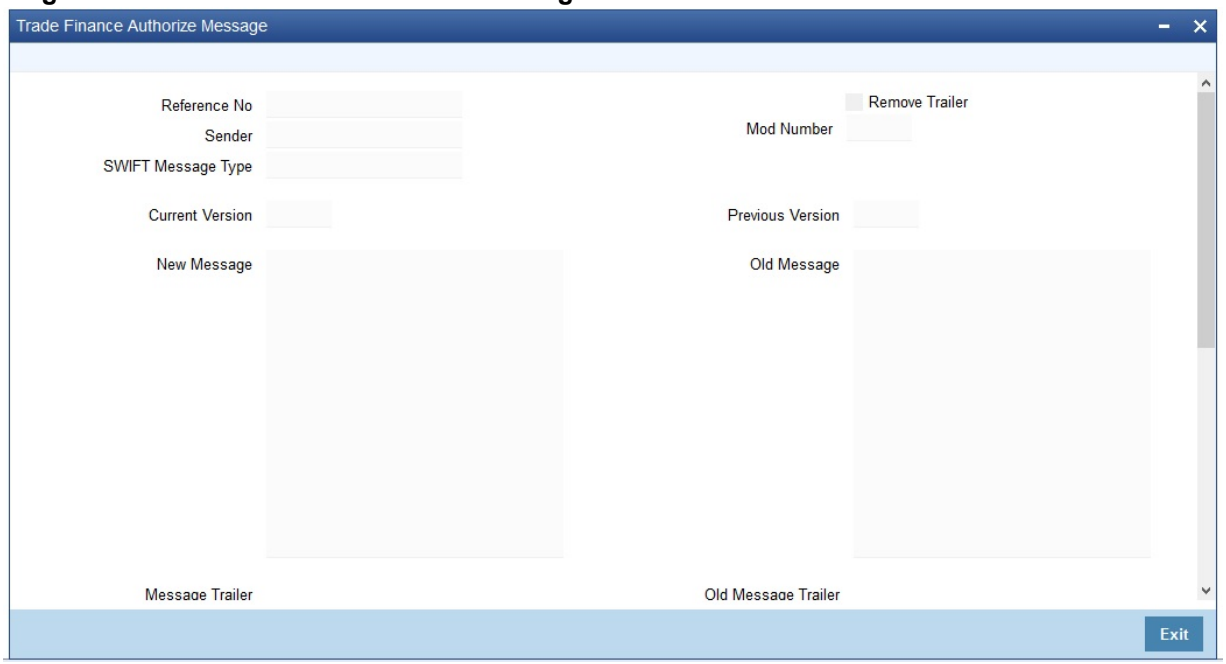
On saving the amendment details after entering all the required details in the system, the system validates the value of the contract amount against the following

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **MSCTFAUM** in the text box, and click the next arrow.
   STEP RESULT: The **Trade Finance Authorize Message** screen is displayed.

Figure 33: Trade Finance Authorize Message



- Product transaction limit
- User Input Limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction

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- Transaction amount is in excess of the input limit of the user

You have to get a contract authorized by your supervisor. Follow the steps given below to authorize:

2. Click the Authorize button.
   STEP RESULT: The system will seek a confirmation for generating the messages.
3. Click Ok button to proceed.
   STEP RESULT: The system will seek a confirmation for generating the messages. Click **OK** to proceed.
4. Click **Cancel** button to return to the **Amendment Confirmation** screen.
   STEP RESULT: The system will display a message to confirm successful authorization of the record. The audit trail of the screen will now display the following details:

- Checker ID – Login id of the authorizer
- Checker Date Stamp - The date and time at which you authorized the contract
- Auth Status – The status will updated to 'Authorized'

The accounting entries for the amendment will be posted only after the authorization of the contract.

NOTE: You cannot authorize a contract in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the Multilevel Authorization Detailed screen.
- the level of authorization is greater than or equal to 'N'
- the 'Nth' or the final level of the users authorization limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the Cumulative field is checked in the Product Transaction Limits Maintenance screen.

The transaction amount is greater than the authorizers authorization limit if the Cumulative field is unchecked in the Product Transaction Limits Maintenance screen.

8.3 Confirm Amended Details

This topic provides the systematic procedure to confirm the amended details.

CONTEXT:

Once authorized, you will not be allowed to modify these details. The system will provide option for confirming or rejecting the amendment details. To confirm the details, do the following:

1. Click **Confirm** icon on the toolbar.
   STEP RESULT: You can view the following screen:

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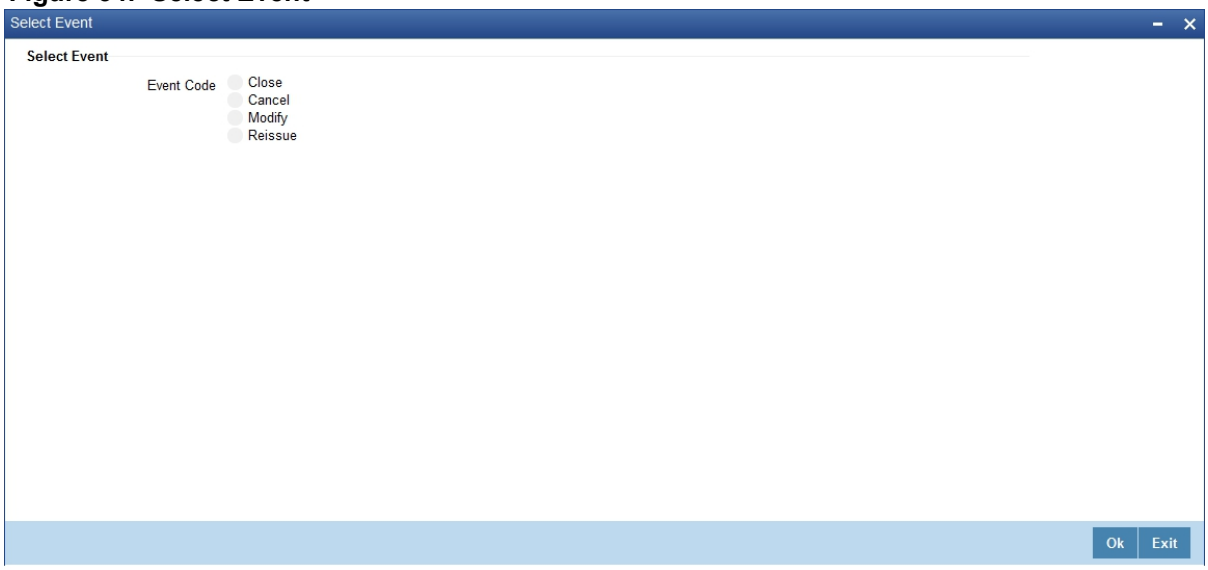
Figure 34: Select Event



2. Click **Ok** in the message window to proceed.

   The system will display the following message to confirm the confirmation as “The Record is successfully confirmed.”

3. Click **Ok** in the message window.

   STEP RESULT: It navigates to LC contract online screen. The charges can be waived using this screen. The **Amend Status** is updated to **Confirmed** and the **Auth Status** is updated to **Unauthorized** (in the audit trail of the screen).

8.4 Amend details using the Contract

You can unlock the LC contract screen after clicking ‘OK’ in the message window above. The LC contract online screen is used for modifying details after confirmation of the amendment action. The system creates an amendment on the LC once the proposed amendment is confirmed. When this amendment is created the confirmation and amendment events are both left in an unauthorized state. This allows unlocking of the LC contract to make the necessary amendments.

Once the confirmation is saved on the amendment screen, the LC contract online screen is launched with the data modified, and this can be unlocked and modified, or closed as chosen by the user. These changes are directly made

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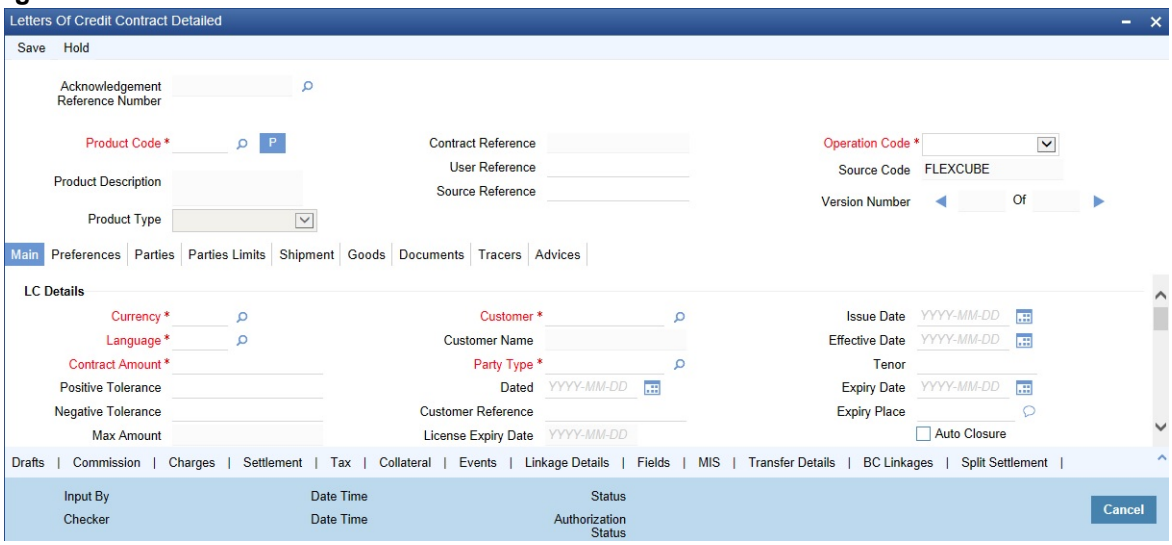
by launching the LC contract screen. However the amendment can only be deleted by using the amendment screen as described above

The following LC contract screen is launched when the amendment is confirmed in the **LC amendment confirmation input** screen

Figure 35: Letters of Credit Contract Detailed



The amendment cannot be deleted using the LC contract screen, and can only be deleted using the amendment screen as part of the confirmation. This is done by deleting the confirmation using the amendment screen.

Hence the process is carried out as follows:

1) The amendment is confirmed using the LC Credit Amendment confirmation screen. It is completed by clicking 'C' and saving the confirmation.
2) The LC contract screen is launched once the confirmation is saved. This screen contains the details of the amendments done in the confirmation input screen.
3) This screen is unlocked and the details are made available for modification. Subsystem details like charges and commission can be modified or waived as required

During an auto authorization of Amendment Confirmation, the amendment created by this confirmation is also authorized.

NOTE: When the LC Amount is amended from 'LC Amendment' screen, the values mentioned in 'Confirmation Percent' at the contract level are considered for confirming the amended amount.

However, you can amend the Confirmation Percent/Confirmation Amount at the contract level.

8.4.1 Accounting Entries for amending LC amount

On increasing the LC Amount as part of amendment

For more information, refer the following table:

Table 36: Increasing LC Amount as a part of Amendment

Dr/ Cr	Account role code	Amount tag	LCY Amount Description
Dr	LC_OCU_OFFSET (Unutilized Credit Offset)	CNF_LIAB_INCR_AMT	Delta Confirmation Amount

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Dr/ Cr	Account role code	Amount tag	LCY Amount Description
Cr	LC_OCU (Outstanding Credit Unutilized)	CNF_LIAB_INCR_AMT	Delta Confirmation Amount
Dr	LC_CNF (Confirmation of LC)	CNF_LIAB_INCR_AMT	Delta Confirmation Amount
Cr	LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_INCR_AMT	Delta Confirmation Amount
Dr/ Cr	Account role code	Amount tag	LCY Amount Description

On decreasing the LC Amount as part of Amendment

Table 37: Decreasing LC Amount as a part of Amendment

Dr/ Cr	Account role code	Amount tag	LCY Amount Description
Dr	LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_DECR_AMT	Decreased Amount
Cr	LC_CNF (Confirmation of LC Offset)	CNF_LIAB_DECR_AMT	Decreased Amount
Dr	LC_OCU (Outstanding Credit Unutilized)	CNF_LIAB_DECR_AMT	Decreased Amount
Cr	LC_OCU_OFF (Outstanding Credit Unutilized Offset)	CNF_LIAB_DECR_AMT	Decreased Amount
Dr/ Cr	Account role code	Amount tag	LCY Amount Description

8.4.2 Authorize Confirmation

1) After logging in, process the **Amendment Confirmation** screen and navigate to the record that needs to be authorized.
2) Click authorise icon in the toolbar of the screen. The system will create a new version of the contract and display the details of the contract in the 'LC Contract' screen, as shown below.
3) After confirming the changes, click save icon in the toolbar of the screen to save the details.

NOTE: You can delete the amendment if the Amend Status of the contract is Confirmed but unauthorized.

8.4.3 Reject Amended Details

This topic provides systematic instruction to reject amendment details.

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PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. Click the **close** icon in the toolbar of the screen.

   STEP RESULT: The system will display the following message to confirm the rejection:

   NOTE: “Are you sure you want to reject the current record”?

2. Click **Ok** in the message window to return to the **Amendment Confirmation** screen. The system will display a message to confirm successful rejection of the record

   STEP RESULT: The **Amend Status** will be updated to Rejected.

8.4.4 Authorize Rejection

This topic provides the systematic instruction to authorize rejection.

CONTEXT:

After logging in, process the Amendment Confirmation screen and navigate to the record that needs to be authorized.

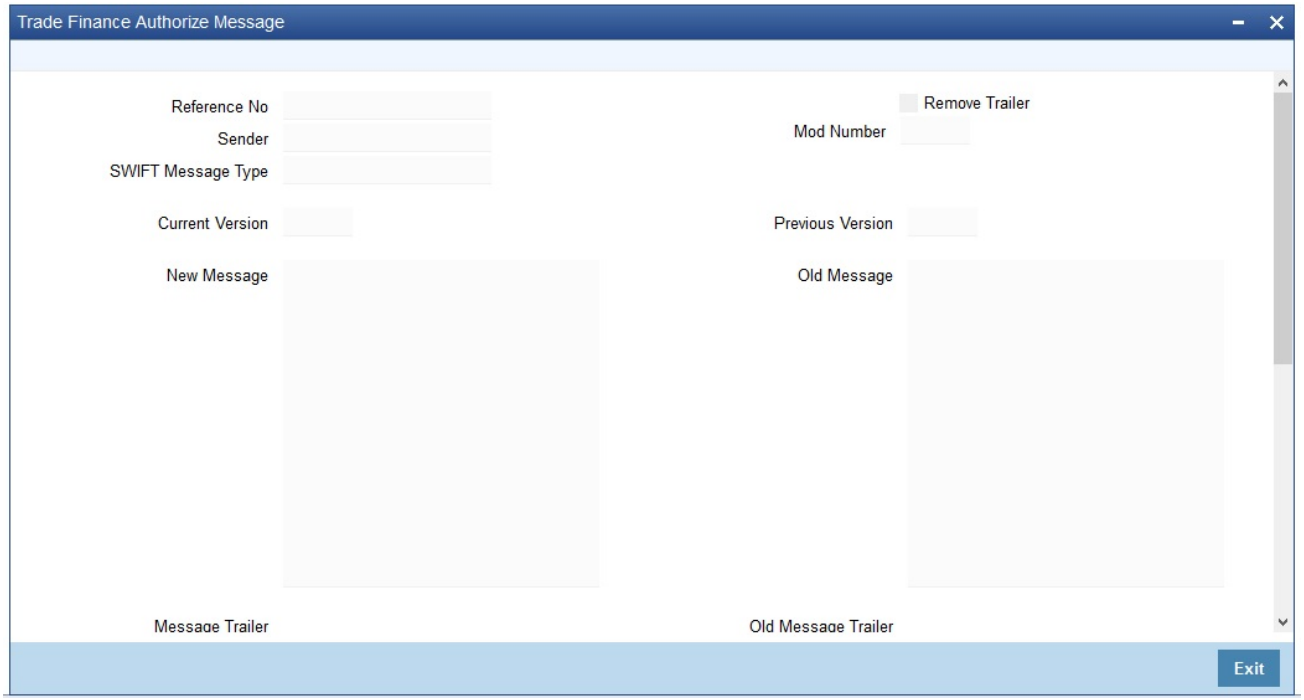
PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. Click **Authorize** icon in the tool bar.

   STEP RESULT: The system will display the following screen.

Table 38: Trade Finance Authorize Message



2. Click **OK** icon to proceed. You will return to the **Amendment Confirmation** screen and the system will display a message to confirm successful authorization of the record.

   STEP RESULT: The **Amend Status** of the record will be rejected while the ‘Auth Status’ will be updated to ‘Authorized’.

   NOTE:

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- If a contract is amended and confirmed, you can amend it again by creating a new amendment record in **Amendment Confirmation** screen for already amended LC contracts.
- The system will not allow you to perform any operations on an LC pending confirmation or rejection.
- The amended details will take effect only after confirmation from the beneficiary.
- If the amendment is rejected, the system will retain the original or the last amended confirmed LC.

You can amend the same contract several times in **Amendment Confirmation** screen as long as the amendment is not authorized.

8.5 View LC Amendment

This document provides the systematic instruction to view LC amendment.

CONTEXT: You can view the LC amendment using **Letters of Credit Contract Summary** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCSAMEND** in the text box, and click next arrow.
   STEP RESULT: The **Letters of Credit Amendment Confirmation Summary** screen is displayed.
   You have to get a contract authorized by your supervisor. Follow the steps given below to authorize:

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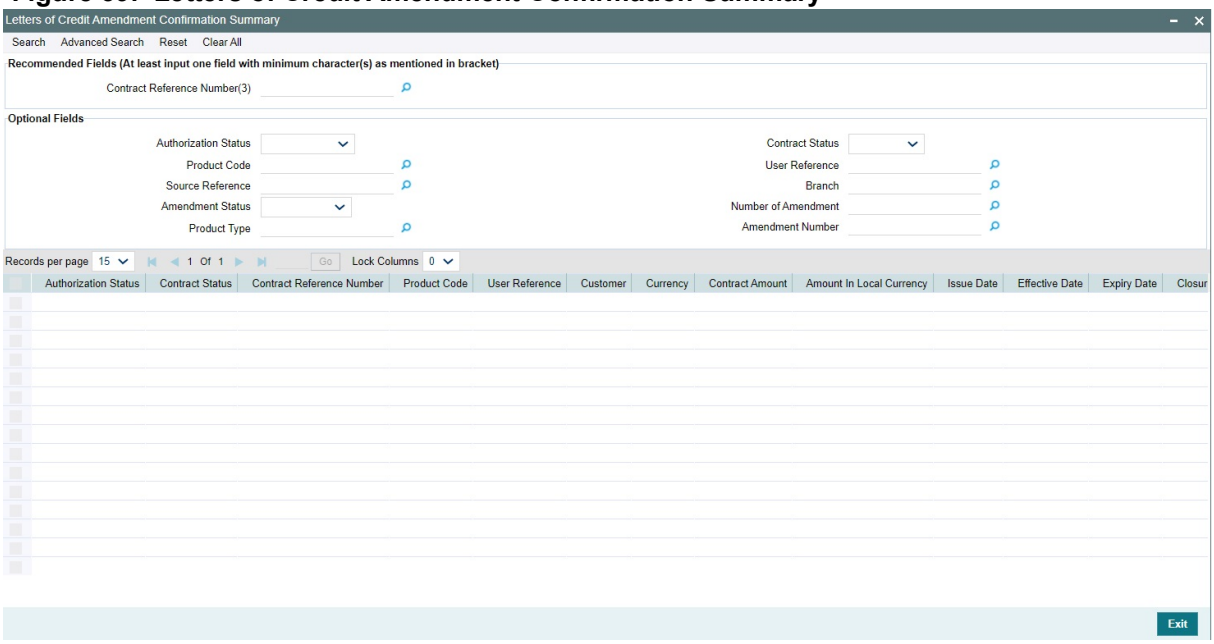
Figure 39: Letters of Credit Amendment Confirmation Summary



2. Select either **Contract Reference Number** or **Branch** from the option list and click the **Search** button.
   STEP RESULT: The records based on search criteria are displayed.
3. Filter the search based on any of the following criteria.
   a. **Authorization Status** - Select the authorization status of the amendment from the drop-down list.
   b. **Contract Reference Number** - Select the contract reference number from the option list.
   c. **Branch Code** - Select the branch code for which you want to check the amendment from the option list.
   d. **Contract Status** - Select the status of the amendment for which you want to check the pending function from the drop-down list.
   e. **Product Code** - Select the product code from the option list.
   f. **User Reference** - Select the User Reference from the Option List.
   g. **Amendment Status** - Select the amendment status from the drop-down list.
   h. **Number of Amendments** - Select the number of amendments from the option list.
   i. **Amendment Number** - Select the amendment number from the option list.
   STEP RESULT: The records matching the specified search criteria are displayed.

For each record fetched by the system based on your query criteria, the following details are displayed:

- Customer
- Contract Currency
- Contract Amount
- Issue Date
- Effective Date
- Expiry Date
- Closure Date

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- Customer Type
- Customer Reference Number
- Customer Reference Date
- Maximum Contract Amount
- Maximum Liability Amount
- Current Availability
- Outstanding Liability
- Latest Shipment Date
- External Reference Number
- Branch Code
- Number of Amendments

4. Click **Advanced Search** button to query a contract based on any of the following details:
   a. Customer
   b. Contract Currency
   c. Contract Amount
   d. Issue Date
   e. Effective Date
   f. Expiry Date
   g. Closure Date
   h. Customer Type
   i. Customer Reference Number
   j. Maximum Contract Amount
   k. Maximum Liability Amount
   l. Current Liability
   m. Outstanding Liability
   n. Latest Shipment Date
   o. External Reference Number
   p. Branch Code
   q. Number of Amendment
   r. Amount In Local Currency
   s. Amendment Number

   STEP RESULT: The records matching the specified search criteria are displayed.

5. On the **Letters of Credit Amendment Confirmation Summary** screen, double-click on a record from the list.

   STEP RESULT: On the **Letters of Credit Amendment Confirmation Input** screen, you can perform the following operation on LC contract:

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- New
- Close
- Unlock
- Print

8.6 Upload LC Amendment

While uploading an amendment, the system checks the user reference number in the contract with the external reference number of the incoming message. If a contract exists with the reference number and its status is 'Authorized' and 'Active', then the system will amend it provided the upload action is AMND.

If upload action is 'NEW' and the external reference number exists, the system will display an error message. In case of contract amendment through STP of MT707, the following fields are updated:

This topic contains the following details:

- Expiry date (31E field)
- LC amount (34B field)
- Tolerance details (Negative and positive tolerance) (39A field)
- Additional amounts covered (39C field)
- Shipment from (44A field)
- Shipment to (44B field)
- Latest date of shipment (44C field)
- Shipment period(44D field)
- Issuing bank amendment date(30 field)

> **NOTE:** Once an amendment is uploaded, the event 'AMND' will be triggered on the LC contract in the system.

8.7 List of Glossary - Amend Details of LC

LCDILUTL

Import License Utilization -*8.2 Utilize Import Licenses* (p. 315)

LCDAMEND

Letters of Credit Amendment Confirmation Input -*8.1.4 Confirm LC Amendment* (p. 277)

LCSAMEND

Letters of Credit Amendment Confirmation Summary -*8.5 View LC Amendment* (p. 324)

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9. Letter of Credit Registration

Basic details of a Letter of Credit including the document details are captured through the Letter of Credit Registration Input screen and an acknowledgment number is generated. The transaction can be queried using the acknowledgment number and additional details of transaction can be captured for processing the request. You can register for issue of LC, Shipping Guarantee, Bank Guarantee and LC Amendment. No accounting entries are passed nor will any charges be levied during the registration of an LC. At the time of processing an LC that has already been registered, you only need to specify the acknowledgment reference number and all the details entered at the time of registration will automatically be picked up and defaulted to the contract main screen.

This section contains the following topic:

1) *9.2 Letter of Credit Registration Details*

9.1 Letters of Credit Registration

This section contains the following topics:

1) *9.2 Letter of Credit Registration Details*
2) *9.3 View LC Registration Input*
3) *9.4 LC Amendment Registration Input*

9.2 Letter of Credit Registration Details

This topic provides the systematic instruction to maintain the letter of credit registration details.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCDREGIN** in the text box, and click the next arrow.
   STEP RESULT: The **Letter of Credit Registration Input** screen is displayed.

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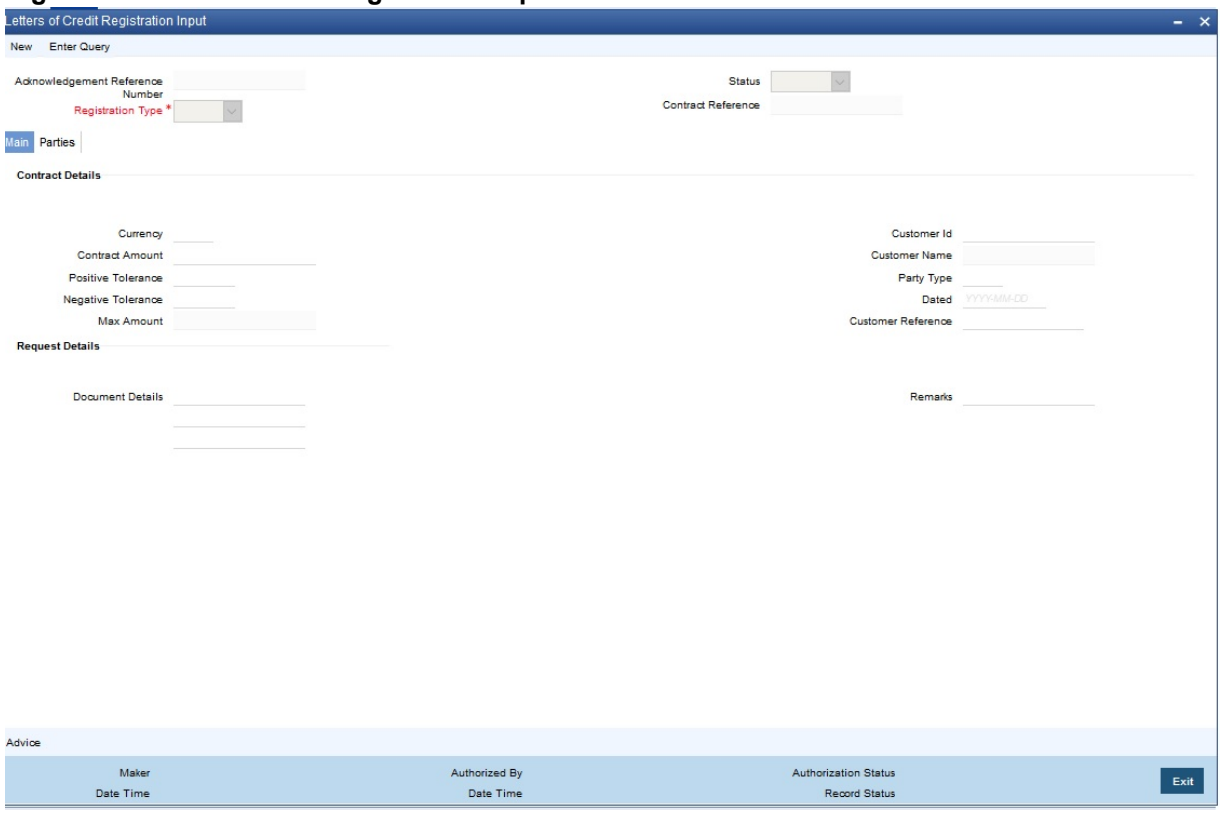
Figure 1:Letters of Credit Registration Input



2. On the **Letters of Credit Registration Input**, click **New**.

STEP RESULT: The **Letters of Credit Registration Input** screen is displayed without any details. Enter the details and click save to maintain the details.

NOTE: If you are calling an LC that has already been registered, double-click on the reference number from the summary screen.

For more information on fields, refer the Field Description table given below:

Table 1: Letters of Credit Registration Input - Field Description

Field	Description
Acknowledgment Reference Number	The system displays the unique acknowledgment reference number generated for the registration once you save the details. This field is optional.

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Field	Description
Status	The system displays the status of the registration. The options are: • **Registered** - When the registration details are captured and saved • **Processed** - When acknowledge reference number is captured at contract screen and new contract is created • **Closed** - When the user processes close operation in registration screen
Registration Type	Specify the type of registration from the drop-down list. The options are: • LC Issue • BG Issue • SG Issue This field is mandatory.
Contract Reference	The system displays the contract reference number. This field is optional.

3. On the **Letters of Credit Registration Input** screen, specify the field details of **Main** tab.

STEP RESULT: The **Main** details is displayed.

For more information on fields, refer the Field Description table given below:

Table 2: Main tab- Field Description

Field	Description
Contract Details	Specify the contract details in the Main tab:
Currency	Specify the currency of the instrument (LC/SG/BG) or select the currency from List of Values Currency. The list displays all authorized and open currency codes from the currency maintenance. This field is optional.

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Field	Description
Customer ID	Specify the customer ID of the customer from whom the proceeds need to be collected. Specify the Customer ID for which you need to maintain specific parameters. Alternatively, you can select Customer No from the option list also **NOTE:** BIC Code appears next to the Customer No only if the BIC Code is mapped with that Customer Number. If the BIC code is not mapped with that customer number then the BIC Code will not appear next to the Customer No in the list. This field is optional.
Contract Amount	Specify the amount of the instrument (LC/SG/BG). This field is optional.
Customer Name	The system displays the name of the customer linked to the customer ID. This field is optional.
Positive Tolerance	Specify the positive tolerance for the instrument value. This field is optional.
Negative Tolerance	Specify the negative tolerance for the instrument value. This field is optional.
Max Amount	The system displays the maximum amount by default. This is the sum of contract amount and (%(tolerant) of contract amount). This field is optional.
Customer Id	Specify the customer ID of the customer from whom the proceeds need to be collected. Specify the Customer ID for which you need to maintain specific parameters. Select Customer No. from the option list. This field is optional.
Customer Reference	Specify the customer reference number This field is optional.

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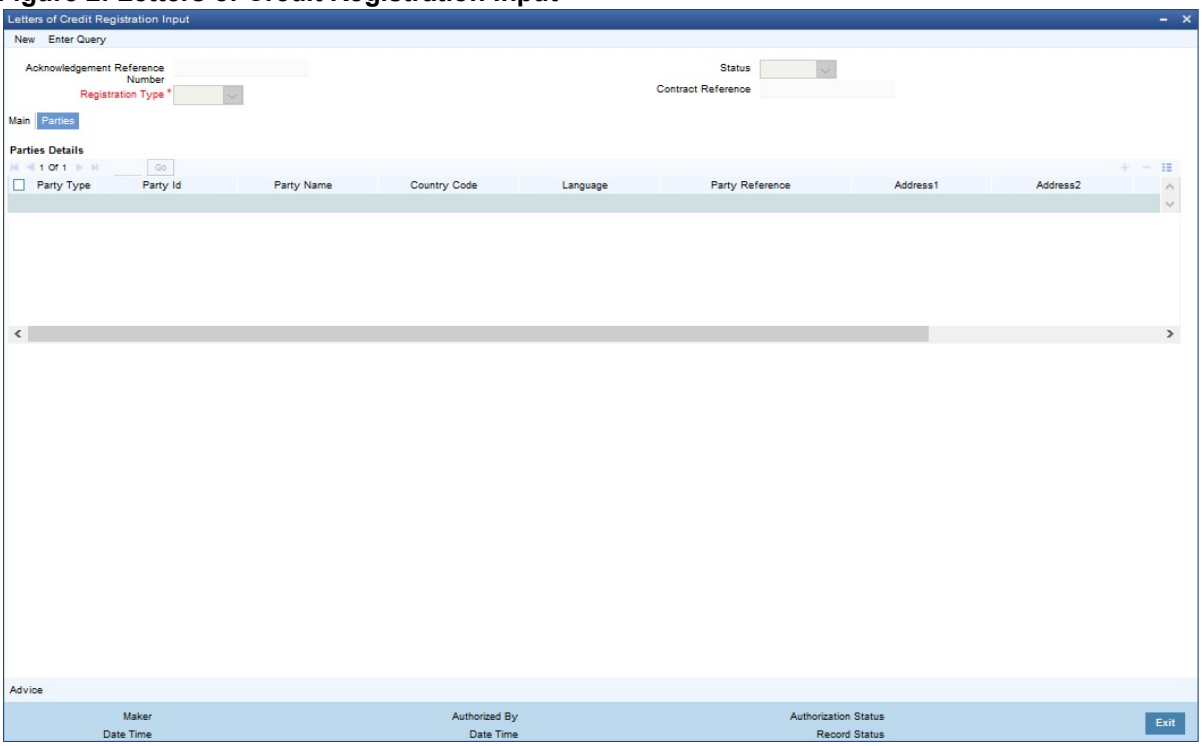
Field	Description
Party Type	Specify the party type. This field is optional.
Dated	Specify the date of customer request. This field is optional.
Request Details	Specify the Request Details: This field is optional.
Document Details	Specify the details of the documents received with request. This field is optional.
Remarks	Specify any remarks to be mentioned. This field is optional.

4. On the **Letters of Credit Registration Input** screen, specify the field details of **Parties** tab.

   STEP RESULT: The parties details is displayed.

Figure 2: Letters of Credit Registration Input



5. Click on the Add icon to add party details.

   STEP RESULT: You can specify the Parties details.

   For more information on fields, refer the Field Description table given below:

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Table 3: Parties- Field Description

Field	Description
Contract Details	Specify the contract details:
Party Type	Specify the party type. Select the party type from the option list. The list displays all the valid party types maintained in the system. This field is optional.
Party ID	Specify the Party ID for which you need to maintain. Select Customer No from the option list.The list displays all the valid parties maintained in the system. **NOTE:** BIC Code appears next to the Customer No only if the BIC Code is mapped with that customer number. If the BIC code is not mapped with that customer number then the BIC Code will not appear next to the Customer No in the list. This field is optional.
Party Name	On selecting the party ID, the system displays the party name. This field is optional.
Country Code	On selecting the party ID, the system displays the country code. This field is optional.
Language	On selecting the Party ID, the system displays the language. This field is optional.
Party Reference	On selecting the Party ID, the system displays the party reference. This field is optional.
Address 1 to 4	On selecting the Party ID, the system displays the address 1 to address 4 details. This field is optional.

6. On the **Letters of Credit Registration Input** screen, click the **Advice** button.
   STEP RESULT: The **Trade Finance Message** screen is displayed.

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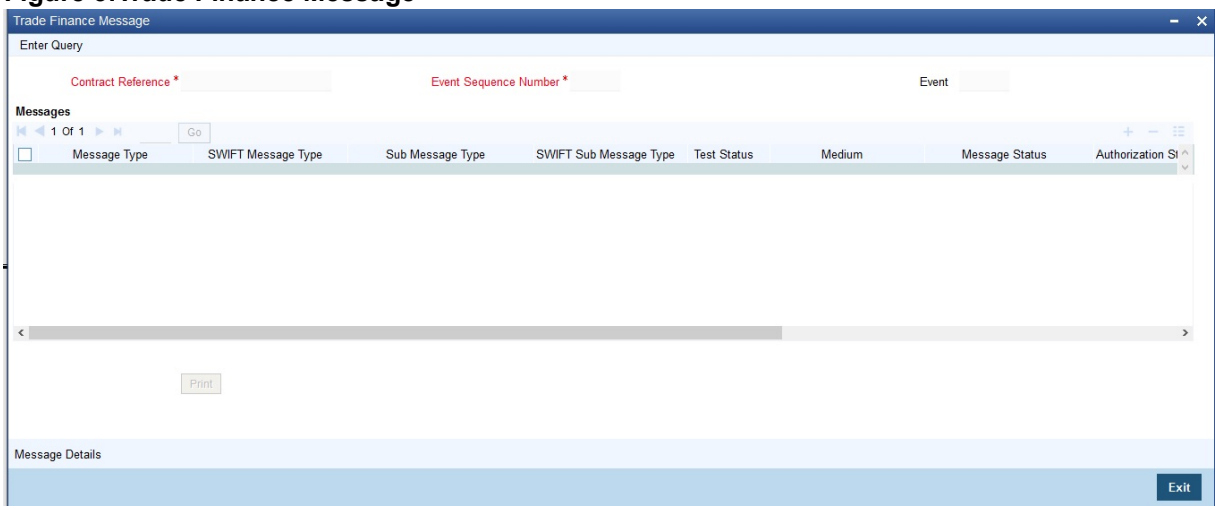
Figure 3:Trade Finance Message



NOTE: On the Homepage, type **CSDTFMVW** in the text box, and click next arrow. You can view the **Trade Finance Message** screen.

For more information on fields, refer the Field Description table given below:

Table 4: Parties- Field Description

Field	Description
Contract Details	Specify the contract details:
Message Type	The system displays the message type.
SWIFT Message Type	The system displays swift message type.
Sub Message Type	The system displays sub message type.
SWIFT Sub Message Type	The system displays the
Test Status	The system displays the test status.
Medium	The system displays the medium
Message Status	The system displays the message status.
Authorization Status	The system displays the authorization status.
Receiver	The system displays the receiver details.
Receiver Name	The system displays the receiver name.
DCN	The system displays the DCN.

7. On the **Trade Finance Message** screen, click the **Print** button to print the acknowledgment advice.

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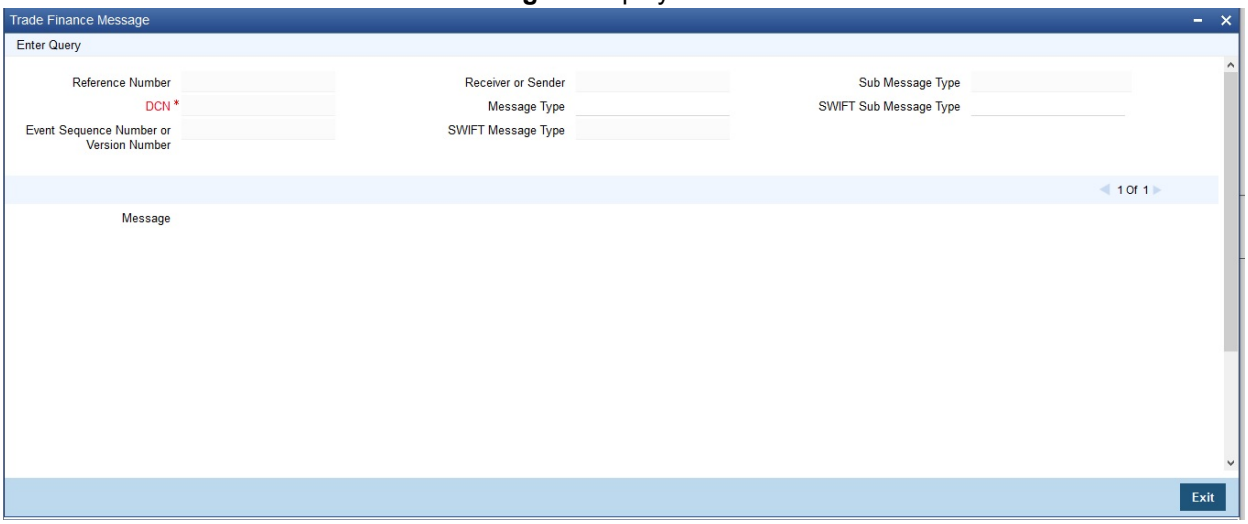
8. On the **Trade Finance Message** screen, click the **Message Detail** to view the message in detail.

   STEP RESULT: The **Trade Finance Message** is displayed.



9.3 View LC Registration Input

This topic provides the systematic instruction to view the LC Registration Input details.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCSREGIN** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Registration Summary** screen is displayed.

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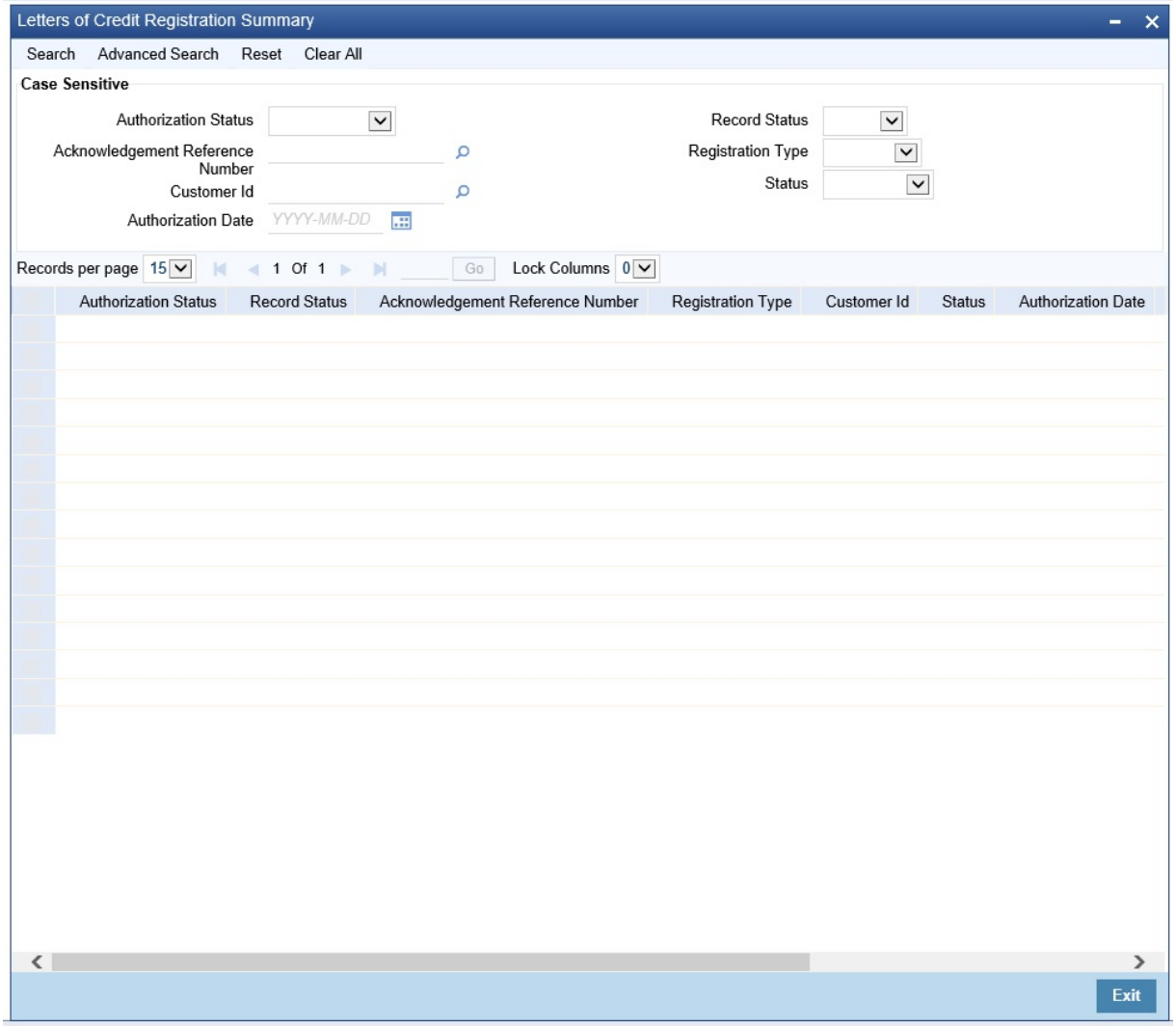
Figure 4:Letters of Credit Registration Summary



For more information on the fields, refer the Field Description table given below:

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Table 5: Letters of Credit Registration Summary- Field Description

Field	Description
Clause Type	Specify the clause type. A clause that you maintain will accompany a document that is sent for an LC. Therefore, the type of clauses that you can maintain is determined by the type of document that it accompanies. The nature of the clauses that you define can fall within the following categories: • Transport • Insurance • Invoice • Others This field is mandatory.
Clause Code	Specify the clause code. Each clause that you maintain is identified by a twelve-character code called a Clause code. You can follow your own convention for devising the code. However, at least one of the characters of the clause code should be a letter of the English alphabet. This code should be unique as it is used to identify the clause. While creating a product or at the time of entering the details of an LC where you need to specify the clauses that should accompany a document, you only need to specify the code assigned to the clause. The clause details will be automatically picked up and will display in the system by default. This field is mandatory.

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Field	Description
Clause Description	Specify the clause description. After you have specified a code for the clause, you can proceed to maintain a detailed description of the clause. The description carries the contents of the clause, which will be printed on the customer correspondence that accompany an LC. The clause description can contain a maximum of thirty two thousand characters. After you have made the mandatory entries, you should save the record. This field is optional.
Language Code	The language used in the document which you bank receives from the customer. This field is mandatory.

2. On the **Letters of Credit Registration Summary** screen, select the required criteria from the following parameters to filter the search results and click **Search**.
   a. Authorization Status
   b. Record Status
   c. Acknowledgement Reference Number
   d. Registration Type
   e. Customer ID
   f. Status
   g. Authorization Date

   STEP RESULT: You can view the search results. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Acknowledgement Reference Number
- Registration Type
- Customer ID
- Status
- Authorization Date
- Contract Reference
- Contract Currency
- Contract Amount

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9.4 LC Amendment Registration Input

This topic provides the systematic instruction to register an LC contract amendment request.

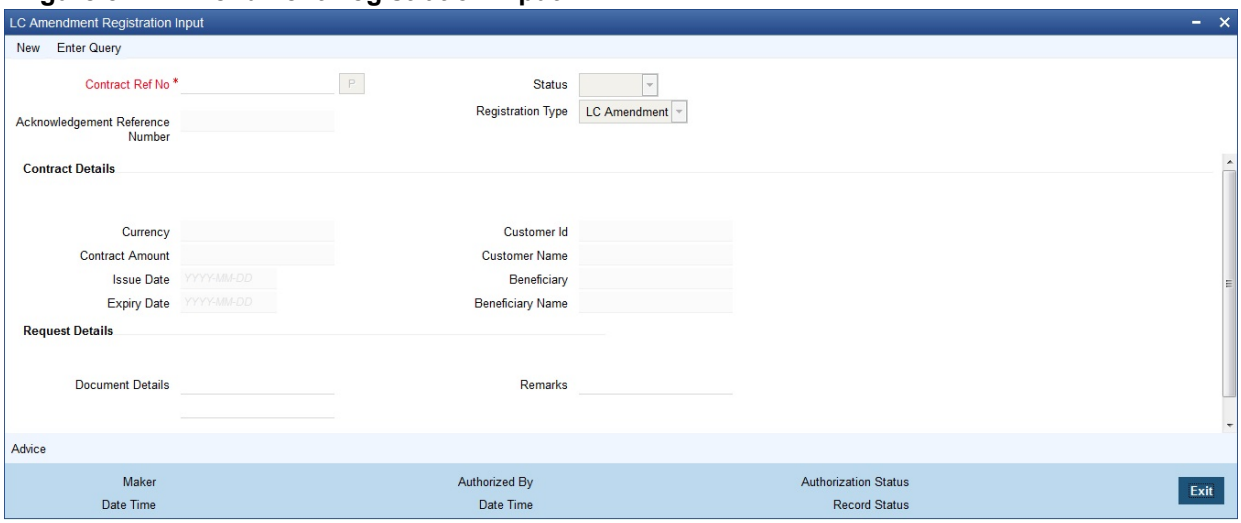
PREREQUISITE:

Specify **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDAMREG** in the text box, and click next arrow.

   The **LC Amendment Registration Input** screen is displayed.

Figure 5:LC Amendment Registration Input



2. On the **LC Amendment Registration Input** screen click **New.**

   STEP RESULT: The **LC Amendment Registration Input** screen is displayed without any details. You can amend the LC contract.

3. Click **Populate** (P) button to display the following values by default.

   STEP RESULT: The system displays the valid values for all the fields as mentioned in the following table.

   For more information on the fields, refer to the Field Description table:

Table 6: LC Amendment Registration Input - Field Description

Field	Description
Contract Reference No	Specify the contract reference number of the contract being registered for amendment. Select the contract reference number from the option list. This field is mandatory.
Acknowledgment Reference Number	The system displays the acknowledgment reference number. This field is optional.
Status	The system displays the status. This field is optional.

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Field	Description
Registration Type	The system displays the registration type. This field is optional.
Currency	The system displays the currency. This field is optional.
Contract Amount	The system displays the contract amount. This field is optional.
Customer Id	The system displays the customer Id. This field is optional.
Customer Name	The system displays the customer name. This field is optional.
Beneficiary	The system displays the beneficiary. This field is optional.
Beneficiary Name	The system displays the beneficiary name. This field is optional.
Issue Date	The system displays the issue date. This field is optional.
Expiry Date	The system displays the expiry date. This field is optional.
Request Details	Specify the request details. This field is optional.
Document Details	Specify the document details and click **Ok**. This field is optional.
Remarks	Specify the remarks and click **Ok**. This field is optional.

9.5 List of Glossary - Letter of Credit Registration

LCDREGIN

Letters of Credit Registration Input - *9.2 Letter of Credit Registration Details* (p. 331)

LCSREGIN

Letters of Credit Registration Input -*9.3 View LC Registration Input* (p. 338)

CSDTFMVW

Letters of Credit Clause Code Maintenance -*9.2 Letter of Credit Registration Details* (p. 331)

LCDAMREG

LC Amendment Registration Input- *9.4 LC Amendment Registration Input* (p. 342)

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10. Transfer LC

10.1 LC Transfer Details

This section contains the following details:

1) *10.1.1 Specify LC Transfer Details*
2) *10.1.2 Note on Transfers made from Import and Export LCs*
3) *10.1.3 Authorize LC Transfer*
4) *10.1.4 View Details of Transfers made to the LC*

10.1.1 Specify LC Transfer Details

CONTEXT:

In Oracle Banking Trade Finance, you can make transfers from an LC. A transferable LC is one where at the request of the beneficiary ('first beneficiary') the LC is made available in whole or in part to another beneficiary ('second beneficiary'). This is usually done where the first beneficiary is not the actual manufacturer of the goods and is sourcing it from others.

For an LC being transferable, the LC must specifically display it to be transferable and it is different from the regular Export LC.

A transferred LC cannot be transferred at the request of a second beneficiary to any subsequent beneficiary. The first beneficiary is not considered to be a subsequent beneficiary, i.e. an unutilized transferred LC can be transferred back to the first beneficiary only. This is new to UCP 600 and the FCC has taken this into consideration.

PREREQUISITE:

This topic provides systematic instruction to transfer LC details.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the homepage.

1. On the homepage, type **LCDTRANF** in the text box, and click the next arrow.
   STEP RESULT: The **Letters of Credit Transfer Input** screen is displayed.

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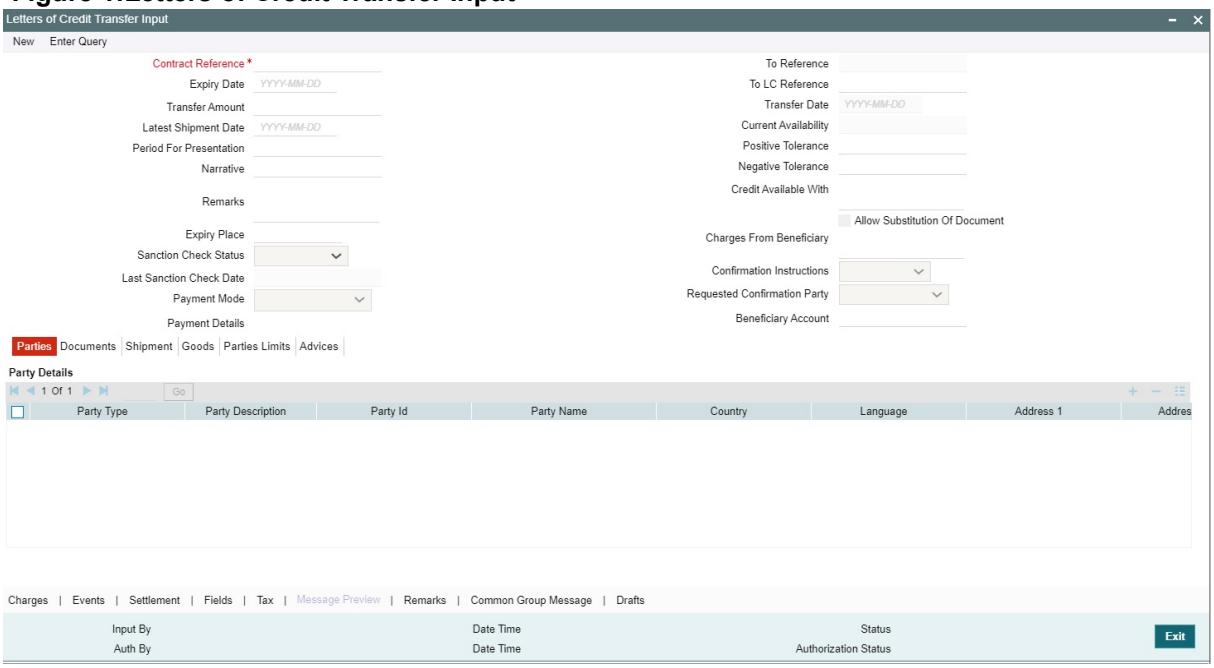
Figure 1:Letters of Credit Transfer Input



While transferring funds from an LC, you need to note the following conditions:

- The transferred LC will always be of the same type as the old LC and will be created under the same product
- The charges applicable to the transfer should be associated with the event TRNF defined for the product
- You can only transfer an amount that is less than or equal to the amount available under the original LC
- An Import LC can be transferred only if the Applicant and Beneficiary are customers of your bank

2. On the **Letters of Credit Transfer Input** screen, click **New**.

   STEP RESULT: The **Letters of Credit Transfer Input** screen is displayed without any details. Enter the new document details. and click save to maintain the details.

   For more information on fields, refer the Field Description table given below:

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Table 1: Letters of Credit Transfer Input - Field Description

Field	Description
Contract Reference	Indicate the LC from which you want to effect the transfer. Click the adjoining option list and select a valid LC Reference. The manner in which Oracle Banking Trade Finance handles a transfer is different for import and export LCs. **NOTE:** Refer to the title A note on transfers made from Import and Export LCs for more details. This field is mandatory.
Expiry Date	In the case of an export LC, the expiry date can be earlier than today's date to cater to the late receipt of the LC. However in this case you will be prompted for an override. **NOTE:** In the case of an export LC, the expiry date can be earlier than today's date to cater to the late receipt of the LC. However in this case you will be prompted for an override. This field is optional.
Transfer Amount	The transfer amount is the amount that should be transferred from the original LC. You can only transfer an amount that is less than or equal to the amount available under the original LC. On saving the transaction after entering all the required details in the system, the system validates the value of the transfer amount against the following: • Product transaction limit • User Input Limit If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages: • Number of levels required for authorizing the transaction • Transaction amount is in excess of the input limit of the user This field is optional.

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Field	Description
Latest Shipment Date	The shipment date is the latest date by which the shipment of the goods specified for the transferred LC should take place. The latest shipment date of the original LC is defaulted. You can change the defaulted date. However, the date you enter should not be earlier than the Issue Date of the LC and later than the expiry date. If the latest shipping date that you specify for an LC falls on a holiday in the LC currency, you will be prompted for an override. It is mandatory for you to enter the Shipment date if you are processing an Import LC. This field is optional.
Period For Presentation	The period of presentation defined for the product - or calculated for the LC, as the case may be - will be displayed. You can change the default to suit the LC you are processing. This field is optional.
Narrative	The system specify the details of date after the submission of the documents. This field is optional.
Remarks	Specify remarks if any. This field is optional.
Expiry Place	The system displays the expiry place details. This field is optional.
To Reference	Specify the reference number to which the LC should be transferred. This field is optional.
To LC Reference	Specify the reference number to which the LC should be transferred. This field is optional.
Transfer Date	Specify the date of transfer. This field is optional.
Current Availability	The amount available on the chosen LC is displayed here. This field is optional.
Positive Tolerance	Provide the positive tolerance. This field is optional.

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Field	Description
Negative Tolerance	Provide the negative tolerance This field is optional.
Credit Available With	The system displays the details of credit available. This field is optional.
Allow Substitution of Document	This option indicates that the first beneficiary can substitute the document submitted by second beneficiary for the goods transfer at a lesser price. This field is optional.
Charges From Beneficiary	Specify the payment conditions for beneficiary. This field is optional.
Sanction Check Status	The system displays the sanction check status. The status can be any of the following: • P- Pending • X- Pending • A- Approved • R- Rejected • N- Not Required This field is optional.
Last Sanction Check Date	The system displays the last sanction check date. For more information on processing sanction check refer Processing Sanction Check section in this user manual. This field is optional.
Payment Mode	Indicates the mode of payment through which the LC will be settled. Values will be: • A: Acceptance • P: SightPayment • M: Mixed Payment • D: Deferred Payment • N: Negotiation
Payment Details	Indicates Payment details
Confirmation Instructions	Indicates Confirmation Instructions namely May Confirm, Confirm
Requested Confirmation Party	Indicates Requested Confirmation Party details when confirmation instructions is provided. Can be Advising Bank, ATB, Confirming Bank
Beneficiary Account	Specify the account details of beneficiary. This field is read only.

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Field	Description
Conditions for Beneficiary	Specify the payment conditions for beneficiary. This field is optional.
Conditions for Receiving Bank	Specify the payment conditions for receiving bank. This field is optional.
External Charge	During LC transfer for a contract for which External Charges is enabled at product level, external charges is fetched from external pricing and billing engine. This field is optional. The transfer of LC can be simulated only through gateway. The LC Transfer Simulation does not have screen, so user cannot invoke LC Transfer Simulation from the application front. All operations are supported for LC Transfer Simulation same as LC Transfer.

3. On the **Letters of Credit Transfer Input** screen, click **Parties** tab.

STEP RESULT: The **Parties Details** is displayed.

NOTE: Parties Details is used to record details related to the parties involved in the transfer. The documents, tracers and messages that are generated is sent to all the parties concerned, based on the details you specify in this screen.

- Change of parties is not allowed for the old LC contract, however, it is allowed for the new transferred LC Contract
- The system validates for the ADB membership of the selected Bank. If the Bank is not a member of ADB and the BIC code for the Bank is maintained as 'ADB Member' at BIC Maintenance level, then the system displays the override message as, "Advising or Issuing Bank is not a member of ADB TFFP.

For more information on fields, refer the Field Description table given below:

Table 2: Parties - Field Description

Field	Description
Party Type	Select the check box. Now, select the party type from the option list. **NOTE:** The Party Types that can be involved in the transfer of an LC are the advising Bank and the Beneficiary. You need to indicate the following details for a party type.
Party Description	Select the check box and specify the party type from the option list. This field is optional.

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Field	Description
Party Id	Select the Customer Id from the option list. The CIF ID assigned to the party, if the party is defined as a customer in Oracle Banking Trade Finance. **NOTE:** BIC Code appears next to the 'Customer Id' only if the BIC Code is mapped with that customer number. If the BIC Code is not mapped with that customer number then the BIC Code will not appear next to the Customer Id in the list. This field is optional.
Party Name	Provide the name of the party (It can be 150 characters in length. However, note that only 35 characters will be included in the SWIFT messages that you generate for the transfer) This field is optional.
Country	Select the country to which the party belongs. This field is optional.
Language	Select the required language from the option list. This field is optional.
Address 1 to Address 4	Specify the mailing address of the party. This field is optional.

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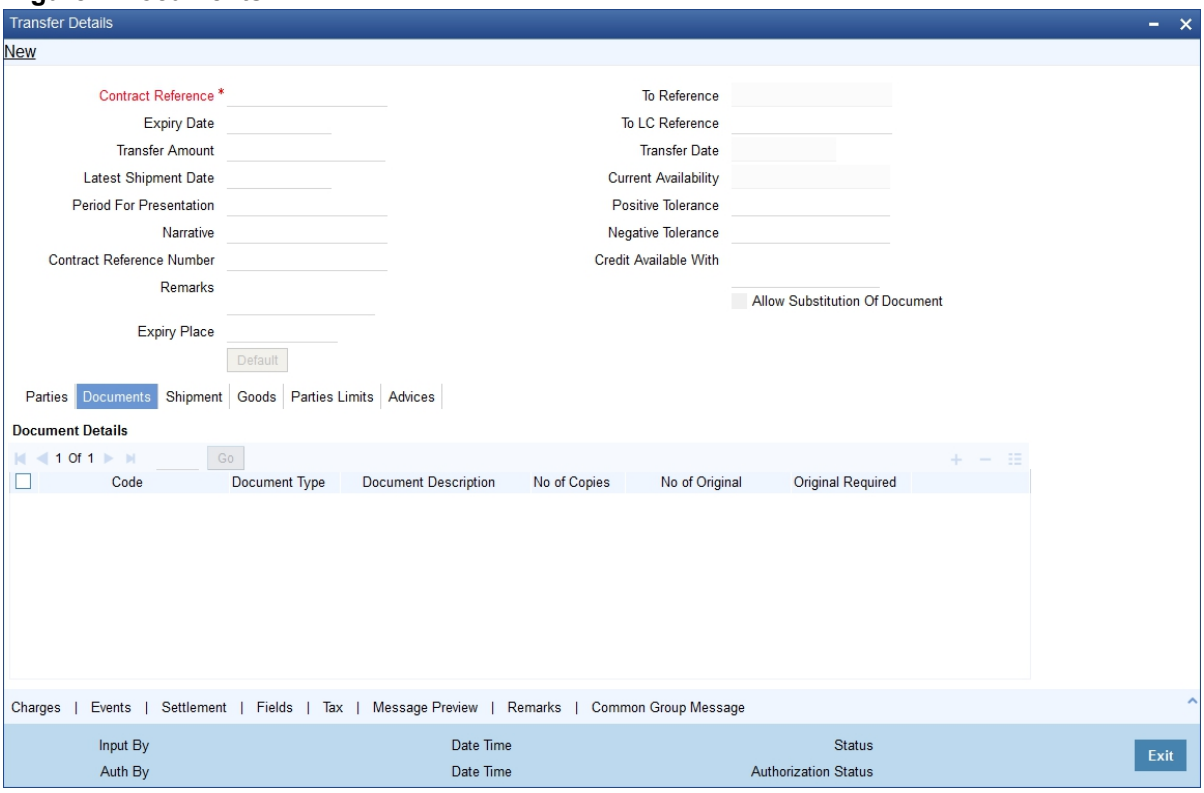
4. On the **Letters of Credit Transfer Input** screen, click the **Documents** tab.

STEP RESULT: The **Document Details** is displayed.

There are some standard documents required under a documentary LC. In this screen you can specify the documents that are required under the LC being processed. These details will be a part of the LC instrument sent to the advising bank, the advice through bank or the beneficiary.To add a document for the LC, click add icon.

Figure 2:Documents



For more information on the fields, refer the Field Description table given below:

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Table 3: Documents - Field Description

Field	Description
Code	Type in or select the code of the appropriate document from the list of document codes maintained in the Documents Maintenance screen. **NOTE:** You can delete a document that is not required for the LC. Highlight the document code and click on the delete icon. This field is optional.
Document Type	By default, the Document Type is displayed from the product. This field is optional.
Document Description	By default, the document description is displayed based on the document code that you select. You can edit the description of the document. This field is optional.
No. of Copies	By default, the no. of copies required for the document is displayed from the product. This field is optional.
No. of Original	By default, the no. of original copies issued for the document is displayed from the product. This field is optional.
Original Required	By default, the no. of original required for the document is displayed from the product. This field is optional.
Clause Details	The Clauses associated with the documents that you specified for the transfer are defaulted. When you highlight a document code, all the clauses defined for the document are displayed in the Clauses window. You can add to or delete from the list of clauses that are defaulted. This field is optional.
Clause Code	Specify a valid clause code or select the code of the applicable clause from the list of clause codes maintained, in the Clause Maintenance screen. This field is optional.

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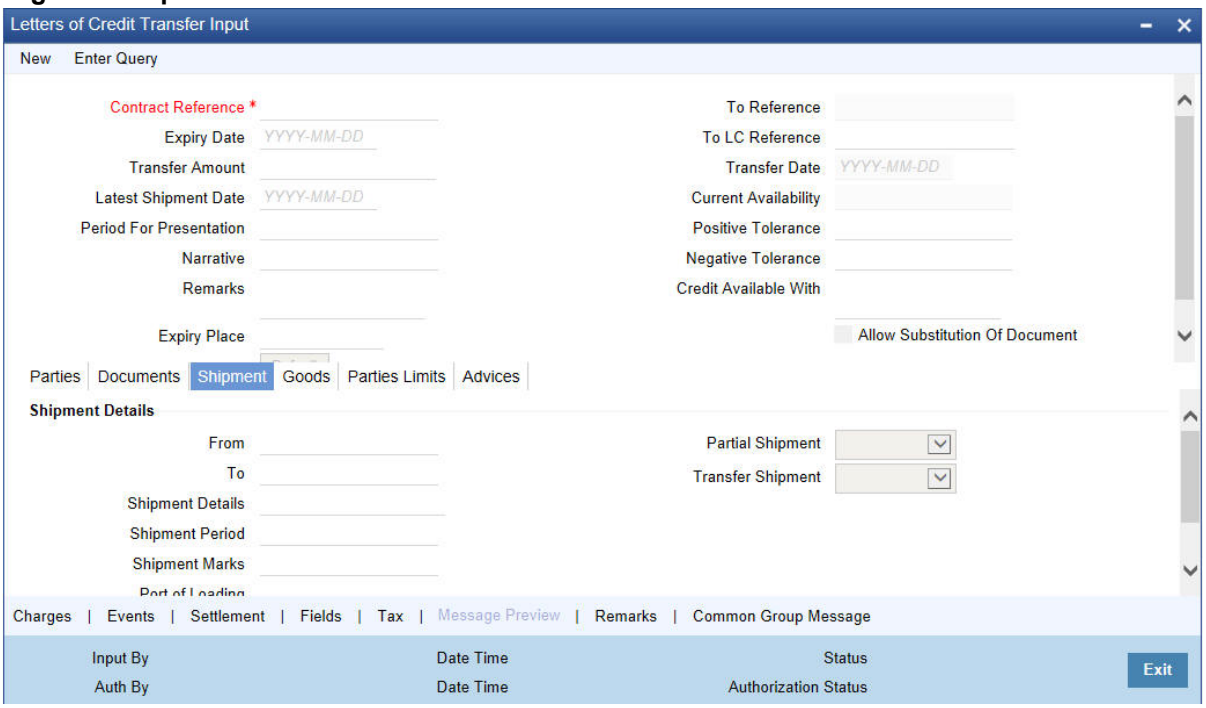
Field	Description
Clause Description	The description of the clause will be defaulted, based on the clause code that you select. **NOTE:** To delete a clause that is not required for the LC, highlight the Clause code and click delete icon. This field is optional.

5. On the **Letters of Credit Transfer Input** screen, click the **Shipment** tab.

STEP RESULT: The **Shipment Details** is displayed.

Figure 3:Shipment Details



For more information on fields, refer the Field Description table given below:

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Table 4: Shipment - Field Description

Field	Description
From	Specify the shipment start date and click **Ok**. This field is optional.
To	Specify the shipment end date and click **Ok**. This field is optional.
Shipment Details	Specify the additional shipment details and click **Ok**. This field is optional.
Shipment Period	Specify the shipment period and click **Ok**. This field is optional.
Shipment Marks	Specify the shipping marks and click **Ok.** This field is optional.
Port of Loading	Specify Port of Loading and click **Ok**. **NOTE:** The location from which the goods transacted under the LC should be shipped. In international trading parlance, this is called the Loading on board/Dispatch/Taking in charge at/from This field is optional.
Port of Discharge	Specify Port of Discharge and click **Ok**. **NOTE:** The destination to which the goods transacted under the LC should be sent In international trading parlance, this is called the For transportation to This field is optional.
Partial Shipment	Specify shipping preferences from the drop-down list. For example, If partial shipment of the goods be allowed under the LC. This field is optional.
Transfer Shipment	Specify shipping preferences from the drop-down list. For example, If Trans-shipment be allowed under the LC. This field is optional.

6. On the **Letters of Credit Transfer Input** screen, click the **Goods** tab**.**

   STEP RESULT: The **Goods Details** is displayed.

You can specify the name of the airport from where the goods transacted under the LC are loaded for shipping. This is called the Port of Loading.

You can also specify the name of the destination port to which the goods transacted under LC should be sent. This is called the Port of Discharge.

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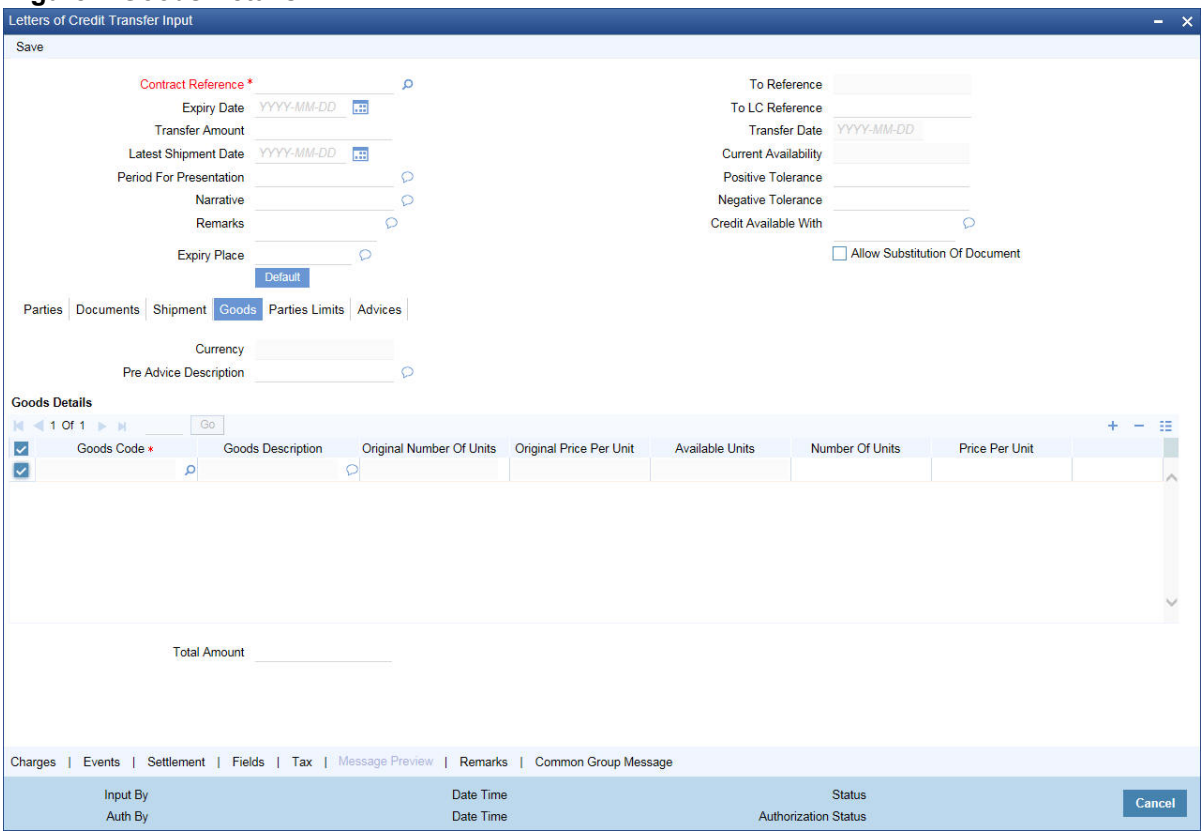
NOTE: You can amend the value of Port of Loading and Port of Discharge after authorization.

Figure 4:Goods Details



For more information on the fields, refer the Field Description table given below:

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Table 5: Goods - Field Description

Field	Description
Currency	The system displays the type of currency. This field is optional.
Pre Advice Description	If pre-advice is one of the advices for the transfer, you must enter the details of the LC briefly, as a pre-advice description. This will be a part of the pre-advice that is generated. Typically, a pre-advice is sent by SWIFT or cable and contains brief details of the LC. This is followed by the LC instrument will contain all the details of the LC. This field is optional.
Goods Details	By default, the goods details are displayed from LC contract on click of 'Default' button. The system allows you to maintain multiple goods details. The fields displays the following values:
Goods Code	The system displays the group code. This field is mandatory.
Goods Description	The system displays the goods description. This field is optional.
Original number of Units	The system displays the original number of units. This field is optional.
Original Price per Unit	The system displays the original price per unit. This field is optional.
Available Units	The system displays the available units of the goods. This field is optional.
Number of Units	Specify the number of units. The system displays an error message if the value for units transferred is more than the units available. This field is optional.
Price Per Unit	Specify the price per unit. This field is optional.

7. On the **Letters of Credit Transfer Input** screen, click the **Parties Limits** tab.

STEP RESULT: The **Parties Limits** is displayed.

NOTE: You can track the limits of multiple credit lines while transferring an LC contract.

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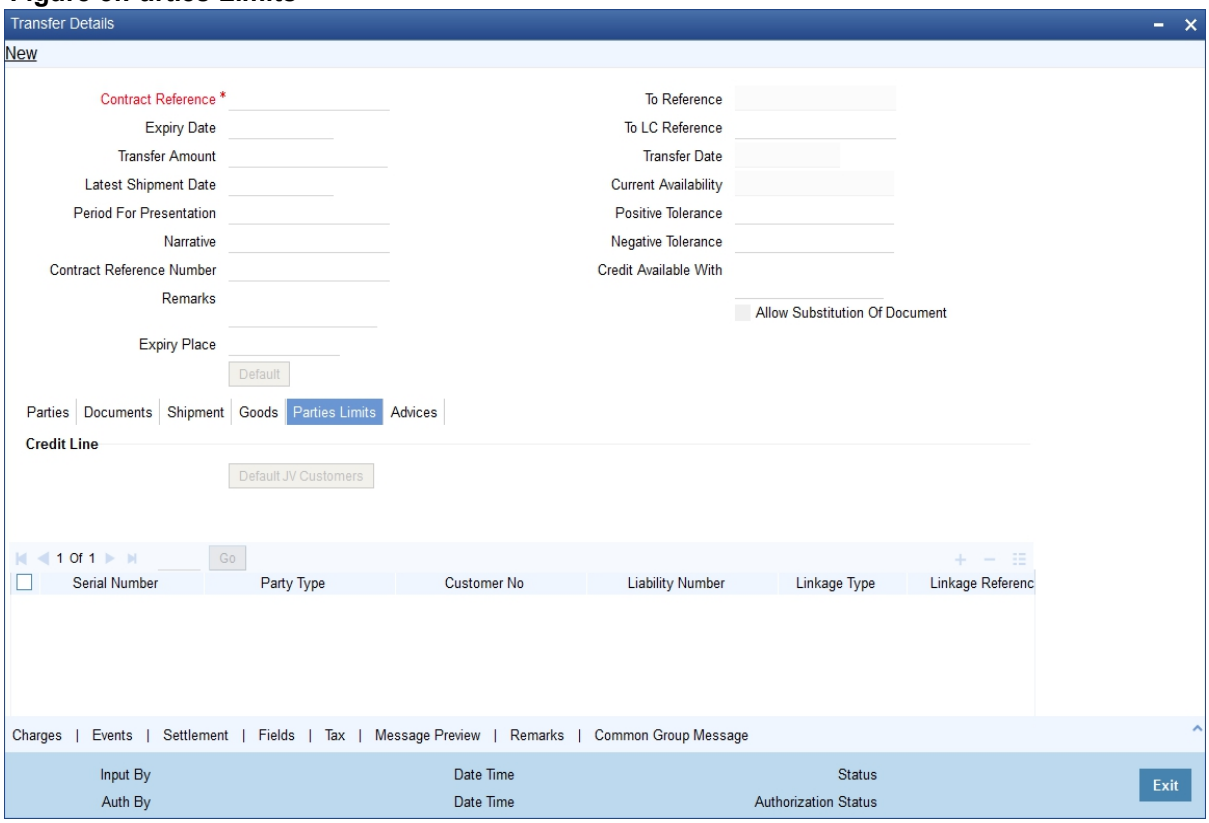
Figure 5:Parties Limits



For more information on fields, refer the Field Description table given below:

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Table 6: Parties Limits - Field Description

Field	Description
Serial Number	Specify the Serial Number. This field is optional.
Party Type	Select the Party Type from the option list. Specify the type of the party whose credit limits need to be tracked. NOTE: If you click Default button, in the Parties tab, the system defaults the party type based on the details maintained under Parties tab of the screen. However, you need to make sure that the mandatory party details have been maintained under Parties tab of the screen. When you add another row to the list, you can manually select the party type as required. If you leave it blank, the system will automatically update the party type when you save the transfer details. This field is optional.
Customer No.	Specify the customer number of the party whose credit limits need to be tracked.The option list displays the customer numbers of all the parties selected under Parties tab. Specify the Customer No for which you need to maintain. or you can select the Customer Id from the option list. You need to make sure that the customer number corresponds to the party type selected above. If the customer number and party type do not match, the system displays an error. **NOTE:** BIC Code appears next to the Customer Id only if the BIC Code is mapped with that customer number. If the BIC code is not mapped with that customer number then the BIC Code will not appear next to the Customer Id in the option list. This field is optional.
JV Parent	When you click Default button, the system defaults the joint venture customer number of the party. This customer number is defaulted based on the details maintained in Joint Venture sub-screen of Customer Maintenance screen. This field is optional.
Liability Number	Specify the Liability Number.

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Field	Description
Linkage Type	Specify the linkage type. Select the appropriate option from the drop-down list: • Facility • Liability This field is optional.
Linkage Reference No	Specify the reference number that identifies the facility/liability. Linkage Reference No displays all valid facilities and liabilities for the specific liability number. Choose the appropriate one.
% Contribution	Specify the proportion of limits to be tracked for the credit line for the joint venture customer. When you click Default button, the system defaults the percentage of contribution maintained under Joint Venture sub-screen of Customer Maintenance screen. It is mandatory to indicate the percentage of contribution if the party is a customer under joint venture. This is not applicable to customers who are not a part of joint venture. For one joint venture, the total percentage of contribution in all applicable credit lines together cannot be more than 100%. This field is optional.
Amount Tag	Specify the amount tag. The system tracks the limits for non joint venture customers based on the amount tag. The amount tags applicable to export and import LC contracts are listed below: Amount tags applicable to Export LC: • Liability Amount • Confirmed Amount • Unconfirmed Amount Amount tags applicable to Import LC: • Liability Amount • Undertaking Amount • Non Undertaking Amount This field is optional.

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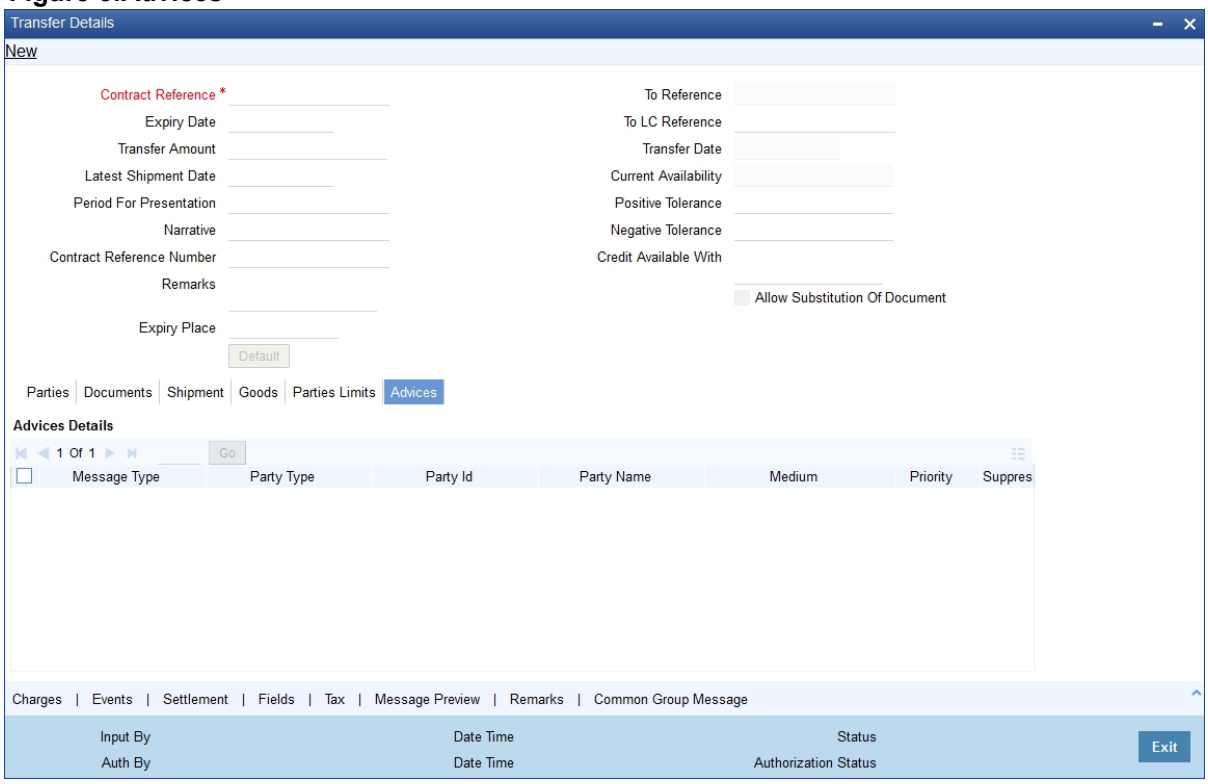
Field	Description
Limit Amount	When you click Default button, the system defaults the amount tracked for each credit line. In case of joint venture customers, the amount is derived on the basis of the percentage of liability amount. In case of other customers, the amount is derived based on the amount tag specified above. **NOTE:** You can add more rows to the list of credit lines using add button. Similarly, you can remove a selected row from the list using delete button. This field is optional.

8. On the **Letters of Credit Transfer Input** screen, click the **Advices** tab.
   STEP RESULT: The **Advices** details is displayed

Figure 6:Advices



An important part of processing an LC is the generation of various advices applicable for a contract.

The advices that can be generated for the events that occur during the lifecycle of an LC are defined for the product, to which the LC is linked. For example, you may have specified the following advices for a product:

- Issue of an import LC: pre-advice by SWIFT and LC instrument by mail to the advising bank, the authorization to reimburse to the reimbursing bank.
- Advice of an export LC: the acknowledgment advice to the advising bank.

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- Issue of a guarantee: the guarantee instrument to the beneficiary.

The details of the advices for an event are displayed in the Advices screen. The party type to whom a specific advice should be sent is picked up automatically based on the type of LC being processed and the parties involved.

For more information on the fields, refer the Field Description table given below:

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Table 7: Advices- Field Description

Field	Description
Message Type	By default, the message type is displayed for all the advices that have been defined for a product involving LCs. This field is optional.
Party Type	The party type to whom a specific advice must be sent is picked up automatically based on the type of LC being processed and the parties involved. This field is optional.
Party Id	By default, the Party Id is displayed for all the advices that have been defined for a product involving LCs. This field is optional.
Party Name	By default, the Party Name is displayed for all the advices that have been defined for a product involving LC. This field is optional.
Medium	The medium by which an advice will be transmitted and the corresponding address will be picked up based on the media and address maintenance for a customer. You can, however, change either of these while processing the LC. Typically, if changed, both of them will be changed. After selecting the advices to be generated for the LC, click on Ok to save it. Click Exit or Cancel button to reject the inputs you have made. In either case, you will be taken to the Contract Main screen. This field is optional.
Priority	For a payment message by SWIFT, you also have the option to change the priority of the message. By default, the priority of all advices is marked as Normal. The priority of a payment message can be changed to one of the following: • Normal • Medium • High

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Field	Description
Suppress	By default, all the advices that have been defined for a product will be generated for the LCs involving it. If any of the advices are not applicable to the LC you are processing, you can suppress its generation by Checking against the suppress field. This field is optional.
Charges	By default, the charges is displayed for all the advices that have been defined for a product involving LCs. This field is optional.
FFT Details	Select an FFT code from the option list. Free Format Text instructions (FFTs) are a set of instructions or statements that are applicable to the LC that you process. It can be used to enter additional details related to the LC you are processing. In the LC Contract - Advices screen you can specify the FFTs that should accompany an advice, generated for an LC. When you select an advice code on this screen, the advice code together and the party type, to which it is to be sent, is displayed in the FFT section. This indicates that the FFTs that you specify will appear on the advice, which is displayed and will be sent to the party type that is displayed. All the FFTs defined for the advice, at the product level will also be displayed. You have the option to add to or delete from the list of FFTs defaulted for an advice.
Free Format Text Code	Select the Free Format Text Code from the option list. To add an FFT to the list, click add icon. Select an FFT code from the adjoining option list that is displayed. This field is optional.
Text	Enter the text and click **Ok**. After selecting the code that identifies the FFT, if you wish to attach to the advice, its description is automatically picked up and displayed. The FFT description can be changed to suit the requirements of the LC you are processing. This field is optional.

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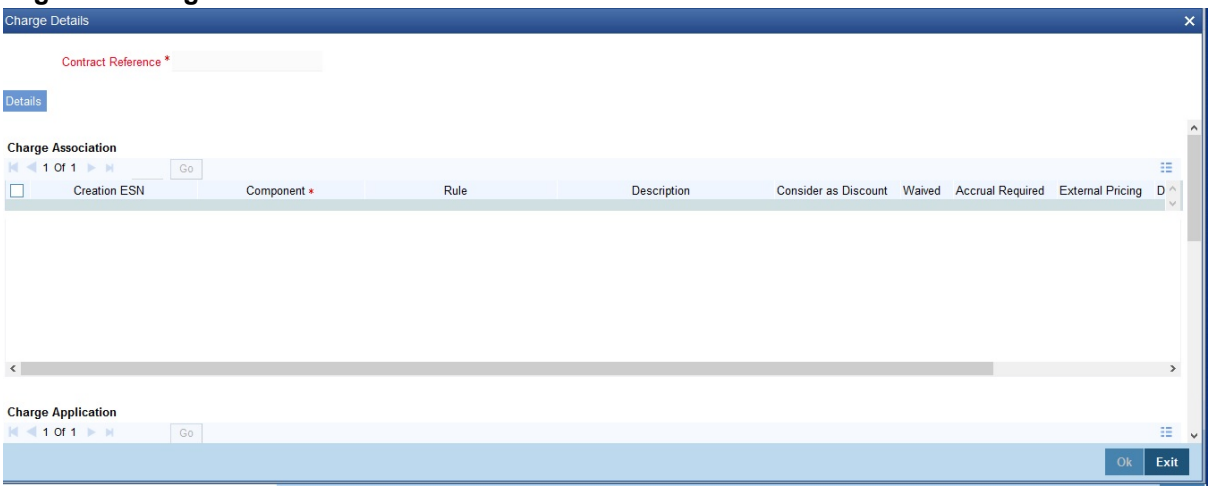
Field	Description
Single	Select Single check box to indicate that the FFT is a single message. This field is optional.

9. On the **Letters of Credit Transfer Input** screen, click the **Charges** button.
STEP RESULT: The **Charge Details** screen is displayed.

NOTE: Refer the Charges and Fees User Manual under Modularity for further details about this screen.

Figure 7:Charge Details



10. On the **Letters of Credit Transfer Input** screen, click the **Events** button.
STEP RESULT: The **Trade Finance Events** screen is displayed.

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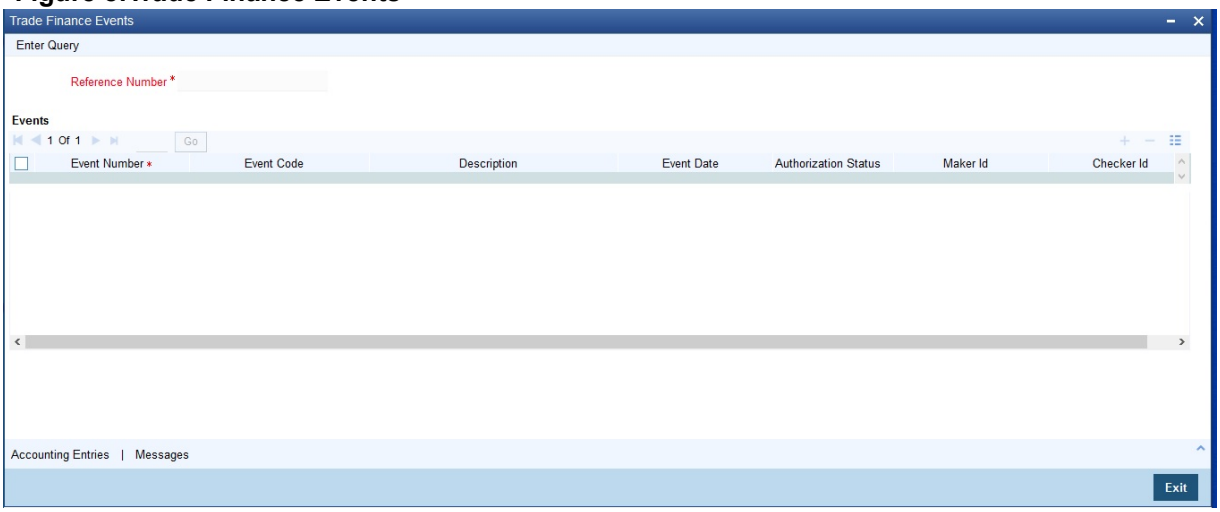
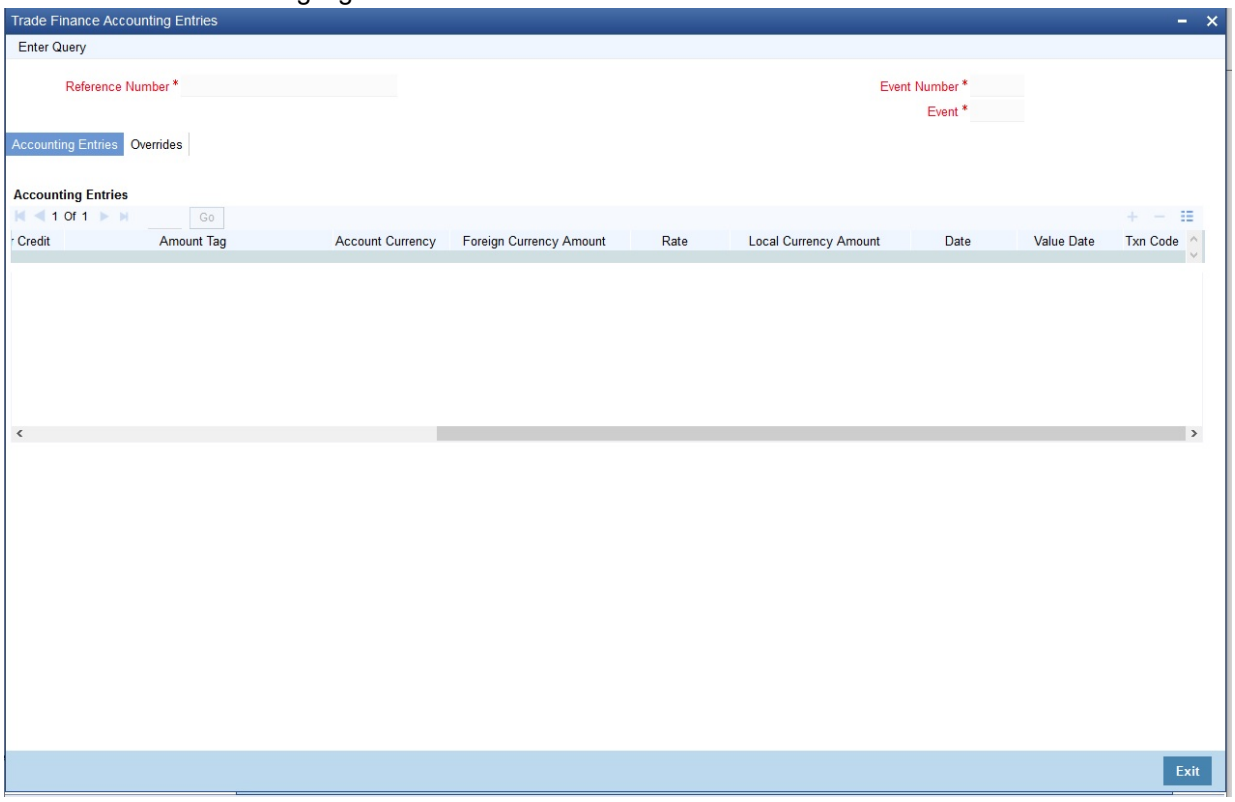
Figure 8:Trade Finance Events



11. On the **Trade Finance Events** screen, click the **Accounting Entries** button.

STEP RESULT: The **Trade Finance Accounting Entries** screen displays the accounting entries for the event that is highlighted.



12. On the **Trade Finance Events** screen, click **Messages** button.

STEP RESULT: The **Trade Finance Message** screen is displayed. You can view the messages applicable to the event.

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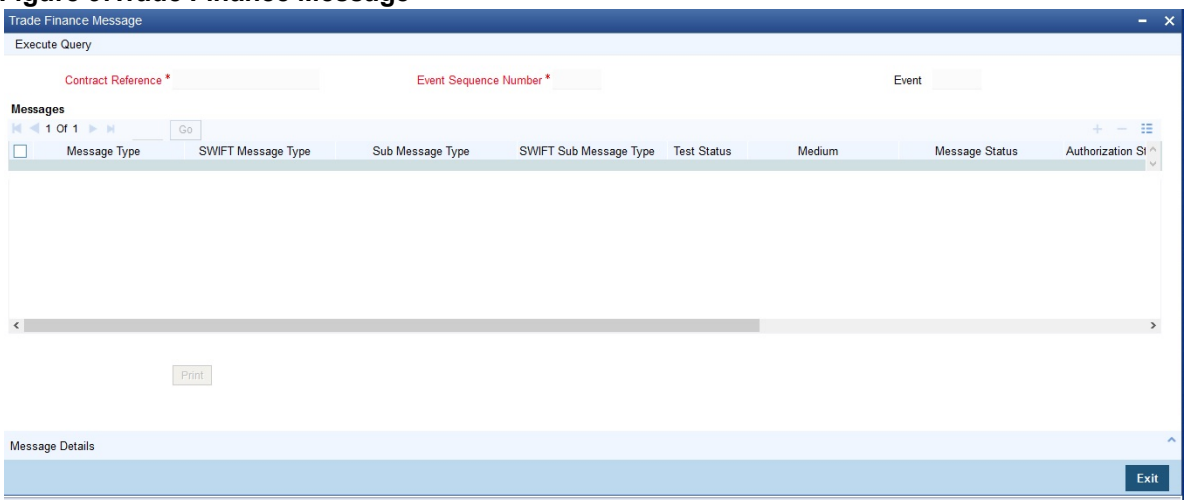
Figure 9:Trade Finance Message



NOTE: Click on **Exit** or **Cancel** to go back to the **Letters of Credit Transfer Input** screen.

13. On the **Letters of Credit Transfer Input** screen, click the **Settlement** button**.**

STEP RESULT: The **Settlement Details** screen is displayed.

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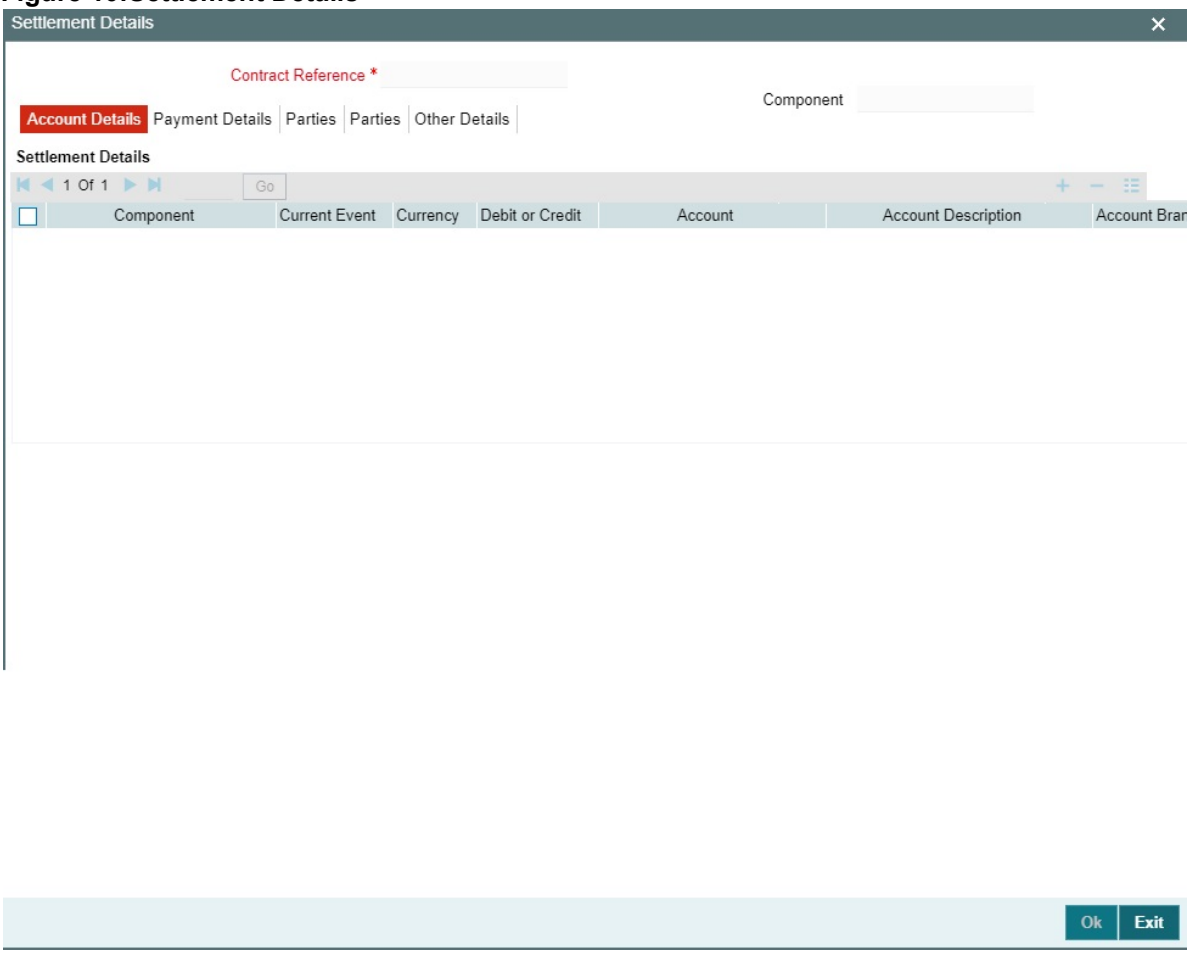
Figure 10:Settlement Details



The LC will be settled based on the details you enter in the **Settlement Details** screen.

Current Event:

Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.

NOTE: Refer **Settlements** user manual for details about this screen.

14. On the **Letters of Credit Transfer Input** screen, click the **Fields** button.
    STEP RESULT: The **Fields** screen is displayed.

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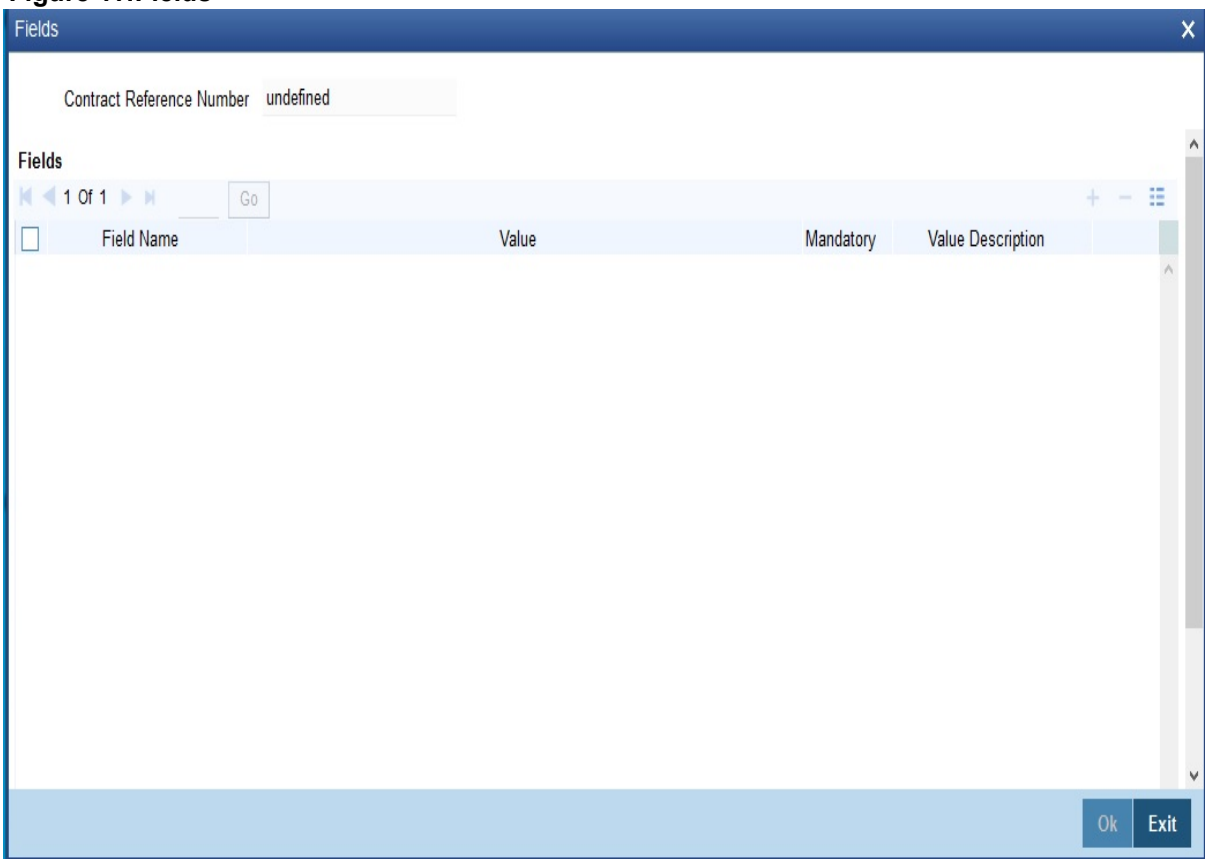
Figure 11:Fields



15. Specify values for user defined values (UDFs) and click **Ok**.

    STEP RESULT: The User Defined Fields (UDFs) maintained for the linked function id are displayed here. You can specify values for them.

    NOTE: Refer the **User Manual** titled User Defined Field for details about defining UDFs.

16. On the **Letters of Credit Transfer Input** screen, click **Tax** button.

    STEP RESULT: The **Tax Details** screen is displayed.

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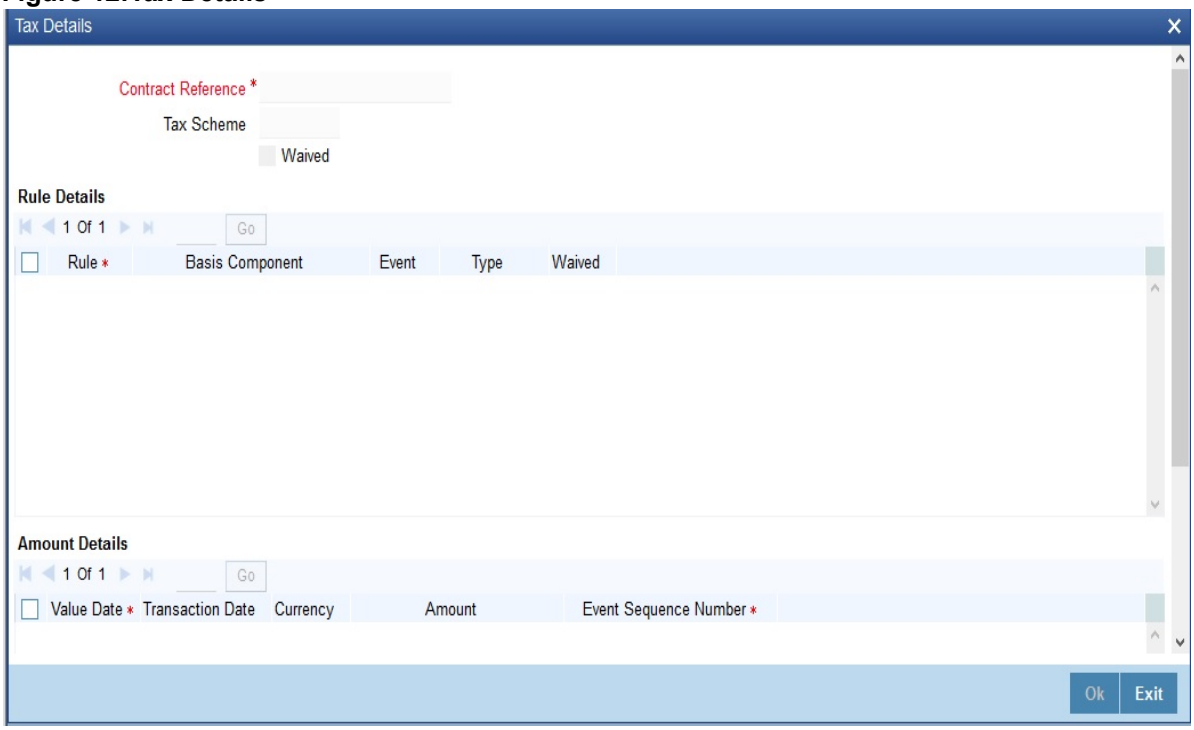
Figure 12:Tax Details



NOTE: Refer **Tax Details** user manual for details about this screen.

17. On the **Letters of Credit Transfer Input** screen, click **Message Preview** button.
    STEP RESULT: The **Message Preview** screen is displayed.

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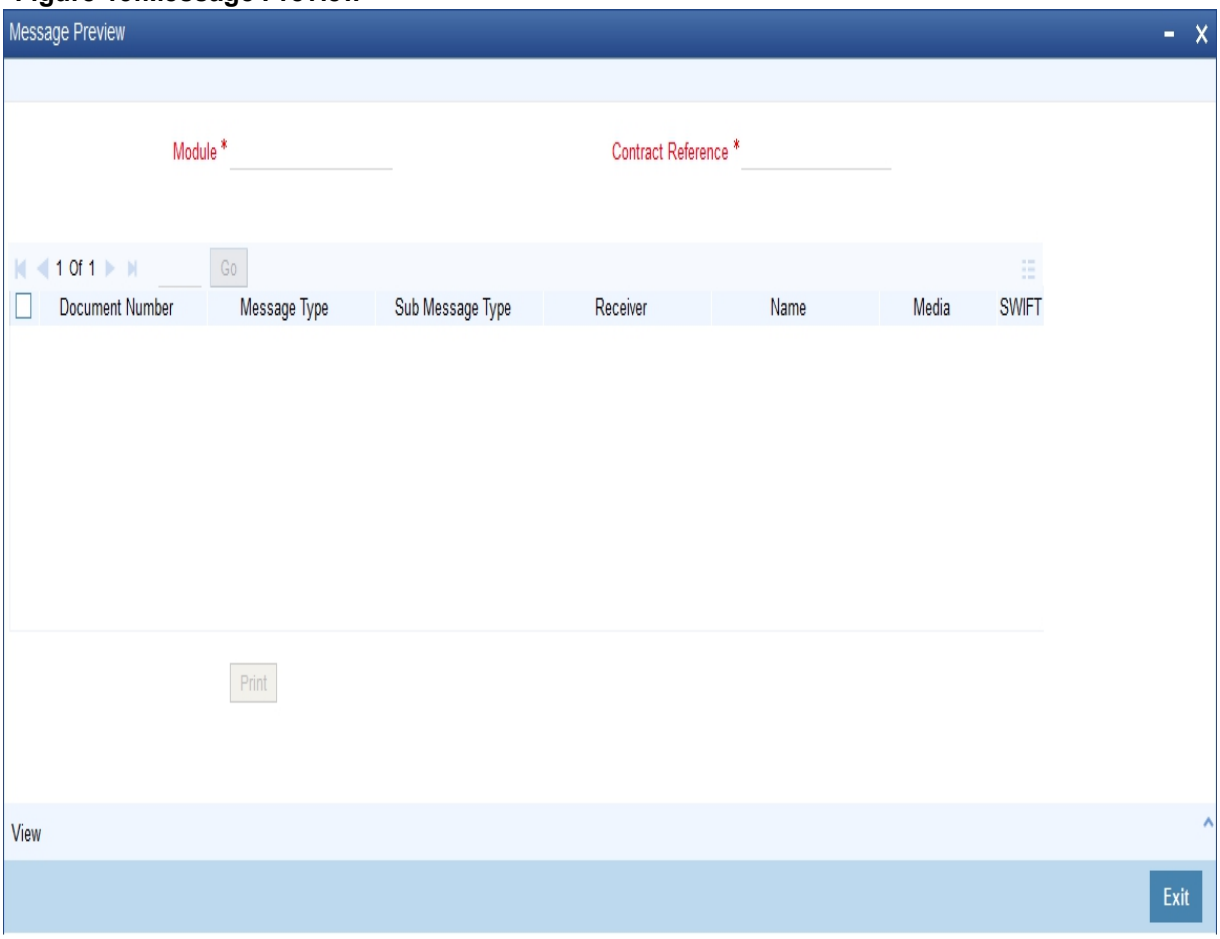
Figure 13:Message Preview



For the contract, you can view the following details of the messages:

- The document number generated for the message/advice
- Type of message generated for the event
- Customer ID of the receiver of the message/advice
- Name of the receiver of the message/advice
- Media of transmitting the message/advice (Mail/SWIFT)
- SWIFT message type of the message
- Status of the message/advice

NOTE: You cannot preview the messages once the contract is authorized. The Message Preview button will be disabled.

18. On the **Message Preview** screen, you can print or spool a message/advice using **Print** button. Select the message/advice and click **Print** button to print the message/advice

    STEP RESULT: You can print the message/advice.

19. Select a message/ advice and click **View** button to view the complete message/advice. The system will display the following details in a new window.

    STEP RESULT: The **Message** screen is displayed.

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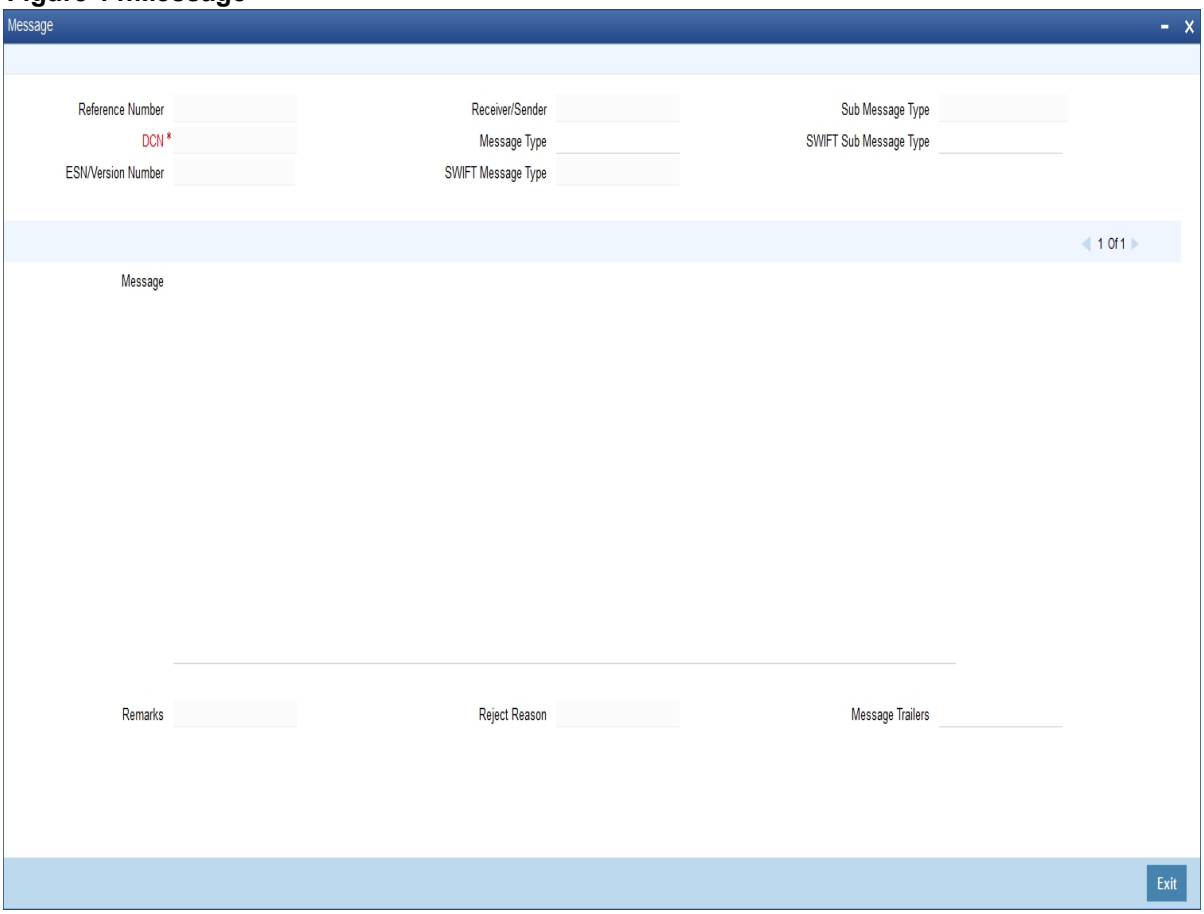
Figure 14:Message



You can view the following details:

- Reference number of the message/advice
- Document number generated for the message/advice
- Version number of the message/advice
- Receiver/sender of the message
- Type of the message
- Type of the SWIFT message
- Complete text of the message/advice
- Remarks, if any
- Reject reason, if any
- Message trailer

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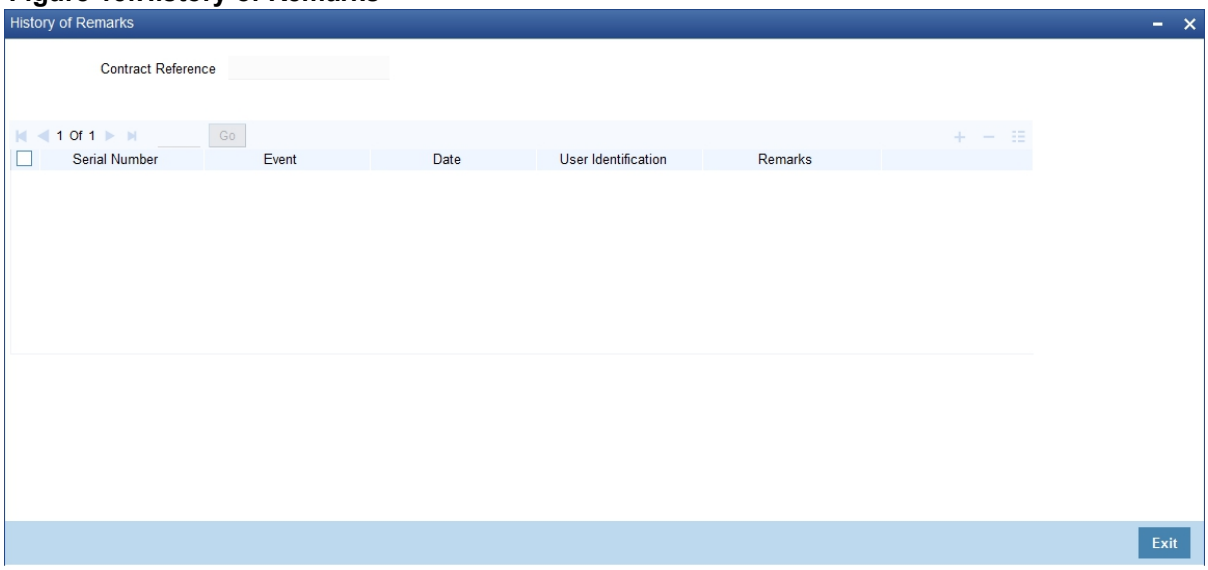
NOTE: From the **Message Preview** screen, you can print or spool a message/advice using Print button. Select the message/advice and click Print button to print the message/advice.

20. On the **Letters of Credit Transfer Input** screen, click **Remarks** button.

STEP RESULT: The **History of Remarks** screen is displayed.

Figure 15:History of Remarks

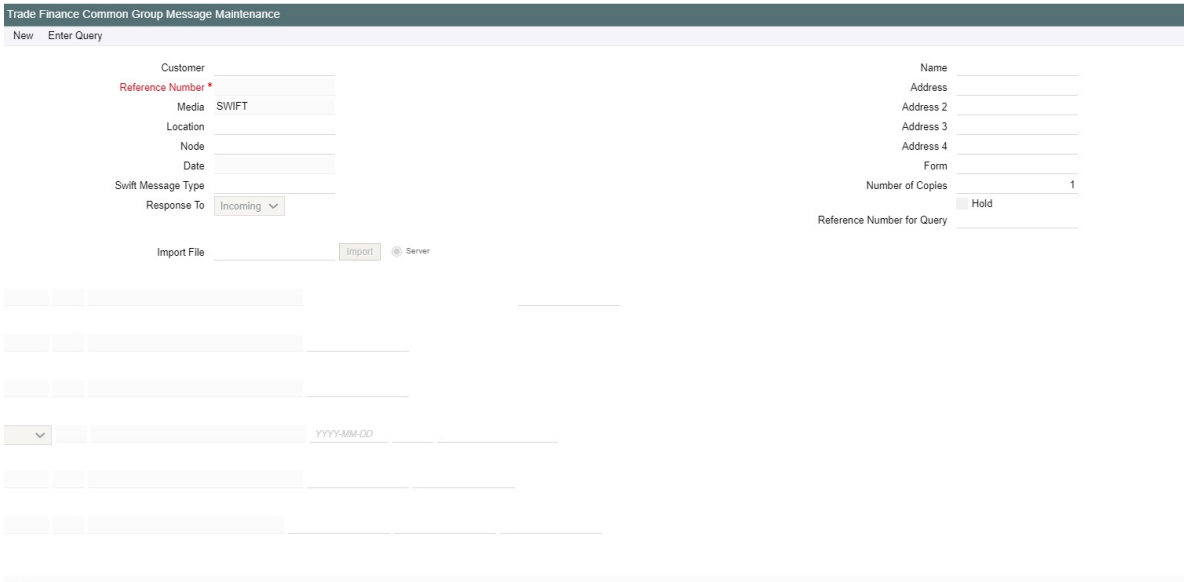


NOTE: For more details on this screen refer to the section titled **Remarks** in this user manual.

21. On the **Letters of Credit Transfer Input** screen, click **Common Group Message** button.

STEP RESULT: The **Common Group Message Maintenance** screen is displayed.

Figure 16:Common Group Message Maintenance



You can enter the details of the message and the message is saved when the contract is saved. The saved messages can be viewed in the message preview subsystem before authorization. On authorization of the contract,

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the message is generated. After authorization, the messages can be viewed from All Messages subsystem and Events subsystem.

You can enter the details of the message and the message is saved when the contract is saved. The saved messages can be viewed in the message preview subsystem before authorization. On authorization of the contract, the message is generated. After authorization, the messages can be viewed from 'All Messages' subsystem and 'Events' subsystem.

The common group messages which are supported are listed below

Table 8: Common Group Messages

MT	MT Name
n90	Advice of Charges, Interest and Other Adjustments
n91	Request for Payment of Charges, Interest and Other Expenses
n92	Request for Cancellation
n95	Queries
n96	Answers
n98	Proprietary Message
n99	Free Format

NOTE: For field descriptions of the above screen refer the section Common Group Message Maintenance in topic titled Defining Free Format Messages in Messaging System User Guide.

10.1.2 Note on Transfers made from Import and Export LCs

How Transfers from Import LCs are Processed

While transferring an import LC, the original LC is modified to include the additional details of the transferred LC. For instance, the new beneficiary and new advising are added to the existing list of parties.

In Oracle Banking Trade Finance, the transfer made from an LC will be taken as a new event 'TRNF'. Availment made by the new beneficiary against the transferred LC will be tracked against the original LC.

How Transfers from Export LCs are Processed

In the case of an Export LC, a new LC will be opened for each transfer that you make from the original LC. The transfer amount will be taken as the new LC amount.

On authorizing the transfer,

- an availment to the tune of the transferred amount is made against the original LC i.e. the outstanding amount of the Original LC will be reduced by the transfer amount

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- a new LC is created based on the transfer details that you specified

The transferred LC will be separated from the original LC. Availment made from the new LC will not affect the outstanding of the Original LC.

10.1.3 Authorize LC Transfer

An LC transfer that you have entered must be authorized before the EOD is run. You can authorize the same by clicking the Authorize icon on the Application toolbar.

> **NOTE:** You cannot authorize a LC transfer from the 'Letters of Credit Transfer Input' screen in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the **Multilevel Authorization Detailed** screen.
- the level of authorization is greater than or equal to 'N'
- the 'Nth' or the final level of the users authorization limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the 'Cumulative' field is checked in the **Product Transaction Limits Maintenance** screen.
- the transaction amount is greater than the authoriser's authorisation limit if the Cumulative field is unchecked in the **Product Transaction Limits Maintenance** screen.

10.1.4 View Details of Transfers made to the LC

This topic systematic instruction to view details of transfers made to the LC.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the **Letter of Credit Contract Detailed** screen, click the **Transfer Details** button.
   STEP RESULT: You can view the details of the transfers that were made from the LC.

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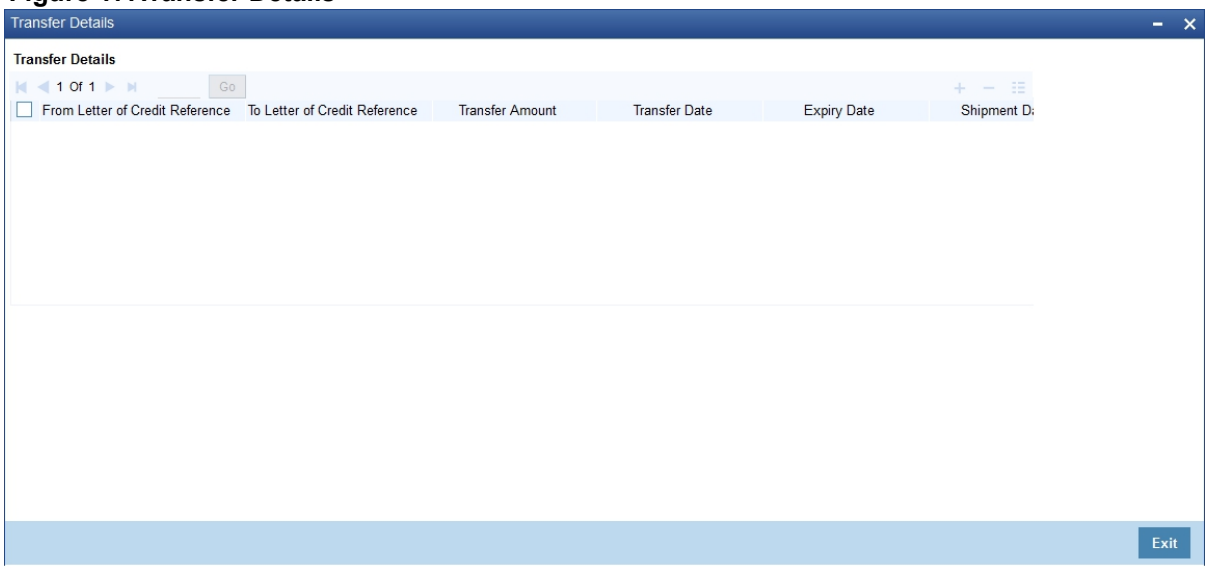
Figure 17:Transfer Details



For more information, refer the Field Description table given below:

Table 9: Transfer Details- Field Description

Field	Description
From Letter of Credit Reference	The system displays the LC from which you are transferring funds. This field is optional.
To Letter of Credit Reference	The system displays the LC from which you are transferring funds. This field is optional.
Transfer Amount	The system displays the transfer amount. This field is optional.
Transfer Date	The system displays the transfer date. This field is optional.
Expiry Date	The system displays the expiry date. This field is optional.
Shipment Date	The system displays the shipment date. This field is optional.

2. Click **Exit** button to exit the screen.

   STEP RESULT: You will go back to the **Letters of Credit Transfer Input** screen.

NOTE: Although you can initiate the transfer of an LC to more than one secondary beneficiary on behalf of the primary/original beneficiary, a secondary beneficiary can only transfer it back to the original beneficiary. The system will display an error message if a secondary beneficiary initiates a transfer with Party ID different from that of the original beneficiary.The system displays an override message when more than one transfer is made for second beneficiary and part shipment is prohibited.

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10.2 List of Glossary - Transfer LC

LCDTRANF

Letters of Credit Transfer Input -*10.1.1 Specify LC Transfer Details* (p. 344)

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11. Guarantees and Standby Letters of Credit

11.1 Introduction

This topic provides details about the Guarantees and Standby Letters of Credit. It explains about the functions and features of Guarantees and Standby Letters of Credit.

A Standby Letter of Credit (SBLC) and Bank Guarantee (BG) is a payment guarantee generally issued by the issuing bank on behalf of an applicant securing payment to the beneficiary.If the buyer fails to fulfil a contractual commitment the issuing bank will release payment to the seller.

This topic contains the following sections:

1) *11.2 Guarantees and Standby Letters of Credit Contract Input*
2) *11.3 Guarantees and Standby Letters of Credit Amendment*
3) *11.4 Process Amendment of Guarantees and SBLC*
4) *11.5 View Guarantees and SBLC Amendment Details*
5) *11.6 Lodging Guarantee Claim*
6) *11.7 View Guarantee Claim Details*
7) *11.8 Guarantee Claim Settlement*
8) *11.9 View Claim Settlement*
9) *11.10 Transfer Guarantees and Standby Letters of Credit Transfer Input*
10) *11.11 View Guarantees and SBLC Transfer Details*

11.2 Guarantees and Standby Letters of Credit Contract Input

This topic provides the systematic instruction to process Guarantees and SBLC contract input details.

Context:

You can process Guarantees and SBLC contract using **Guarantees and Standby Letters of Credit Contract Input** screen. The system processes SBLC from Guarantee screens if SWIFT 2019 is enabled.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCDGUONL** in the text box, and then click the next arrow.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Contract Input** screen is displayed.

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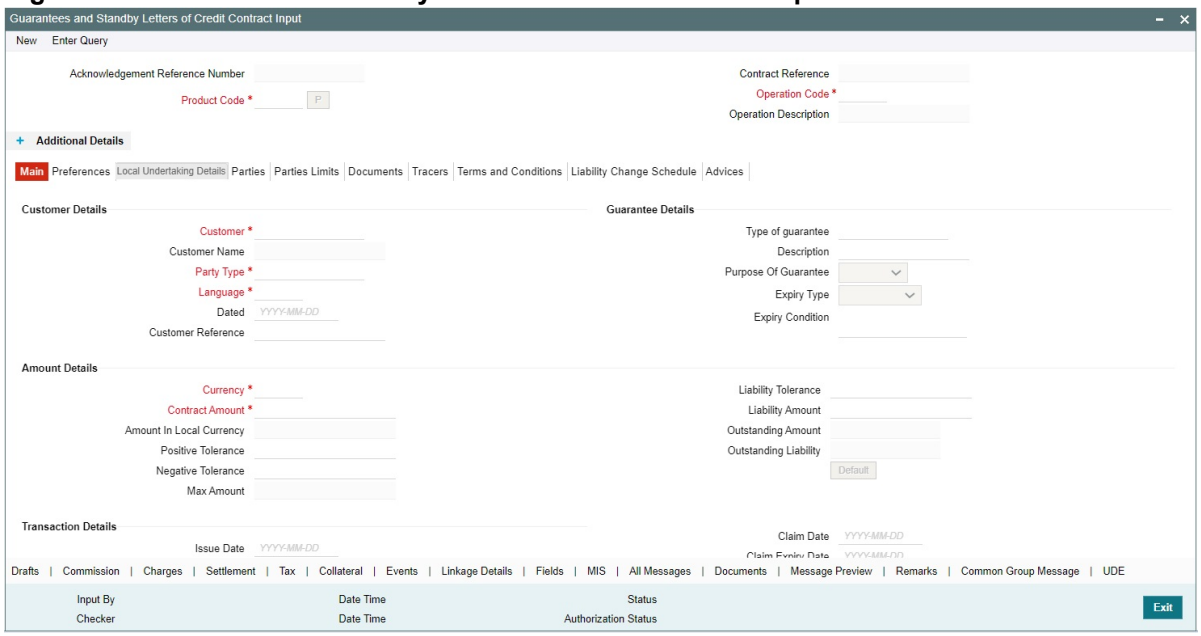
Figure 1:Guarantees and Standby Letters of Credit Contract Input



2. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click **New**.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Contract Input** screen is displayed without any details.

   NOTE: Select the **Product Code** and **Operation Code** from the option list and click on the **Populate P** button.

For more information on the fields, refer the **Field Description** table given below:

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Table 1: Guarantees and Standby Letters of Credit Contract Input - Field Description

Field	Description
Acknowledgment Reference Number	Specify the acknowledgment reference number or you can select the reference number from the option list. The list displays all the Guarantees and SBLCs related acknowledgement reference numbers. This field is optional.
Contract Reference	The system displays the contract reference number. This field is optional.
Product Code	Select the product code from the list of products created in the LC. Guarantees, Advice of Guarantees, SBLCs, Advice of SBLC Product codes are displayed in the option list. Click 'Populate' button for details of this product to get defaulted from the Product screen. This field is mandatory.
Operation Code	You can select operation code from the list of valid operation code value based on Product Type. The list displays the following options: • Advice • Open • Open and Confirm • Advice and Confirm **NOTE:** Advice and Confirm is applicable for Guarantees if SWIFT 2019 is enabled. This field is mandatory.
Operation Description	The system displays the product description based on the operation code you select.
Additional Details	Enter the additional details:
Product Description	The system displays the product description.
Source Code	The system displays the source code.
Source Reference	This system displays the source reference number.
Product Type	The type of product gets displayed here from the product screen, specifying if the product is of type import/export or revolving or non-revolving.

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Field	Description
User Reference	The system displays the contract reference number as user reference number.
Version Number	Specify the version number. The Guarantees and SBLC contract processes can be simulated only through gateway. The Guarantee Issuance Simulation does not have screen, so user cannot process the Guarantee Issuance Simulation from the application front. All operations are supported for Guarantee Issuance Simulation same as Guarantees and Standby Letters of Credit Contract Input screen. This field is optional.

3. Specify the field details in the **Main** tab.
   For more information on the fields, refer the Field Description table given below.

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Table 2: Main - Field Description

Field	Description
Customer Details	Specify the Customer Details.
Customer	Specify the customer for which you need to maintain or select the customer from the option list. The list displays all valid customer numbers. **NOTE:** BIC Code appears next to the Customer only if the BIC code is mapped with that customer number. If the BIC Code is not mapped with that customer number, then the BIC Code will not appear next to the Customer in the option list. This field is mandatory.
Customer Name	The system displays the customer name.

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Field	Description
Party Type	Specify the party type of the customer who is the counter party of the Guarantee/SBLC. Alternatively, you can select the party type from the option list. The list displays all the valid party types maintained in the system. During amendment, add a new party type REB and save the amendment. On Amendment initiation (AMNV) MT767 will be generated. On confirmation, advices of Guarantee and StandbyLC contract input screen (LCDGUONL) should list the message MT740. On confirmation authorization, MT740 should be processed and generated. During amendment confirmation of SBLC contract for which REB already exists and the REB party id has been amendment in this amendment, on confirmation advices of LCDGUONL should list the messages MT740 and MT747 along with the amendment message, and those will be processed and generated on authorization. MT740 will be generated with new party id as receiver and MT747 will be generated with old party id as a receiver. During amendment confirmation of SBLC contract for which REB is deleted, on confirmation advices of LCDGUONL should list the messages MT747 along with MT767 message and those will be processed and generated on authorization. MT740 should be automatically suppressed. LIB will be a party in Counter Guarantee if purpose of guarantee to be request. Counter Guarantee Issuing Bank will be captured as APB if purpose of guarantee is selected as Issue. This field is mandatory.
Language	Specify the language to be used for Guarantees/SBLC. You can select the language from the option list. The list displays all valid language codes. This field is mandatory.

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Field	Description
Dated	Enter the date of the customer reference. This would normally be the date on which you have a correspondence from the party regarding the Guarantees/SBLC This field is optional.
Customer Reference	Specify the customer reference number. This field is optional.
Guarantee Details	Specify the Guarantee Details.
Type of guarantee	Select the guarantee type from the option list. This is maintained using static type maintenance screen. This field is optional.
Description	The system displays the guarantee description based on the type of guarantee you select. This field is optional.
Purpose of Guarantee	If the LC that you are processing is a guarantee you should specify the purpose of guarantee. Click the drop-down list and select one of the following values: • Issue • Request
Expiry Type	Select the type of validity from the list provided. The list is as follows: • Fixed • Open • Conditional
Expiry Condition	Specify the details for conditional guarantee. This field is optional.
Amount Details	Specify the Amount Details:
Currency	Specify the currency of the transaction. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system. This field is mandatory.
Contract Amount	Specify the amount for which the Guarantee and SBLC is drawn. This field is mandatory.

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Field	Description
Amount in Local Currency	When FCY amount is given in 'Contract Amount' field for Guarantee, system converts in local currency and respective value is displayed in this screen. This field is mandatory for FCY contracts
Positive Tolerance	It indicates the increment, expressed as a percentage that must be made to the amount of a letter of credit, to arrive at the Maximum LC Amount. This field is optional.
Negative Tolerance	It indicates the reduction, expressed as a percentage that must be made to the amount of a letter of credit, to arrive at the Minimum LC Amount. This field is optional.
Max Amount	Maximum contract amount will be defaulted. This is the sum of contract amount and (%(tolerant) of contract amount) This field is optional.
Liability Tolerance	The liability percentage is used to track the maximum LC amount against a given percentage. A bank would like to limit its exposure to a new or existing customer as LC is a commitment given by the bank. Although the bank sanctions an LC limit (maximum LC amount which includes tolerance) to a customer it may like to specify a percentage over and above this limit.This will result in the customer being shown to be liable or tracked for a higher amount. Specifying a liability percentage is from the perspective of risk management and provides cushion to the bank. This field is optional.
Liability Amount	Based on the value you specify in Revolves In field, the LC Liability Amount will be computed and displayed. This field is mandatory.
Outstanding Amount	The balance amount available after the availment of Guarantee/SBLC is displayed here. This field is mandatory.
Outstanding **Liability**	The system displays the liability amount.

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Field	Description
Default	Click the Default button. The following details will be defaulted: Issue Date will be defaulted to application date and Effective Date will be defaulted to issue date. The tenor for Open ended Guarantees/Standby LCs will default with 3 years and Open ended counter guarantees with 3 years 30 days and corresponding local guarantee with 3 years. If you accept the overrides, you can modify the defaulted details. The system displays Liability Amount, Max Amount, Tenor, Expiry Date, Claim Expiry Date, Closure Date, Stop Date by default.
Transaction Details	Specify the transaction details:
Issue Date	Specify the issue date using the calendar icon. This field is optional.
Effective Date	Specify the effective date using the calendar. This field is optional.
Tenor	Specify the tenor of the contract. This field is optional.
Expiry Date	Specify the date on which the Guarantee/SBLC contract expires from the calendar. This field is optional.
Expiry Place	Specify the expiry place in the text box and click Ok. **NOTE:** The typed text is displayed against the expiry place
Claim Date	Select the claim date from the calendar. Claim date indicates the date by which all claims needs to be lodged for the guarantee. Claim Date should be on or before Claim Expiry Date. This field is optional.

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Field	Description
Claim Expiry Date	Select the claim expiry date from the calendar. Claim expiry date indicates the date by which all claims lodged need to be settled. Claim Expiry Date = Expiry Date + Claim Days. System defaults Claim Expiry date as Expiry Date + Claim Days on Product default. If Claim Days is zero, Claim Expiry date will be Expiry Date. Claim Expiry Date can be modified. On Save, system will validate the following: • Claim Expiry Date cannot be before Claim Date • Claim Expiry Date can be on or after Guarantee Expiry Date • Claim Expiry Date should not be after Closure Date **NOTE:** The Commission is computed till Claim Expiry Date. During Guarantee Issuance Claim Expiry Date is considered to validate Limit Line expiry date. This field is optional.
Auto Closure	Check this option to indicate that the Guarantee/SBLC should be automatically closed. This field is optional.
Closure Date	The date of closure is based on the Closure Days maintained for the product involved in the Guarantees/SBLC. The number of days specified as the Closure Days is calculated from the expiry date of the Guarantee/SBLC, to arrive at the Closure Date. Closure Date = Expiry Date + Closure Days This field is optional.
Stop Date	This date will be defaulted to Claim Expiry date. Stop date cannot be earlier than Issue date and later than claim expiry date. Stop date will default from the main tab to commission sub system. This field is optional.
Remarks	Specify remarks, if any. This field is optional.
Credit	Specify the credit details:

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Field	Description
Type	Select the type from the drop-down list. The available option are • Straight • Negotiable
Mode	Select the mode from the drop-down list. The available option are • Sight Payment • Acceptance • Deferred Payment • Mixed Payment • Negotiable
Credit Available With	Specify the credit available with in the text box and click Ok. **NOTE:** The typed text is displayed against the Credit Available With field.
Details	Specify the details in the text box and click Ok. **NOTE:** The typed text is displayed against the details field.
Contract Status	Specify the Contract Status details.
User Defined Status	Specify the status of the Guarantee/SBLC contract. The option list displays all valid statuses that are applicable. Choose the appropriate one. This field is optional.
Derived Status	The system displays the derived status of the Guarantee/SBLC contract. You cannot modify this. This field is optional.
Auto Status Change	The system defaults the status of the check box based on the product maintenance. However, you can modify this. If you check this box, the system picks up the contract during EOD operations for status processing. If you do not check this, the system will not consider the Guarantee/SBLC contract for automatic status processing. This field is optional.

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Field	Description
Sanction Check Status	The system displays the sanction check status. The statuses can be any of following: • P- Pending • X- Pending • A-Approved • R- Rejected • N- Not Required
Last Sanction Check Date	The system displays the last sanction check date. This field is optional.
Settlement Details	Specify the Settlement Details.
Debit Account Branch	Specify the debit account branch. Select the debit account branch from the option list. The list displays all valid values. This field is optional.
Debit Account Currency	Specify the debit account currency. Select the currency from the option list. The list displays all valid values. This field is optional.
Debit Account	Specify the debit account. Select debit account from the option list. The list display all valid values. This field is optional.
Charges Debit Account Branch	Specify the charges debit account branch. Select the charges debit account branch from the option list. The list displays all valid values. This field is optional.
Charges Debit Account Currency	Specify charges debit account currency. Select charges debit account currency from the option list. The list displays all valid values. This field is optional.
Charges Debit Account	Specify the charges debit account. Select charges debit account from the option list. The list displays all valid values. This field is optional.

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Field	Description
Components of Current Event	System enhanced to show the amount tags pertaining to the current event in settlement screen for LC contracts. • During settlement pickup of LC contract input screen, current value of components of current event on contract input screen is considered to show the amount tags in 'Settlements' screen. • If the flag is checked at contract input screen, the amount tags pertaining only to the current event will be available in settlement screen with 'Current event' checked. If the flag at contract input screen is unchecked, the amount tags of all the events will be available in 'Settlements' screen with current event flag checked for those amount tags of current event and unchecked for those amount tags not pertaining to current event.This field is optional. By default the field will be unchecked.

4. On the **Guarantees and Standby Letters of Credit Contract Input**, click the **Preferences** tab.
STEP RESULT: The preferences details is displayed.

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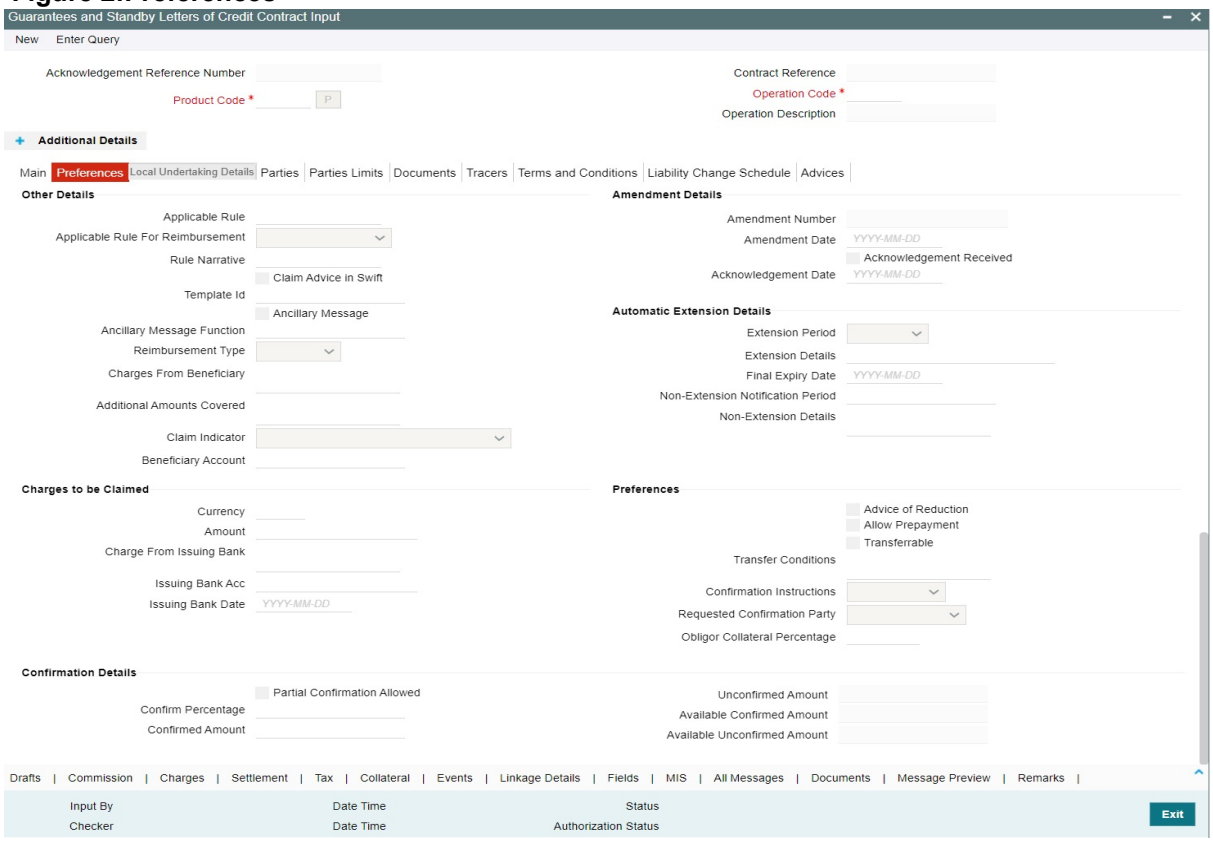
Figure 2:Preferences



For more information on the fields, refer to the Field Description table given below:

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Table 3: Preferences

Field	Description
Other Details	Specify the Other Details.
Applicable Rule	The system defaults the applicable rule for the product type. However, you can modify this. **NOTE:** Please refer to the section Specifying the Applicable Rules under topic Defining Product Attributes in this user manual. This field is optional.
Applicable Rule For Reimbursement	Select the applicable rule for reimbursement from the drop-down list. The available options are • URR Latest Version • Not URR
Reimbursement Type	Select the reimbursement type from the drop-down list. The available options are • Ours • Claimants
Rule Narrative	This is enabled only if Applicable Rule is set to OTHR. It is mandatory to specify the rule narrative if the applicable rule is OTHR. This field is optional.
Claim Advice in Swift	Check this box to generate the charge claim advice in MT799 SWIFT format. This field is optional.
Template Id	Specify the template ID related to MT799 message types from the option list. This field is optional.
Ancillary Message	Check this box to generate MT 759 on contract authorization. This field is optional.
Ancillary Message Function	Specify the ancillary message function. Select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if Ancillary Message is checked. This field is optional.

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Field	Description
Reimbursement Type	Select the Reimbursement Type from the drop-down list. The available options are • Ours • Claimants
Charges From Beneficiary	Specify the charge amount borne by the beneficiary. This field is optional.
Additional Amounts Covered	Specify the additional amount covered. This field is optional.
Claim Indicator	Select the indicator for claim from the drop-down list. The list displays the following options: • Multiple demands not permitted • Multiple and partial demands not permitted • Partial demands not permitted This field is optional.
Beneficiary Account	Specify the account details of beneficiary. This field is read only.
Amendment Details	Provide the Amendment Details
Amendment Number	The system displays the amendment number. This field is optional.
Amendment Date	Specify the amendment date from the calendar icon. This field is optional.
Acknowledgement Received	Check this box to indicate that the acknowledgment has received. This field is optional.
Acknowledgement Date	Specify the date on which the acknowledgement is received. This field is optional.
Automatic Extension Details	The balance amount available after the availment of Guarantee/SBLC is displayed here. This field is optional.
Extension Period	Select the extension period. You can select one of the following options: • Days • One Year • Others This field is optional.

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Field	Description
Extension Details	Specify the extension details. Extension Details is mandatory when Period is Days/Others. This field is optional.
Final Expiry Date	Select the final expiry date for automatic extension from the calendar. This date indicates the final expiry date after which undertaking will no longer be subject to automatic extension. This field is optional.
Non-Extension Notification Period	Specify the non-extension notification period. Notification Period will be minimum number of calendar days prior to the current expiry date. This indicates period by which notice of non-extension must be sent. This field is optional.
Non-Extension Details	Specify the non-extension details. Non-extension details are applicable only when notification period is provided. This field is optional.
Charges to be Claimed	Specify the charges to be claimed.
Currency	Specify the currency in which the charges attributed to the issuing bank is expressed. This field is optional.
Amount	Specify the charge amount. This field is optional.
Charge From Issuing Bank	Give a brief description of the charge. This field is optional.
Issuing Bank Account	Specify the account from which charge should be collected. This field is optional.
Issuing Bank Date	Specify the date of charge collection. This field is optional.
Preferences	Specify preferences details:
Advice of Reduction	The system displays the value for Advice of Reduction (MT 769) message. This field is optional.
Allow Prepayment	Check this option to indicate that the customer can make a prepayment on the contract. This field is optional.

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Field	Description
Transferable	Check this box to indicate that the Guarantee/SBLC is transferable. Guarantee/SBLC can be transferred only if SWIFT 2019 is enabled. This field is optional.
Transfer Conditions	Specify the transfer conditions for the Guarantee/SBLC transfer. This field is optional.
Confirmation Instructions	Select the confirmation instructions from the drop-down list. The available options are: • May Confirm • Confirm This option indicates that the SBLC can have an associated confirmation message. In Guarantee/SBLC if Confirmation Instruction option is checked. It cannot be amended to Uncheck. This field is optional.
Requested Confirmation Party	Select the confirmation party type. You can select one of the following messages: • Advising Bank • Advise Through Bank • Confirming Bank This field is optional.
Obligor Collateral Percentage	Specify the Obligor collateral percentage. If Obligor Collateral Percentage is provided, system will collect the collateral partially from Applicant and Obligor Party depending on the percentage provided. Else system will collect the entire collateral from Applicant. This field is optional.
Partial Confirmation Allowed	Select Partial Confirmation Allowed check box to confirm the partial amount. The remaining amount can be confirmed after you receive the approval from the external agent.
Confirm Percentage	Specify the percentage of Contract Amount to be confirmed. If percentage is not specified, the system will calculate the percentage based on the confirm Amount specified. This field is optional.

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Field	Description
Confirmed Amount	Specify the amount to be confirmed. If Confirm Amount is not specified, the system will calculate the confirmed amount based on the Confirm Percentage specified. If both Confirm Amount and Confirm Percent are specified then the system will display an override message as “Both Confirm Amount and Confirm Percent are entered. Confirm Percent is considered for calculation.” The system will calculate and display the Confirm Amount based on the confirm percentage specified. Confirm Percentage and Confirm Amount can be changed or recalculated either on save or on pressing Default Button available in Main tab of Guarantee Contract Online screen. The system will display an error message for the following conditions: • If Partial Confirmation Allowed check box is unchecked and if you specify the value Confirmation Percentage and Confirmation Amount fields. • If the value of the amount confirmed is greater than the unconfirmed unavailed amount. • If the value of the confirm amount is lower than the availed confirmed amount. • If Operation is confirm or advice and confirm and confirm percent is greater than 100 or confirm Amount is greater than Guarantee current availability. This field is optional.
Unconfirmed Amount	The system displays the current maximum unconfirmed Guarantee amount. This amount is derived by deducting the confirmed amount from the maximum Guarantee amount. This field is optional.
Available Confirmed Amount	The system displays the available confirmed portion of the maximum Guarantee amount. This field is optional.
Available Unconfirmed Amount	The system displays the available unconfirmed portion of the maximum Guarantee amount. This field is optional.

5. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Local Undertaking Details** tab.

   STEP RESULT: The **Local Undertaking Details** screen is displayed.

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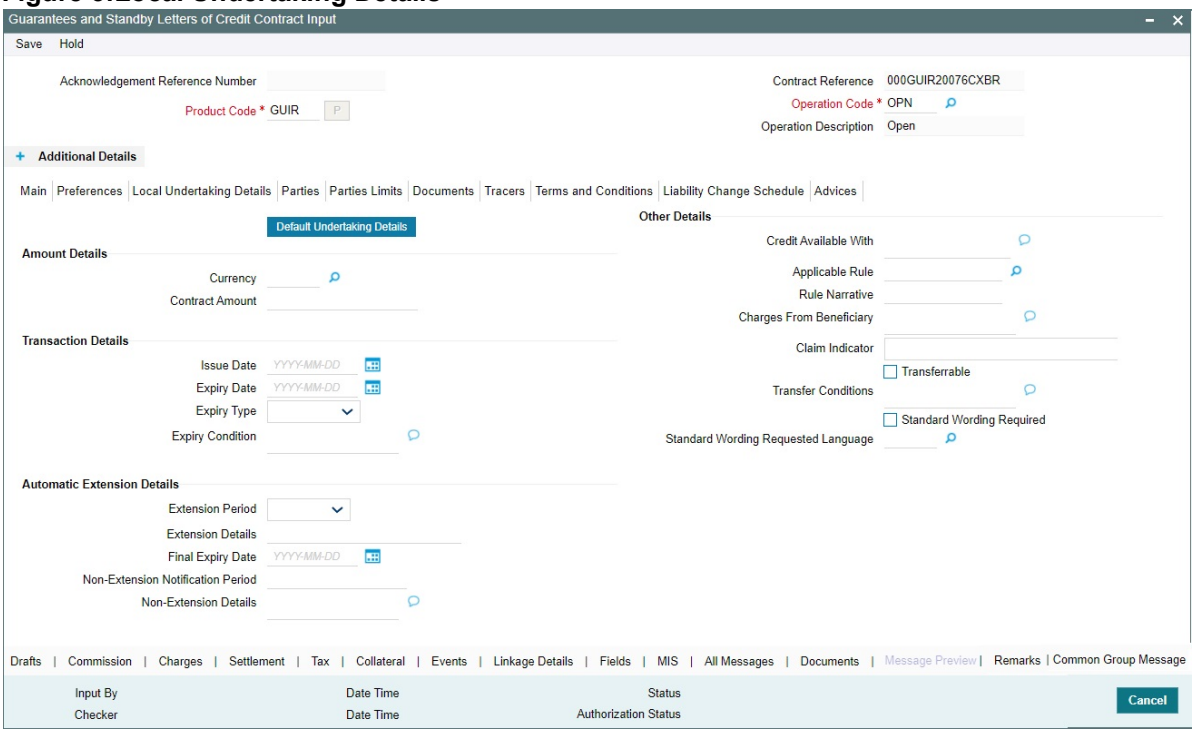
Figure 3:Local Undertaking Details



For more information on the fields, refer the Field Description table given below:

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Table 4: Local Undertaking Details - Field Description

Field	Description
Currency	Select the local undertaking currency from the list. This field is optional.
Contract Amount	Specify the local undertaking contract amount.. This field is optional.
Default Undertaking Details	The system will provide an override message and the local undertaking details will be defaulted. On accepting the overrride, you can modify the defaulted details This field is optional.
Transaction Details	Specify the transaction details:
Issue Date	Specify the issue date from the calendar. This field is optional.
Expiry Date	Specify the expiry date from the calendar icon. This field is optional.
Expiry Type	Select the Expiry Type from the drop-down list. The available options are: • Fixed • Open • Conditional This field is optional.
Expiry Condition	Specify the expiry condition and click Ok. **NOTE:** You can provide expiry condition details if the expiry type is selected as 'conditional'. If Expiry Type is 'Fixed' or 'Open' then Expiry Condition is NULL. This field is optional.
Other Details	Specify the other details:
Credit Available With	Specifythe Credit Available with details for local SBLCand click Ok. This field is optional.
Applicable Rule	Select the applicable rule for local undertaking from the list of values. This field is optional.
Rule Narrative	This is enabled only if 'Applicable Rule' is set to 'OTHR'. It is mandatory to specify the rule narrative if the applicable rule is 'OTHR'. This field is optional.

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Field	Description
Charges From Beneficiary	Specify the charges from Beneficiary for Local Undertaking and click Ok. This field is optional.
Claim Indicator	Select the claim indicator for local undertaking. The available options are • Multiple demands not permitted. • Multiple and partial demands not permitted. • Partial demands not permittted.
Transferrable	Select this check box to indicate the Local Undertaking is transferable.
Transfer Conditions	Specify the transfer conditions:
Standard Wording Required	Check this option to indicate that the customer needs standard wording for local undertaking details.
Standard Wording Requested Language	Specify the language in which the standard wording is requested. Alternatively, you can select the standard wording requested language from the list.
Automatic Extension Details	Specify the automatic extension related details for local undertaking.
Extension Period	Select the extension period from the drop-down list. The available options are • Days • One Year • Others This field is optional.
Extension Details	The extension details is mandatory when extension period is selected as Days/Others. **NOTE:** The Extension Details should be a positive number from 1 to 999 when Extension Period is Days This field is optional.
Non-Extension Details	Specify the non-extension details and click Ok.. Non-extension details are applicable only when notification period is provided. This field is optional.

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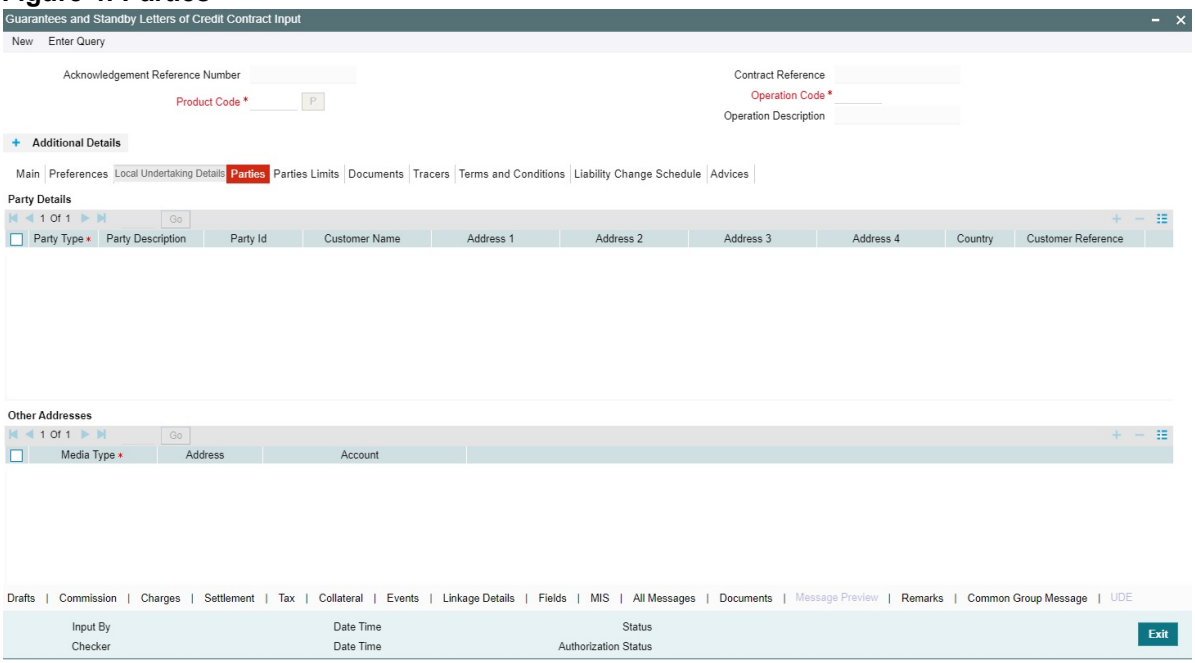
Field	Description
Non-Extension Notification Period	Select the Notification Period for non-extension of Local Undertaking . Notification Period will be minimum number of calendar days prior to the current expiry date. This indicates period by which notice of non-extension must be sent.
Final Expiry Date	Select the Final Expiry Date for Automatic Extension . **NOTE:** The Final Expiry Date should be greater than Local Guarantee Expiry Date. If the final expiry date is not greater than local guarantee then the system will display an override and default it to Local Guarantee Expiry Date This field is mandatory.

6. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Parties** tab.
STEP RESULT: The **Parties Details** is displayed.

Figure 4: Parties



For more information on fields, refer the Field Description table given below:

Table 5: Parties - Field Description

Field	Description
Party Type	Specify the party type. Select the party type from the option list. The list displays all the valid party types maintained in the system. This field is mandatory.

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Field	Description
Party Description	The system displays the party description. This field is optional.
Party Id	Specify the Party ID for which you need to maintain. Select the Customer No from the option list. **NOTE:** BIC Code appears next to the Customer No only if the BIC code is mapped with that customer number.If the BIC Code is not mapped with that customer number, then the BIC Code will not appear next to the Customer No in the option list. This field is optional.
Customer Name	Specify the customer name. This field is optional.
Address 1-4	Specify the address of the customer. This field is optional.
Country	Specify the country code. Select country code from the option list. The list displays all valid values. This field is optional.
Customer Reference	Specify the customer reference number. This field is optional.
Dated	Enter the date of the customer reference. This would normally be the date on which you have a correspondence from the party regarding the SBLC. This field is optional.
Language	Specify the language in which advices should be sent to the customer. This field is optional.
Issuer	Check this option to indicate that the issuer is a bank. This field is optional.
	This field is optional.
Media Type	Specify the media type. Select the media type from the option list. The list displays all valid values. This field is mandatory.

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Field	Description
Address	Specify the address of the party. This field is optional.
Account	The system defaults the account number. However, you can edit this field. The parties involved in a Guarantee/SBLC depend upon the type of guarantee/SBLC you are processing. The following table indicates the minimum number of parties required for the types of Guarantee/SBLC that you can process. For more information, refer *Table 6: Parties involved in Guarantee/SBLC - Field Description* (p. 401) This field is optional.

Table 6: Parties involved in Guarantee/SBLC - Field Description

LC type	Parties applicable	Mandatory Parties	Parties not allowed
Shipping Guarantee	Applicant/Accountee Advising Bank Beneficiary Confirming Bank Advice Through Bank Reimbursing Bank	Applicant and Beneficiary	Issuing Bank
Guarantee	Applicant and Beneficiary	Applicant and Beneficiary	Advise Through Bank Reimbursement Bank Issuing Bank
Standby	Applicant/Accountee Advising bank Beneficiary Confirming bank Reimbursing bank	Applicant and Beneficiary	Issuing Bank

7. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Parties Limits** tab.

   STEP RESULT: The **Parties Limits** details is displayed.

   NOTE: You can add new records or delete defaulted records and then click the save button. The saved details is available in the system

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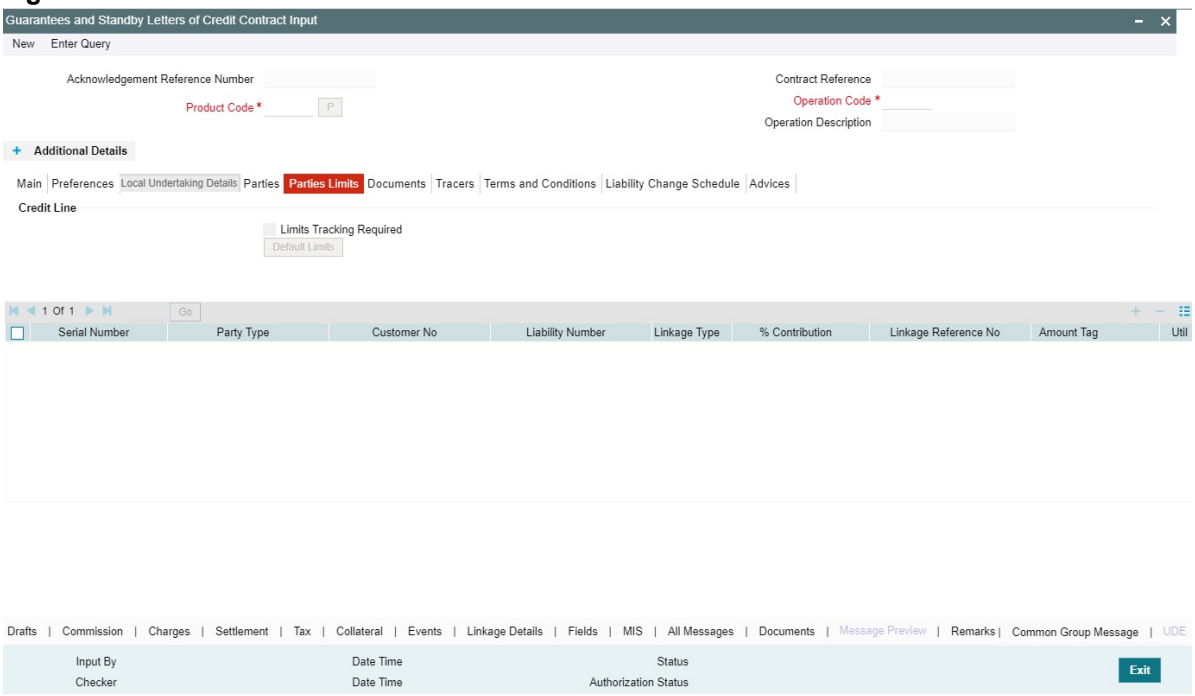
Figure 5:Parties Limits



For more information on the fields, refer the Field Description table given below:

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Table 7: Parties involved in Guarantee/SBLC - Field Description

Field	Description
Credit Line	Specify the details.
Limits Tracking Required	Specify whether the credit granted under the LC you are processing should be tracked against the credit limit assigned to the customer under a Credit Line. Check this box to indicate that limit tracking is required for the Guarantee/SBLC. If left unchecked, the system will display an override message Limit tracking not done for the contract' while saving the record. In the subsequent fields of this screen, you can specify details of the line under which the credit is to be tracked.
Default Limits	Click the Default Limits button. NOTE: The system will default the following basic limit details.
Serial Number	On the Guarantees and Standby Letters of Credit Contract Input screen, click on the save button. The , serial number details is displayed..
Party Type	The system defaults the party type of the counter party of the contract..
Customer No	The system defaults the the Customer Noor CIF Id of the counterparty..
Liability Number	Specify the Liability Number.
Linkage Type	The system defaults the linkage type as Facility. The drop-down list has the following options: • Facility • Liability
% Contribution	The system defaults the percentage of contribution maintained under Joint Venture sub-screen of Customer Maintenance screen as 100.
Linkage Reference No	Specify the reference number that identifies the facility/liability. Linkage Reference No displays all valid facilities and liabilities for the specific liability number. Choose the appropriate one.
Amount Tag	The system defaults the Amount Tag.as Liability Amount. . The system tracks the limits for non joint venture customers based on the amount tag.

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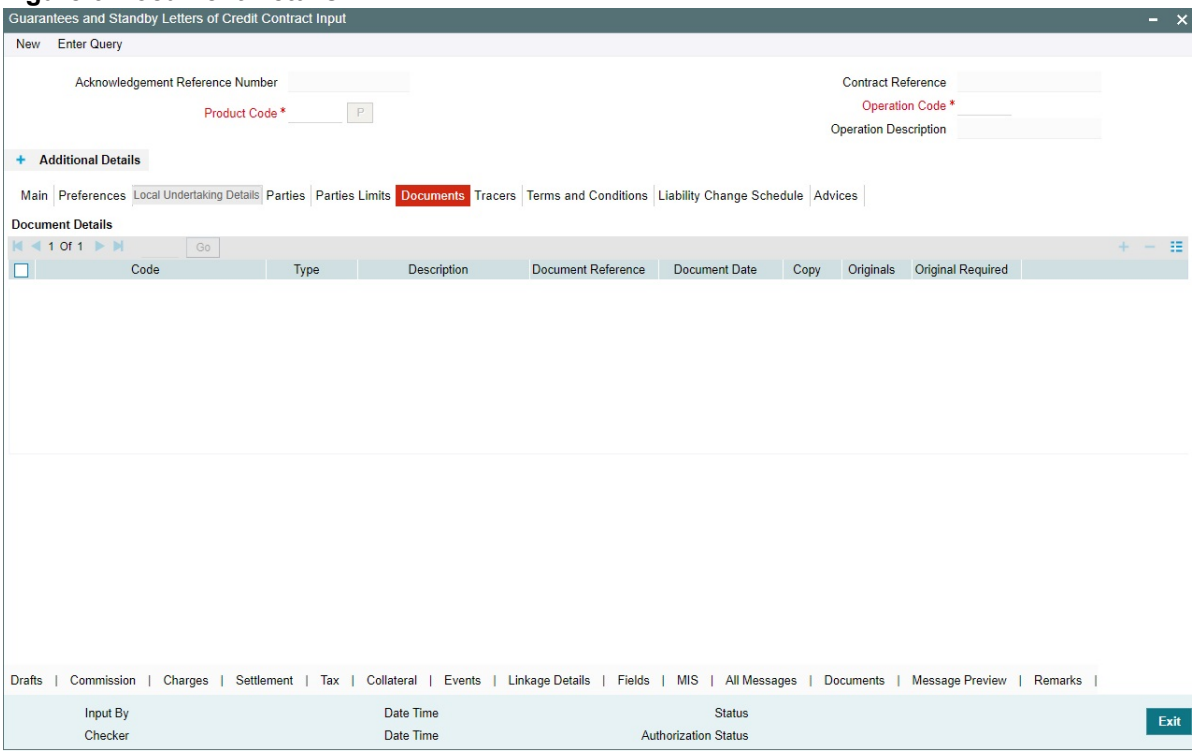
Field	Description
Limit Amount	On the Guarantees and Standby Letters of Credit Contract Input screen, click on the save button. The Limit Amount is tracked and displayed. NOTE: When you click Default button, the system defaults the amount tracked for each credit line.

8. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Documents** tab.
STEP RESULT: The **Document Details** tab is displayed.

Figure 6:Document Details



For more information on fields, refer to the Field Description table given below:

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Table 8: Documents - Field Description

Field	Description
Code	Specify the document code. Select the document code from the option list. This field is optional.
Type	Select the type of document from the drop-down list. This field is optional.
Description	The system displays the document description. This field is optional.
Document Reference	Enter the document reference number based on which the Guarantee/SBLC issued. This field is optional.
Document Date	Specify the Document Date. Document date should be less than or equal to issue date.
Copy	Enter the number of copies of the document. This field is optional.
Originals	Enter the number of Original documents here. This field is optional.
Original Required	Check this box if original document is required. This field is optional.

9. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Tracers** tab.
   STEP RESULT: The **Tracer Details** is displayed.

Tracers are reminders that can be sent to various parties involved in Guarantees and SBLCs. The list of tracers that you can send for an Guarantee/SBLC is predefined (hard coded in the system) and is as follows:

- The Non-Extension Notification (NTF_FOR_NENX) tracer (sent to the advising bank to intimate that the undertaking will no longer be considered for automatic extension)

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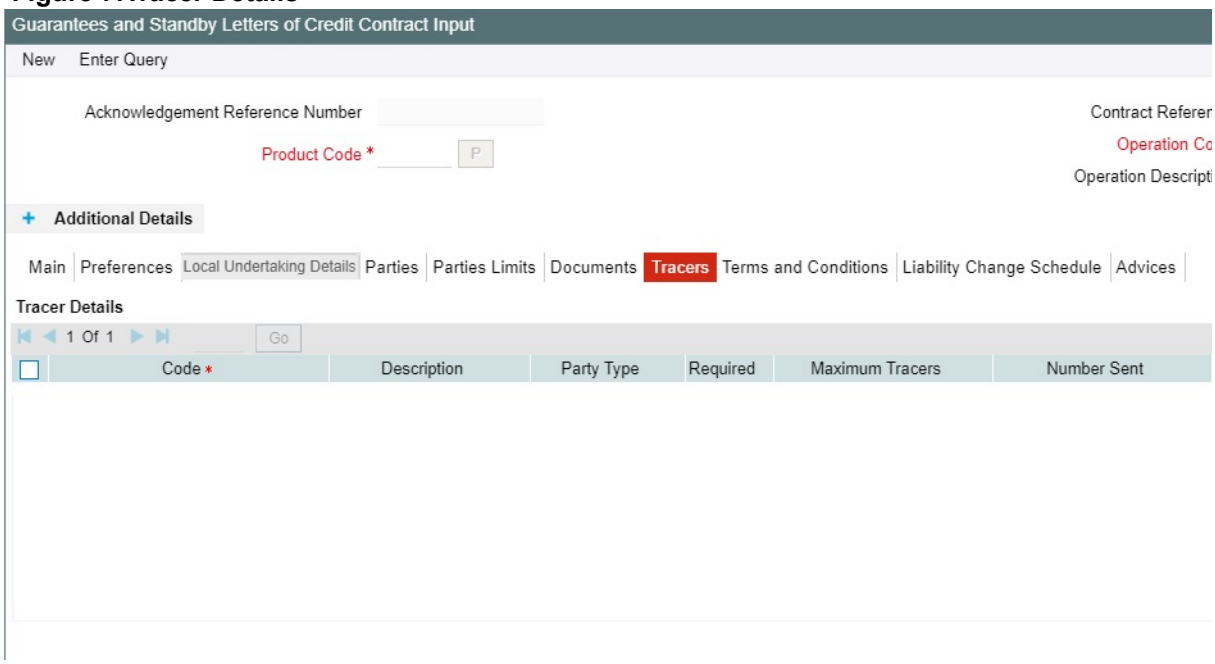
Figure 7:Tracer Details



For more information on fields, refer the Field Description table given below:

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Table 9: Tracers - Field Description

Field	Description
Code	The tracers, specified for the product to which you have linked the Guarantee/SBLC is defaulted to this screen. This field is mandatory.
Description	By default, the system displays the description for the product to which you have linked the Guarantee/SBLC. This field is optional.
Party Type	By default, the system displays the party type for the product to which you have linked the Guarantee/SBLC. This field is optional.
Required	By default, the system displays the required for the product to which you have linked the Guarantee/SBLC. This field is optional.
Maximum Tracers	By default, the system displays the maximum tracers for the product to which you have linked the Guarantee/SBLC. This field is optional.
Number Sent	By default, the system displays the number sent for the product to which you have linked the Guarantee/SBLC. This field is optional.
Start Days	By default, the system displays the start days for the product to which you have linked the Guarantee/SBLC. This field is optional.
Last Sent On	By default, the system displays the last sent on for the product to which you have linked the Guarantee/SBLC. This field is optional.
Medium	By default, the system displays the medium for the product to which you have linked the Guarantee/SBLC. This field is optional.

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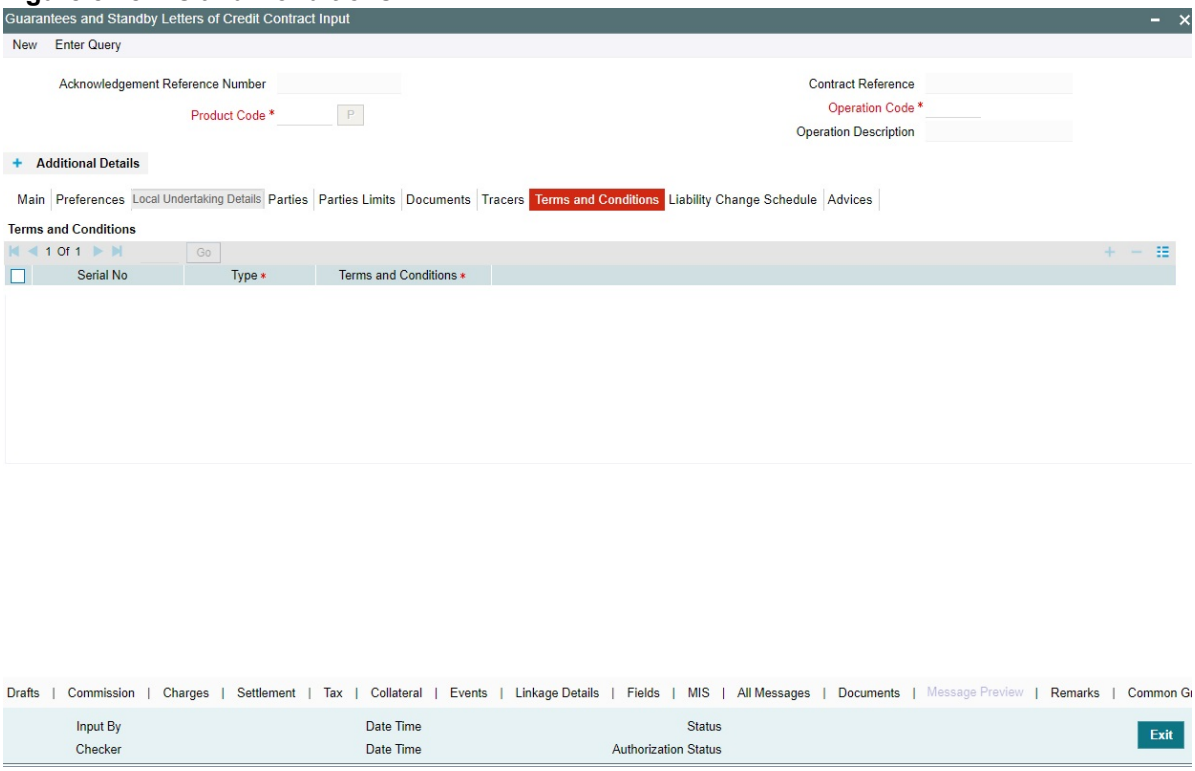
Field	Description
Frequency	By default, the system displays the frequency for the product to which you have linked the Guarantee/SBLC. This field is optional.
Template Id	By default, the system displays the template id for the product to which you have linked the Guarantee/SBLC. This field is optional.

10. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Terms and Conditions** tab.

STEP RESULT: The **Terms and Conditions** is displayed.

Figure 8:Terms and Conditions



For more information on fields, refer the Field Description table given below:

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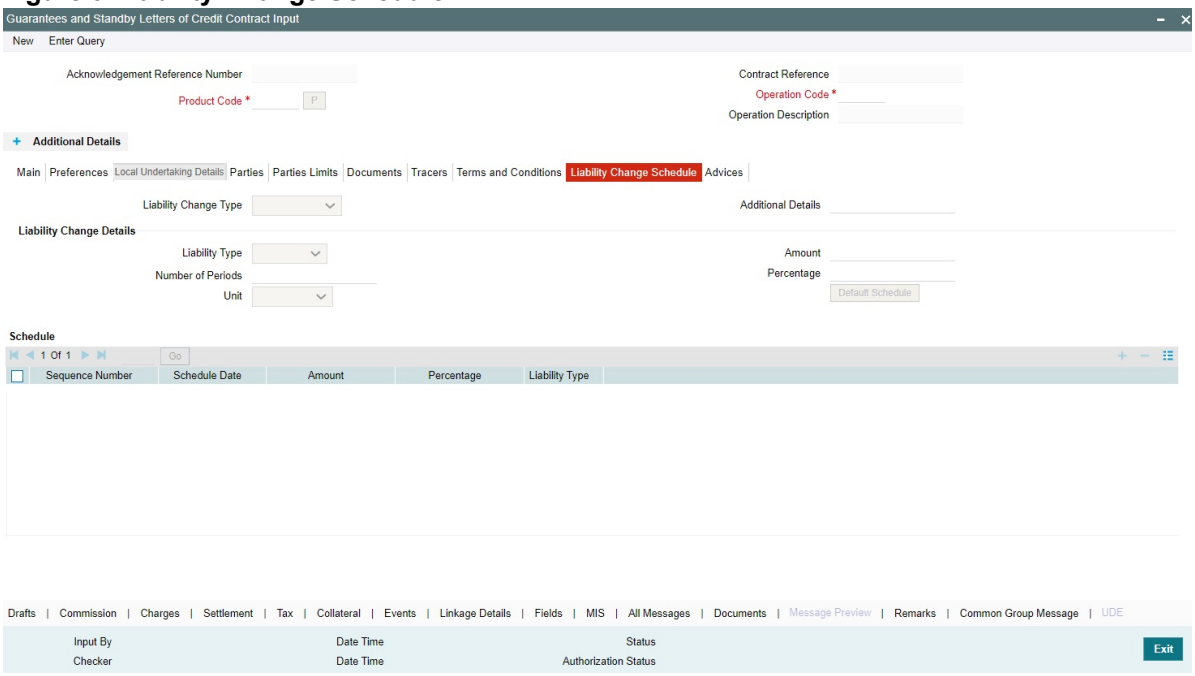
Table 10: Terms and Conditions - Field Description

Field	Description
Serial No.	Specify the serial number for terms and conditions. This field is optional.
Type	Select the guarantee type from the drop-down list. The available options are: • Guarantee • Local Guarantee This field is mandatory.
Terms and Conditions	Specify the terms and conditions. Terms and Conditions for Guarantee are mandatory. This field is mandatory.

11. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Liability Change Schedule** tab.

STEP RESULT: The **Liability Change Schedule** screen is displayed.

Figure 9:Liability Change Schedule



For more information on fields, refer the **Field Description** table given below:

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Table 11: Liability Changes Schedule - Field Description

Field	Description
Liability Change Type	Indicates whether Liability Change is Time Based or Event Based: a) Processing will be scheduled in case of Time Based b) Additional details can be provided in case of Event Based. There is no functional impact.
Additional Details	Additional details can be provided in case of Event Based
Liability Type	Indicates Increase or Decrease or Both increase and decrease of liability Increase to be provided to increase the Guarantee amount • Decrease to be provided to decrease the Guarantee amount • Both to be provided in case of increase and decrease of Guarantee amount Drop-down will be provided for the same.
Number of Periods	Indicates Number of Schedules. Should be greater than zero.
Unit	Indicates Unit of Payment or Retention namely: Yearly / Half-Yearly / Quarterly / Monthly Drop-down will be provided for the same.
Amount	Indicates schedule amount. Amount should be greater than zero. If Liability Type is decrease, Amount should not be less than Contract Amount.
Percentage	Indicates percentage of Contract amount to be considered for Liability change. Value should be 1 to 100
Default Schedule	Button to default Liability Change Schedules based on above input parameters
Schedule	The system displays the schedules.
Sequence Number	Indicates Schedule sequence number. System derives the same and will be display field.

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Field	Description
Schedule Date	Indicates date on which system will initiate Liability Change Schedule. User can modify the defaulted schedule date. Schedule date will be defaulted based on Unit. If Units is Yearly, schedule date will be one Year from Guarantee Issue Date. • 366 Days will be considered in case of leap year • 365 Days will be considered if not a leap year If Units is Half-Yearly / Quarterly / Monthly , schedule date will be 6 months, 3 months, 1 month from the issue date respectively. • Calendar Days will be considered Schedule date should not be greater than Expiry Date for Guarantees without Automatic Extension. Schedule date should not be greater than Final Expiry Date for Guarantees with Automatic Extension.
Amount	Indicates amount applicable for each schedule: Amount should be greater than zero • If Liability change is increase, schedule amount can be greater or lesser than the Contract Amount • If Liability change is decrease, schedule amount should not be lesser than the Contract Amount Percentage will be derived based on Amount, if percentage is not available
Percentage	Indicates percentage of Contract amount. Should be 1 to 100. a) Amount will be computed based on percentage, if amount is not available b) If both Percentage and Amount is available, percentage will be considered to derive the amount

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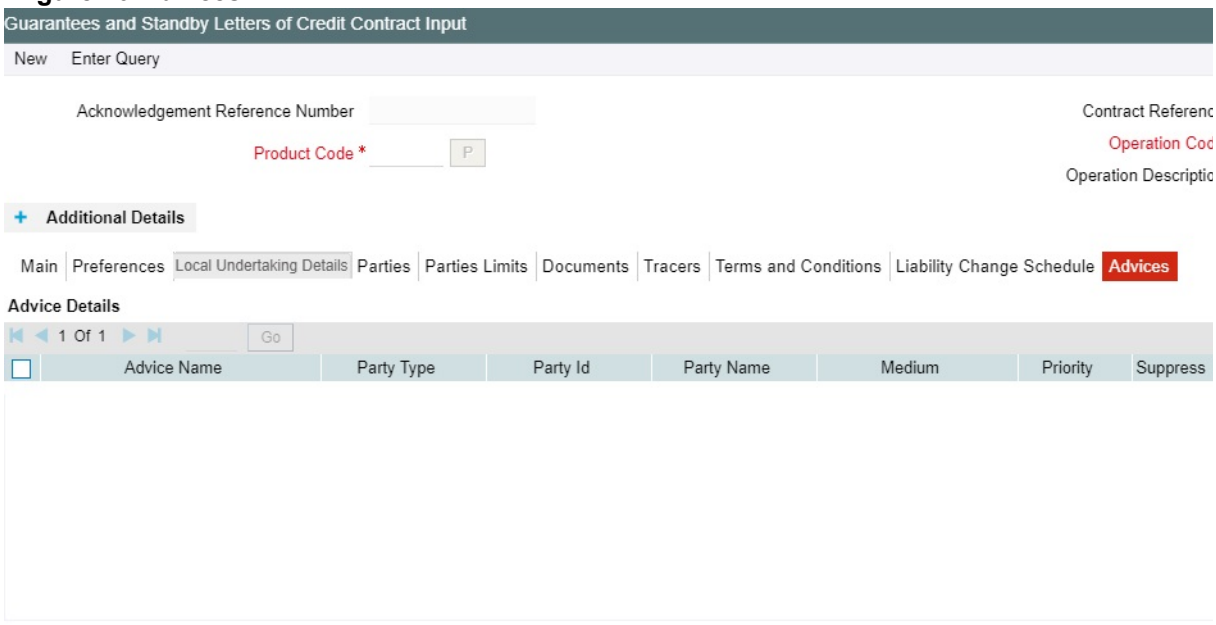
Field	Description
Liability Type	Indicates Increase or Decrease based on liability processing. User can modify the same. a) System will default Increase when Liability processing is Increase b) System will default decrease when Liability processing is Decrease User should provide manually, when Liability processing is Both

12. On the **Guarantees and Standby Letters of Credit Contract Input** screen, click the **Advices** tab.

STEP RESULT: The **Advice Details** is displayed.

Figure 10:Advices



The details of the advices for an event are displayed in the Advices screen. The party type to whom a specific advice should be sent is picked up automatically based on the type of Guarantee/SBLC being processed and the parties involved.

For more information on fields, refer the Field Description table given below:

Table 12: Advice Details - Field Description

Field	Description
Advice Name	Specify the advice name. This field is optional.
Party Type	The system displays the party type for which the message is generated. This field is optional.

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Field	Description
Party Id	The system displays the party ID for which the message is generated. This field is optional.
Party Name	The system displays the name of the party for which the advice is generated. This field is optional.
Medium	The medium by which an advice will be transmitted and the corresponding address will be picked up based on the media and address maintenance for a customer. You can change either of these while processing the LC. If changed, both of them will be changed. After selecting the advices to be generated for the LC, click Ok to save it. Click Exit or Cancel button to reject the inputs you have made. In either case, you will be taken to the Contract Main screen. This field is optional.
Priority	For a payment message by SWIFT, you also have the option to change the priority of the message. By default, the priority of all advices is marked as low. The priority of a payment message can be changed to one of the following: • Low • Medium • High This field is optional.
Suppress	By default, all the advices that have been defined for a product will be generated for the LCs involving it. If any of the advices are not applicable to the LC you are processing, you can suppress its generation by checking against the **Suppress** field. This field is optional.
Charges	The system displays the charges configured. This field is optional.
Free Format Text Details	Specify Free Format Text Details: This field is optional.

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Field	Description
Free Format Text Code	To add an FFT to the list, click add icon. Select an FFT code from the option list that is displayed. New FFTs 24GDLYCOLAMD and 24GDLYCLAMDC introduced for Tag 24G in MT760. BENE or OTHR can be provided in FFT. If OTHR is provided , then Address details must be provided . CANC has to be provided against MT747 for message generation This field is optional.
Text	After selecting the code that identifies the FFT you wish to attach to the advice, its description is automatically picked up and displayed. The FFT description can be changed to suit the requirements of the LC you are processing. This field is optional.
Single	Check this option to indicate that the FFT is a single message. **NOTE:** For more details on the buttons in Guarantees and SBLC Contract Input screen, refer the topic titled Capturing Additional Details in this user manual. The details are applicable if SWIFT 2019 is enabled.The following table provides the list of SWIFT messages and the fields of SWIFT messages that utilizes the information provided in this screen: *Table 13: SWIFT Messages - Field Description* (p. 415) This field is optional.

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Table 13: SWIFT Messages - Field Description

Field in Oracle Banking Trade Finance	SWIFT Message	Field of the SWIFT message
Operation Code	MT760	22A,49
Purpose of Guarantee	MT760	22A
Contract Reference	MT760,MT761,MT768,MT769	20
Issue Date	MT760	30
Product Type	MT760	22D
Applicable Rule	MT760	40C
Validity Type	MT760	23B
Expiry Date	MT760	31B
Expiry Condition	MT760	35G
Party Id – APP	MT760	50
Party Id – APB	MT760	51
Party Id – ISB	MT760,MT761	52a
Party Id - BEN	MT760	59
Party Id - ABK	MT760	56a
Party Id - ATB	MT760	57a
Contract Amount	MT760	32B
Documents - Description	MT760	45C
May Confirm	MT760	49
Party Id - COB	MT760	49a
Claim Indicator	MT760	48B
Transferable	MT760	48D
Local Guarantee Details - Issue Date	MT760	31C
Local Guarantee Details - Expiry Date	MT760	31B - Sequence C
Charges to be Claimed - Amount	MT768,MT769	32a
Charges to be Claimed - Currency	MT768,MT769	32a
Issuing Bank Date	MT768,MT769	32a
Issuing Bank Acc	MT768,MT769	25

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Field in Oracle Banking Trade Finance	SWIFT Message	Field of the SWIFT message
Charge From Issuing Bank	MT768	71D
Additional Amounts Covered	MT769	39C
Charges From Beneficiary	MT769	71D
Party Type - REB	MT760	41a - Sequence B & Sequence C
Party Id- REB	MT740	Sequence C
ICCO - ABK and ATB	MT760	22D Sequence C
APB/OBP/APP	MT760	51
Amendment of Local Guarantee Details - ABK, APB	MT767/775	Sequence B

13. On Query from contract input screen click UDE to launch the Trade Finance User Defined Events Triggering screen (UDDTFEVT) and perform additional accounting entries for active and authorized contracts.

STEP RESULT: The **UDE** screen is displayed.

Figure 11:Trade Finance User Defined Events Triggering

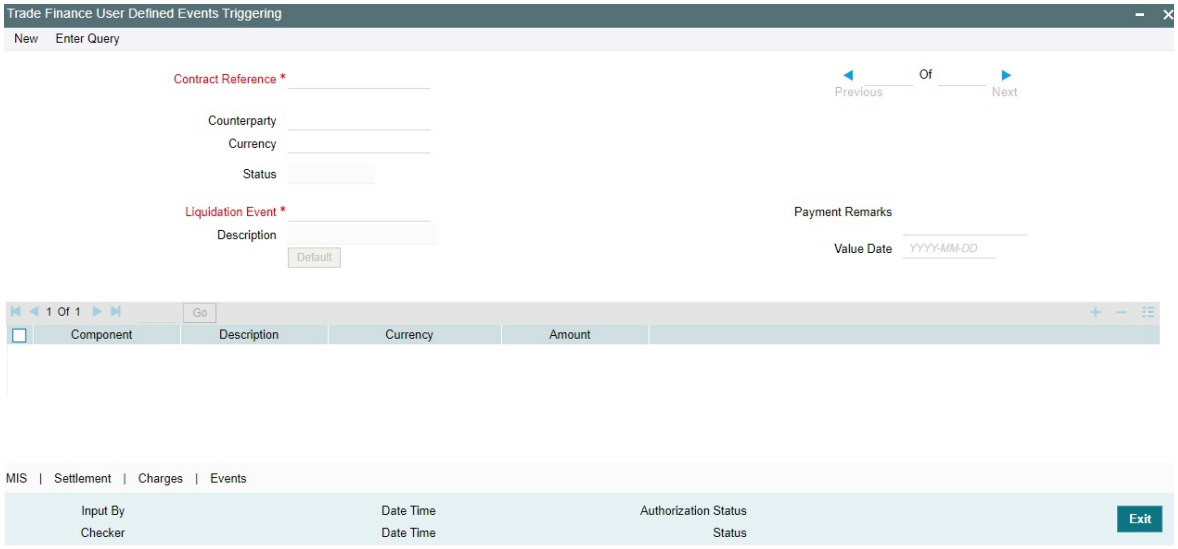

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Table 14: Trade Finance User Defined

Field	Description
Contract Reference Number	On click of New the contract reference number defaults.
Counterparty	On click of New the counterparty defaults.
Status	On click of New the status defaults.
Currency	On click of New the currency defaults
Liquidation Event	Select the event from the adjoining option list.
Description	Description defaults on select of event from the field liquidation event
Payment Remarks	Specify remarks pertaining to the payment on the account.
Value Date	If the value date derivation rule has been maintained for the event code, the system will calculate the value date and display it here. However, you can change it

Click 'Default' to default the following details:
Amount Details: The system displays the following amount details

Component
Description
Currency
Amount

11.2.1 View Guarantees and SBLC Contract Details

This topic provides systematic instruction to view guarantees and SBLC contract details.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCSGUONL** in the text box, and click next arrow.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Contract Summary** screen is displayed.

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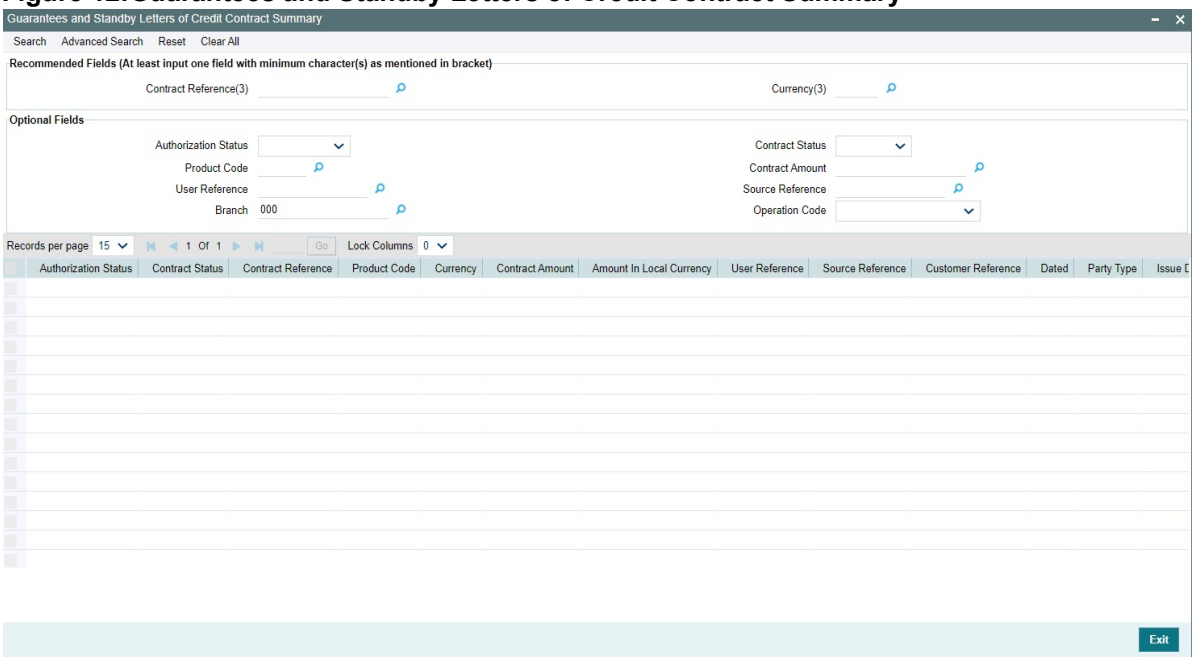
Figure 12:Guarantees and Standby Letters of Credit Contract Summary



2. Select any or all of the above parameters for a query.
   a. Contract Reference
   b. Currency
   c. Customer Reference
   d. Branch
   e. Authorization Status
   f. Product Code
   g. Operation Code
   h. Contract Status
   i. Contract Amount
   j. User Reference
   k. Source Reference
   l. Customer
   m. Branch
   n. Dated
   o. Expiry Date
   p. Issue Date
   q. Party Type
   r. Amount In Local Currency
3. Click **Search** button.

   STEP RESULT: Based on the parameter you select, the system displays the appropriate records.

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11.3 Guarantees and Standby Letters of Credit Amendment

It includes the following sections:

1) *11.4 Process Amendment of Guarantees and SBLC*

11.4 Process Amendment of Guarantees and SBLC

This topic provides systematic instruction to process amendment of guarantees and SBLC.

CONTEXT:

You can process amendment of guarantees and SBLC using Guarantees and Standby Letters of Credit Amendment screen

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCDGUAMD** in the text box, and click the next arrow.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Amendment** screen is displayed.

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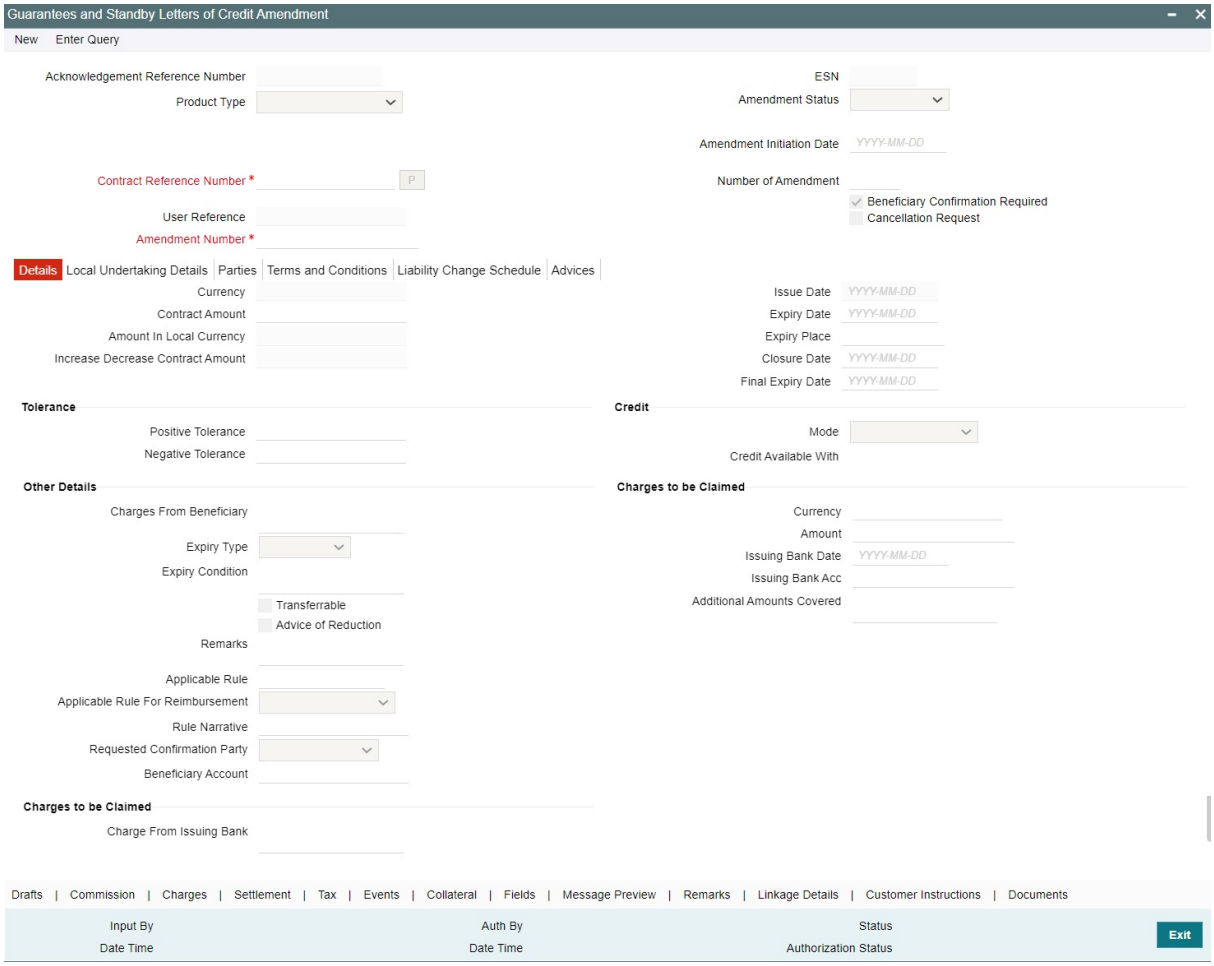
Figure 13: Guarantees and Standby Letters of Credit Amendment



2. On the **Guarantees and Standby Letters of Credit Amendment** screen, click **New**.

STEP RESULT: The **Guarantees and Standby Letters of Credit Amendment** screen is displayed without any details.

NOTE: You can initiate a new amendment.

For more information on the fields, refer the Field Description table given below:

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Table 15: Guarantees and Standby Letters of Credit Amendment - Field Description

Field	Description
Acknowledgement Reference Number	Specify the acknowledgement reference number. Select the reference number from the option list. The list displays all the acknowledgement reference numbers for contract amendment registered in the system. This field is optional.
ESN	The system displays the event sequence number. This field is optional.
Product Type	The system displays the product type of Guarantee/SBLC. This field is optional.
Amendment Status	The system displays the amendment status. This field is optional.
Amendment Initiation Date	The system defaults the application date as the amendment initiation date.. This field is optional.
Contract Reference Number	Select the reference number of the contract to be amended from the option list provided. This option list will display all contracts that are authorized. Click Populate P button. This field is mandatory.
User Reference	The system defaults the user reference number based on the contract reference number selected.
Amendment Number	The system defaults the amendment number based on the contract reference number selected. This field is mandatory.
Number of Amendment	The system displays the number of amendments based on the contract reference number.You can amend a Guarantee/SBLC multiple times before the previous amendment is confirmed or rejected. Financial amendment without Beneficiary Confirmation will not be allowed if there are unauthorized unconfirmed amendments. If the Advice of Reduction is enabled then number of amendment should not increase on save.

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Field	Description
Beneficiary Confirmation Required	The system enables 'Beneficiary Confirmation Required' flag by default. When amendment is initiated with Beneficiary confirmation flag checked, then AMNV is triggered and MT767 is generated. When the amendment is confirmed then ACON and AMND is triggered and details are propagated to LCDGUONL. When amendment is initiated without Beneficiary confirmation flag checked, amendment details are propagated to LCDGUONL. You can modify the and guarantee details. The system triggers AMND event on save and MT767 is generated. On adding a new party type REB in Guarantee and StandbyLC amendment confirmation screen (LCDGUAMD), system should pick up the message MT740 on visiting advices. MT747 should not be picked up as we are adding REB details only in this amendment. On amendment save & authorization by adding REB in this amendment, AMND event will be processed and during authorization of an event message MT 740 should be generated against the newly added REB party along with amendment message MT767. On amendment save & authorization of an SBLC contract for which REB already exists , MT 747 message will be picked up on visiting advices and the generation of MT747 along with MT767 will be processed on authorization. Default suppress of MT740 should have happened as REB is not added as part of this amendment. On amendment save & authorization of an SBLC contract for which REB already exists and the party Id of REB is being amended in this amendment. MT 740 and MT747 messages will be picked up on visiting advices with respect to new party id (MT740) and the old party Id (MT747). Both the messages will be processed and generated on authorization along with message MT760. On amendment save & authorization of an SBLC contract for which REB is deleted. MT 747 message will be picked up on visiting advices and the generation of MT747 along with MT767 will be processed on authorization. Default suppress of MT740 should have happened. This field is optional.

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Field	Description
	During amendment, add a new party type REB and save the amendment. On Amendment initiation (AMNV) MT767 will be generated. On confirmation, advices of Guarantee and StandbyLC contract input screen (LCDGUONL) should list the message MT740. On confirmation authorization, MT740 should be processed and generated. During amendment confirmation of SBLC contract for which REB already exists, on confirmation advices of LCDGUONL should list the message MT747 along with the amendment message, and the same will be processed and generated on authorization. During amendment confirmation of SBLC contract for which REB already exists and the REB party id has been amendment in this amendment, on confirmation advices of LCDGUONL should list the messages MT740 and MT747 along with the amendment message, and those will be processed and generated on authorization. MT740 will be generated with new party id as receiver and MT747 will be generated with old party id as a receiver. During amendment confirmation of an SBLC contract for which REB is deleted. on confirmation advices of LCDGUONL should list the messages MT747 along with MT767 message and those will be processed and generated on authorization. MT740 should be automatically suppressed.
Cancellation Request	Check this box to request cancellation. If Cancel flag is checked, only cancel information shows a message on authorization of amendment. If Cancel flag is enabled, other field amendments are not considered and CANCEL event is triggered on amendment confirmation. The amendment of guarantees and SBLC can be simulated only through gateway. The Guarantee Amendment Simulation does not have screen, so user cannot invoke Guarantee Amendment Simulation from the application front. All operations are supported for Guarantee Amendment Simulation is same as Guarantees and Standby Letters of Credit Amendment. This field is optional.

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3. On the **Guarantees and Standby Letters of Credit Amendment** screen, click **Hold** button.

   STEP RESULT: It supports financial amendment from the following options:

- Amendment without beneficiary confirmation
- Amendment without beneficiary confirmation and with Advice of Reduction
- Amendment with beneficiary confirmation

User can unlock amendments on Hold, modify details if required and save. Processing on Save will continue as existing.

Deletion of Hold will be supported. Hold of Hold will be supported. Contract will be on Hold and in unauthorized status. Authorization is not supported for Contracts put on Hold.

> **NOTE:** Hold will not be supported for amendment with beneficiary confirmation and Advice of reduction, amendment with Cancellation flag or Confirmation / Rejection of amendment

4. On the **Guarantees and Standby Letters of Credit Amendment** screen, click the **Details** tab.

   STEP RESULT: The **Details** screen is displayed.

Figure 14: Guarantees and Standby Letters of Credit Amendment

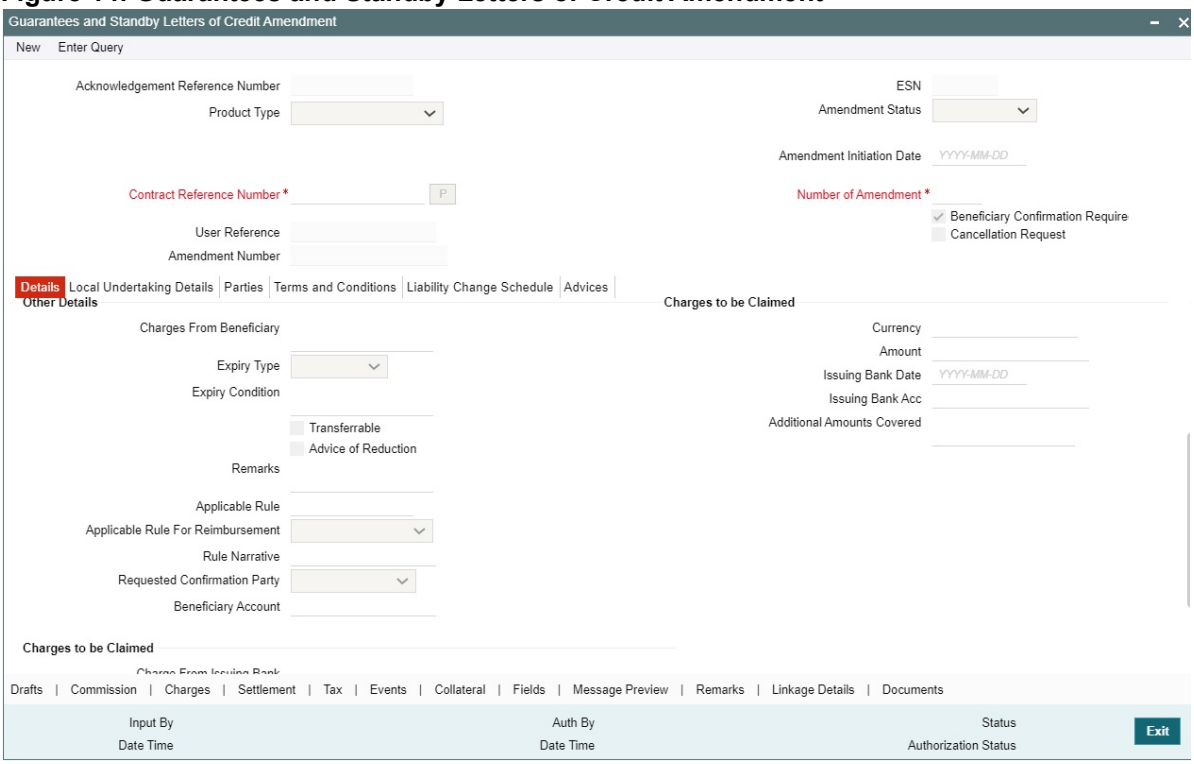

Table 16: Details - Field Description

Field	Description
Currency	The system displays the currency. This field is optional.
Contract Amount	The system displays the contract amount. This field is optional.

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Field	Description
Amount in Local Currency	When FCY amount is given in 'Contract Amount' field for Guarantee during Amendment, system converts in local currency and respective value is displayed in this screen. This field is mandatory for FCY contracts
Increase Decrease Contract Amount	The system displays the contract amount increased or decreased. This field is optional.
Issue Date	The system displays the issue date. This field is optional.
Expiry Date	Select the date on which the Guarantee/SBLC is scheduled to expire. On confirmation of guarantee amendment, revised Expiry Date is propagated to LCDGUONL. System derives Claim Expiry date based on the new Expiry Date. This field is optional.
Expiry Place	Specify the expiry place in the text box and click Ok.
Closure Date	Specify the date LC is scheduled to be closed. You can modify this. This field is optional.
Final Expiry Date	Select the final expiry date for automatic extension from the calendar. This date indicates the final expiry date after which undertaking will no longer be subject to automatic extension. This field is optional.
Tolerance	Specify the tolerance details:
Positive Tolerance	Specify the positive tolerance
Negative Tolerance	Specify the negative tolerance.
Credit	Specify the credit details:
Mode	Select the mode from the drop-down list. The available options are: • Sight Payment • Acceptance • Deferred Payment • Mixed Payment • Negotiation

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Field	Description
Credit Available With	Specify the credit available with in the text box and click Ok.
Details	Specify the details in the text box and click Ok.
Other Details	Specify the other details.
Charges from Beneficiary	Specify the charge amount borne by the beneficiary. This field is optional.
Expiry Type	Select the expiry type from the drop-down list. The list displays the following options: • Fixed • Open • Conditional This field is optional.
Expiry Condition	Specify the details for conditional guarantee. This field is optional.
Transferable	Check this box to indicate that the Guarantee/SBLC is transferable. This field is optional.
Advice of Reduction	Check this box to send Advice of Reduction (MT 769) message. Advice of Reduction cannot be enabled if Beneficiary Confirmation Required flag is enabled. You can amend Advice of Reduction check box, after disabling Beneficiary Confirmation Required flag and choosing Contract Reference number from the option list and clicking 'P' (Populate) button. If Advice of Reduction is enabled along with Beneficiary Confirmation flag then the system provides appropriate error message. This field is optional.
Charges to be Claimed	Specify the charges to be claimed:
Currency	Specify the currency in which the charges attributed to the issuing bank is expressed. This field is optional.
Amount	Specify the charge amount. This field is optional.
Issuing Bank Date	Specify the date of charge collection. This field is optional.

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Field	Description
Issuing Bank Account	Specify the account from which charge should be collected. This field is optional.
Additional Amount Covered	Specify the additional amount covered. Details applicable to Advice of Reduction is propagated to Guarantees and Standby Letters of Credit Contract Input screen and it can be modified. STP of MT769 will initiate amendment or cancellation of Guarantees/Counter Guarantees in LCDGUAMD without Beneficiary Confirmation. • If value in tag 33B is equal to Guarantee amount cancellation will be initiated. • If value in tag 33B is lesser than Guarantee amount then amendment will be initiated.
Remarks	Specify the remarks in the text box and click Ok.
Applicable Rule	The system displays the applicable rule by default.
Applicable Rule for Reimbursement	Select the applicable rule for Reimbursement from the drop-down list. The available options are • URR Latest Version • Not URR
Rule Narrative	The system displays the rule narrative by default.
Requested Confirmation Party	Select the requested confirmation party from the drop-down list. The available options are • Advising Bank • Advice Through Bank • Confirming Bank
Beneficiary Account	Specify the account details of beneficiary. This field is read only
Sanction Check Details	Provide sanction check details:
Sanction Check Status	The system displays the sanction check status.
Last Sanction Check Date	The system displays the last sanction check date.

5. On the **Guarantees and Standby Letters of Credit Amendment** screen, click the **Local Undertaking Details** tab.

   STEP RESULT: The **Local Undertaking Details** is displayed.

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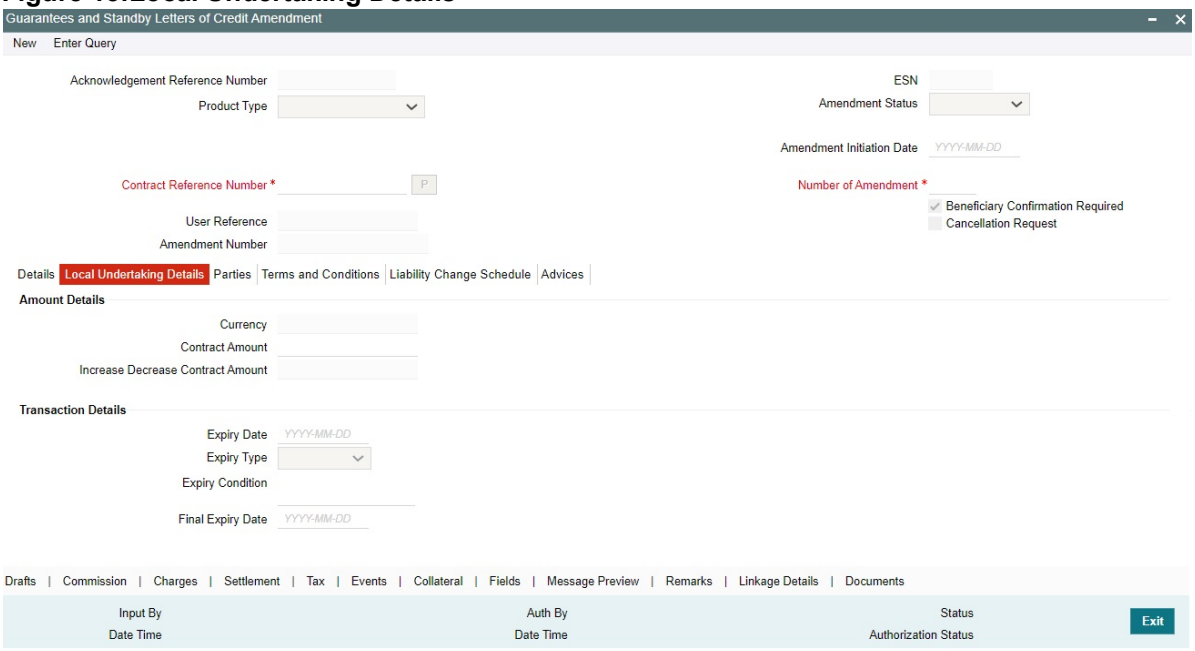
Figure 15:Local Undertaking Details



For more information on the fields, refer the Field Description table given below:

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Table 17: Local Undertaking Details - Field Description

Field	Description
Amount Details	Specify the Amount Details.
Currency	The system displays the currency details by default. The field is optional.
Contract Amount	Enter the contract amount. **NOTE:** BIC code appears next to the Customer No only if the BIC code is mapped with the customer number. If the BIC Code is not mapped with that customer number, then the BIC Code will not appear next to the Customer No in the option list. The field is optional.
Increase Decrease Contract Amount	The system defaults the customer name. The field is optional.
Transaction Details	Specify the Transaction Details:
Expiry Date	Select the expiry date from the calendar icon. The field is optional.
Expiry Type	Select the expiry type from the option list. The available options are: • Fixed • Open • Conditional The field is optional.
Expiry Condition	Specify the expiry condition and click Ok. The field is optional.
Final Expiry Date	Select final expiry date from the calendar. The field is optional.

6. On the **Guarantees and Standby Letters of Credit Amendment** screen, click **Parties** tab.
   STEP RESULT: The **Parties** details is displayed.

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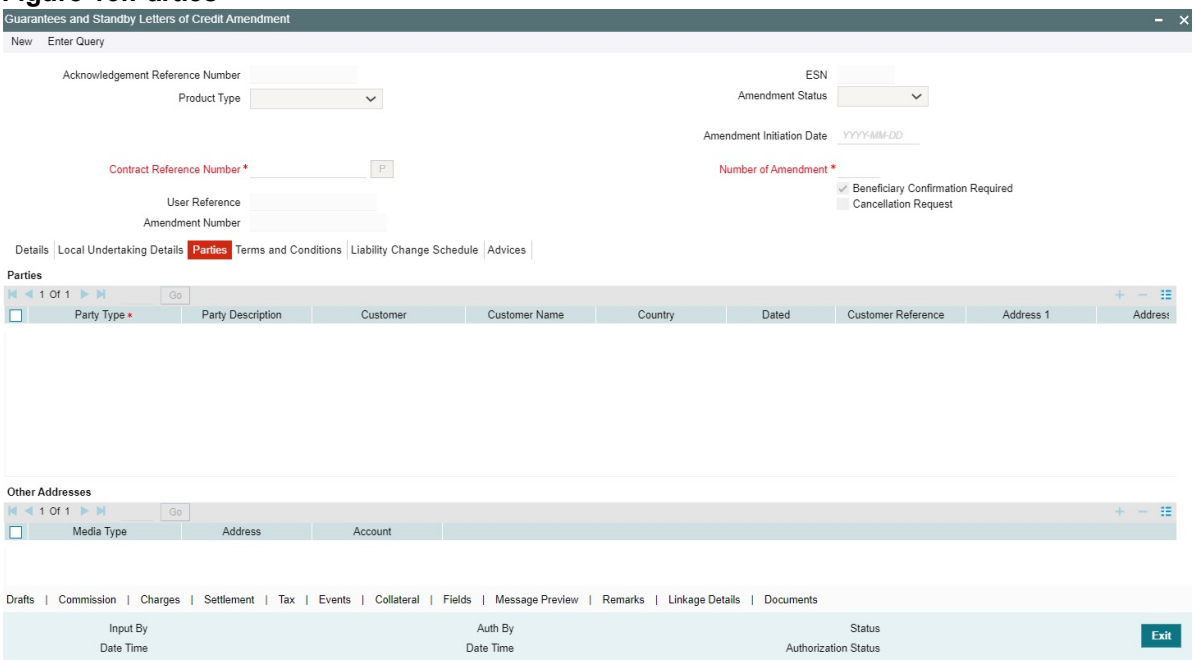
Figure 16:Parties



For more information on the fields, refer the Field Description table given below:

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Table 18: Parties - Field Description

Field	Description
Party Type	The system defaults the party type. The field is mandatory. **NOTE:** CIB and LIB will be parties for Counter Guarantee. These parties can be provided if Purpose of Guarantee is Request. CIB will be receiver in the outgoing MT760 header and LIB details will not be available in MT760.In MT760, Tag 22A will be ICCO if CIB is available. ABK and ATB parties can be provided and is optional. ABK and ATB will be Advising Bank and Advice Through Bank of the Local Guarantee respectively.. LIB will be a party in Counter Guarantee. Purpose of Guarantee to be Request. Counter Counter Guarantee Issuing Bank will be captured as APB. In MT760, Tag 22A will be ISCO if only LIB is available. LIB will be receiver in MT760 header. Counter Guarantee Issuing Bank will be captured as APB.These parties can be provided if purpose of Guarantee is Issue.
Party Description	The system defaults the party description. The field is optional.
Customer	The system defaults the customer number. You can modify the customer number of the beneficiary. Specify the Customer for which you need to maintain. Select the Customer No from the option list. **NOTE:** BIC code appears next to the Customer No only if the BIC code is mapped with the customer number. If the BIC Code is not mapped with that customer number, then the BIC Code will not appear next to the Customer No in the option list. The field is optional.
Customer Name	The system defaults the customer name. The field is optional.
Address 1 to 4	The system defaults the address of the party. The field is optional.

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Field	Description
Country	The system defaults the country of the customer. The field is optional.
Customer Reference	The system defaults the customer reference number. However, you can modify it. The field is optional.
Dated	The system defaults the date on which the party joined. However, you can modify it. The field is optional.
Language	The system defaults the language in which advices are sent to the customer. The field is optional.
Issuer Bank	The system defaults the name of the issuer bank. The field is optional.
Other Addresses	Provide the other addresses details:
Media Type	The system defaults the media type. Select a different medium from the option list.
Address	The system defaults the other address of the party. However, you can edit this field.
Account	The system defaults the account number. However, you can edit this field.

7. On the **Guarantees and Standby Letters of Credit Amendment** screen, click the **Terms and Conditions** tab.

   STEP RESULT: The **Terms and Conditions** is displayed.

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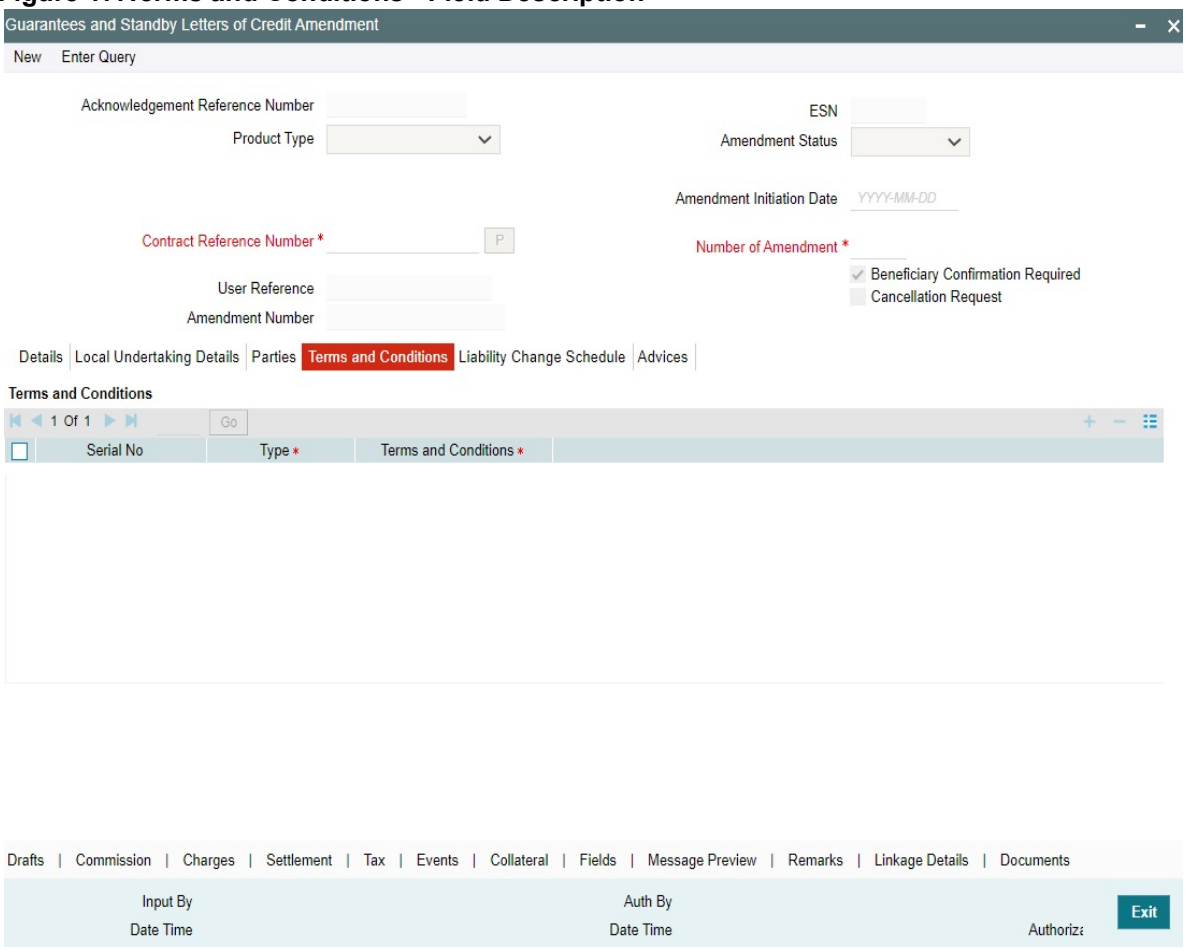
Figure 17:Terms and Conditions - Field Description



For more information on fields, refer the following **Field Description** table:

Table 19: Terms and Conditions - Field Description

Field	Description
Serial No.	Specify the serial number for terms and conditions. The field is optional.
Type	Select the guarantee type from the drop-down list. Available options are: • Guarantee • Local Guarantee The field is mandatory.
Terms and Conditions	Specify the terms and conditions. The field is mandatory.

8. On the **and Standby Letters of Credit Amendment** screen, click the **Liability Change Schedule** tab.
   STEP RESULT: The **Liability Change Schedule** screen is displayed.

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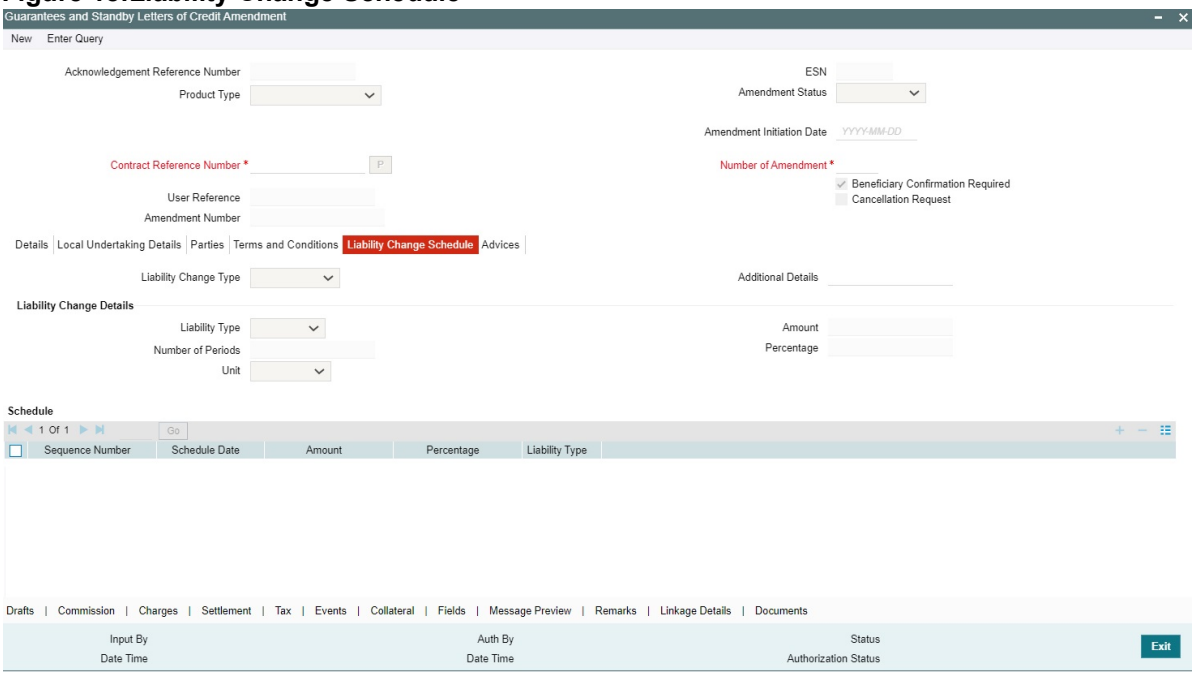
Figure 18:Liability Change Schedule



For more information on fields, refer the **Field Description** table given below:

Table 20: Liability Changes Schedule - Field Description

Field	Description
Liability Change Type	Indicates whether Liability Change is Time Based or Event Based: a) Processing will be scheduled in case of Time Based b) Additional details can be provided in case of Event Based. There is no functional impact.
Additional Details	Additional details can be provided in case of Event Based
Liability Type	Indicates Increase or Decrease or Both increase and decrease of liability Increase to be provided to increase the Guarantee amount • Decrease to be provided to decrease the Guarantee amount • Both to be provided in case of increase and decrease of Guarantee amount Drop-down will be provided for the same.
Number of Periods	Indicates Number of Schedules. Should be greater than zero.

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Field	Description
Unit	Indicates Unit of Payment or Retention namely: Yearly / Half-Yearly / Quarterly / Monthly Drop-down will be provided for the same.
Amount	Indicates schedule amount. Amount should be greater than zero. If Liability Type is decrease, Amount should not be less than Contract Amount.
Percentage	Indicates percentage of Contract amount to be considered for Liability change. Value should be 1 to 100
Default Schedule	Button to default Liability Change Schedules based on above input parameters
Schedule	The system displays the schedules.
Sequence Number	Indicates Schedule sequence number. System derives the same and will be display field.
Schedule Date	Indicates date on which system will initiate Liability Change Schedule. User can modify the defaulted schedule date. Schedule date will be defaulted based on Unit. If Units is Yearly, schedule date will be one Year from Guarantee Issue Date. • 366 Days will be considered in case of leap year • 365 Days will be considered if not a leap year If Units is Half-Yearly / Quarterly / Monthly , schedule date will be 6 months, 3 months, 1 month from the issue date respectively. • Calendar Days will be considered Schedule date should not be greater than Expiry Date for Guarantees without Automatic Extension. Schedule date should not be greater than Final Expiry Date for Guarantees with Automatic Extension.

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Field	Description
Amount	Indicates amount applicable for each schedule: Amount should be greater than zero • If Liability change is increase, schedule amount can be greater or lesser than the Contract Amount • If Liability change is decrease, schedule amount should not be lesser than the Contract Amount Percentage will be derived based on Amount, if percentage is not available
Percentage	Indicates percentage of Contract amount. Should be 1 to 100. a) Amount will be computed based on percentage, if amount is not available b) If both Percentage and Amount is available, percentage will be considered to derive the amount
Liability Type	Indicates Increase or Decrease based on liability processing. User can modify the same. a) System will default Increase when Liability processing is Increase b) System will default decrease when Liability processing is Decrease User should provide manually, when Liability processing is Both

9. On the **Guarantees and Standby Letters of Credit Amendment** screen, click the **Advices** tab.
STEP RESULT: The **Advices Details** is displayed.

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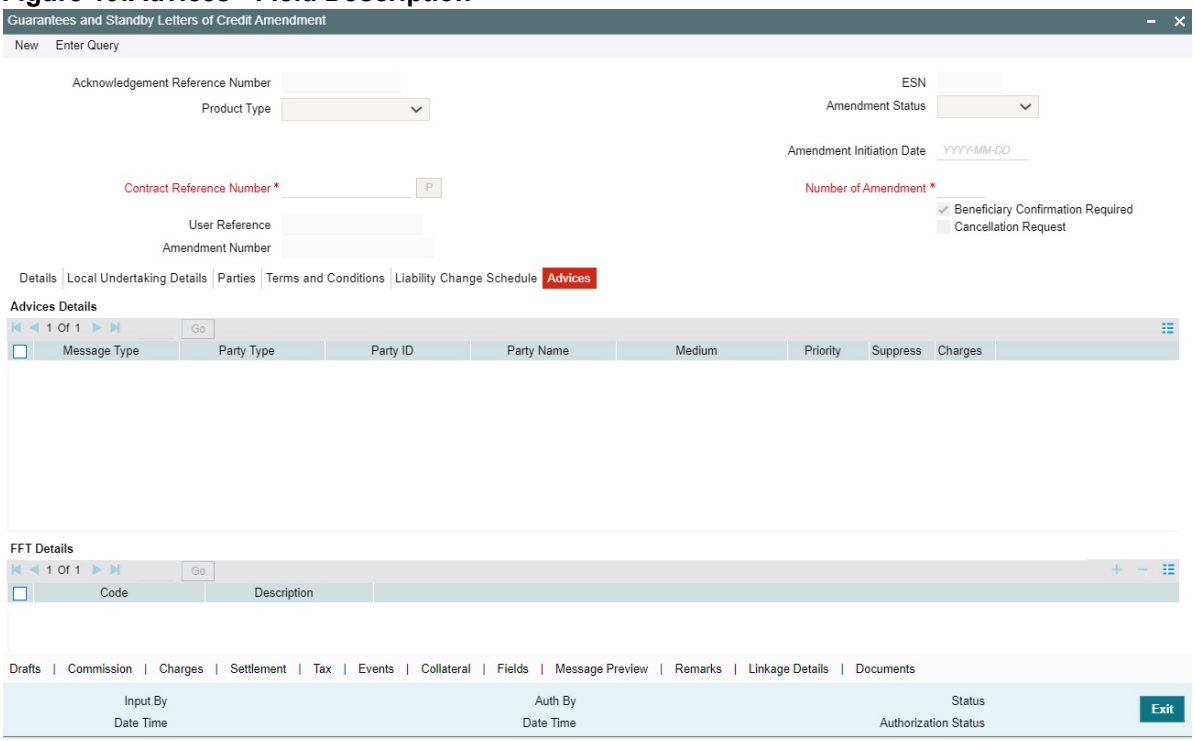
Figure 19:Advices - Field Description



For more information on fields, refer the Field Description table given below:

Table 21: Advices - Field Description

Field	Description
Advices Details	Specify the Advice Details.
Message Type	Check the box to view the advice details. The field is optional.
Party Type	The system displays the party type for which the advice is generated. The field is optional.
Party Id	The system displays the party id for which the advice is generated.
Party Name	The system displays the name of the party for which the advice is generated.
Medium	The system displays the medium through which the advice is sent. The user can select a different medium from the list. If the medium is modified, the user must provide the new address in the Other Addresses section, in the Parties tab.
Priority	The system displays the priority of sending the advice. However, you can change the priority.

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Field	Description
Suppress	The system displays if the advice is suppressed or not. However, you can edit this field.
Charges	The system displays the charges involved. However, you can edit the charges.
FFT Details	The user can select a message from the Advices Details section and associate a code and a description to it. *FFT Details*
Code	The user can select the appropriate code from the option list.
Description	The system displays the description of the selected code. However, you can modify this description. For more details on the buttons in Guarantees and SBLC Amendment screen, refer the chapter titled Amending Details of LC in this user manual. The following table provides the list of SWIFT messages and the fields of SWIFT messages that utilizes the information provided in this screen
Confirmation Details	Specify the confirmation details for FFT modification.It is applicable only for confirm action.
Sender To Receiver Information	Specify the sender to receiver information in the text box and click **Ok**. **NOTE:** The typed text is displayed against the Sender to receiver Information field.
File Identification	Specify the file identification in the text box and click Ok. User can modify the defaulted FFT details. The modified FFT details will be stored in LCTB_AMND_VALS_FFT on confirmation and the same will be populated in outgoing MT787. **NOTE:** The typed text is displayed against the file identification field.

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Table 22: FFT Details

FFT Code	Message
23RREJTRESP	MT787
23XFILEIDENT	MT787

The following table details are applicable only if SWIFT 2019 is enabled.

Table 23: SWIFT messages

Field in Oracle Banking Trade Finance	SWIFT Message	Field of the SWIFT message
Operation Code	MT767	22A
Purpose of Guarantee	MT767	22A
Cancellation Request	MT767	23S
Contract Reference Number	MT767,MT775	20
Number of Amendment	MT767,MT775,MT787	26E
Amendment Date	MT767	30
Party Id – ISB	MT767,MT775	52a
Increase Decrease Contract Amount	MT767	32B,33B
Validity Type	MT767	23B
Expiry Date	MT767	31E
Expiry Condition	MT767	35L
Party Id – BEN	MT767	59
Documents – Description	MT767	45C
Local Guarantee Details-Expiry Date	MT767	31E - Sequence C
Amendment Status	MT787	23R

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11.5 View Guarantees and SBLC Amendment Details

This topic provides the systematic instruction to view guarantees and SBLC amendment details.

CONTEXT:

You can view guarantees and SBLC amendment details through **Guarantees and Standby Letters of Credit Amendment Summary** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCSGUAMD** in the text box, and click next arrow.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Amendment Summary** screen is displayed.

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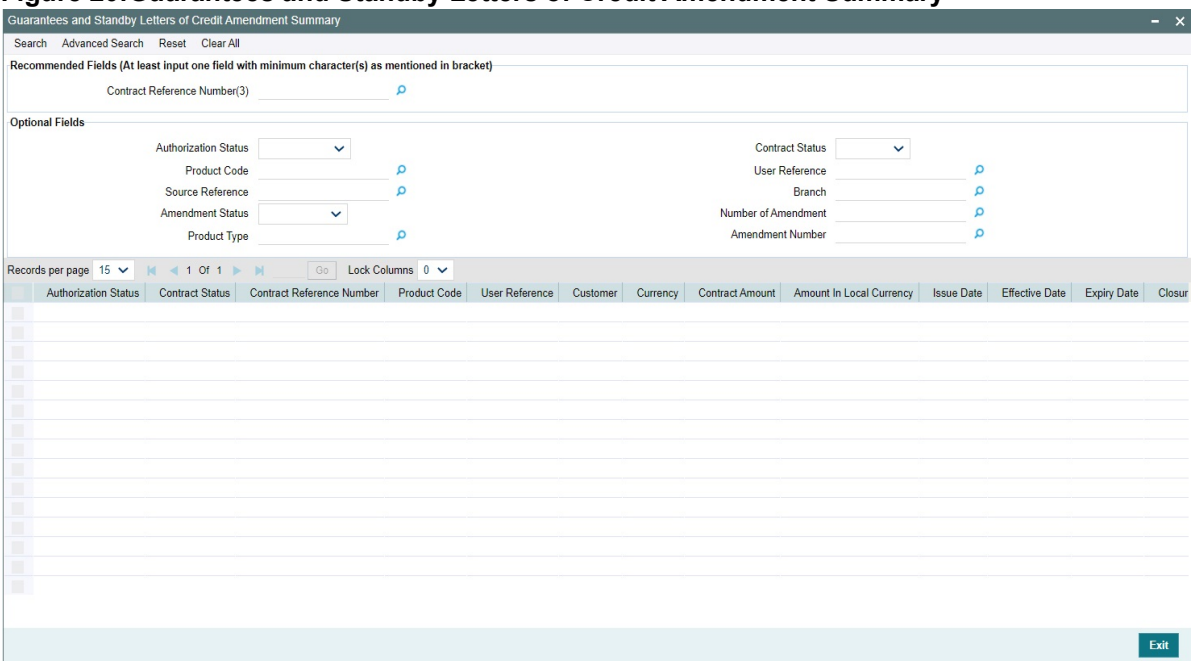
Figure 20:Guarantees and Standby Letters of Credit Amendment Summary



2. Select any or all of the above parameters for a query.
   a. Contract Reference Number
   b. Currency
   c. Branch
   d. Authorization Status
   e. Product Code
   f. Contract Status
   g. Contract Amount
   h. User Reference
   i. Customer
   j. Source Reference
   k. Customer Type
   l. Dated
   m. Expiry Date
   n. Effective Date
   o. Issue Date
   p. Liability Amount
   q. Closure Date
   r. Customer Reference
   s. Max Amount
   t. Amendment Status

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u. Number of Amendment

v. Amount In Local Currency

w. Amendment Number

3. Click **Search** button.

   STEP RESULT: Based on the parameter you select, the system displays the appropriate records.

11.6 Lodging Guarantee Claim

This topic provides the systematic instruction to lodge guarantee claim.

CONTEXT:

You can lodge claim on guarantee contract through **Claim Lodgement** screen.

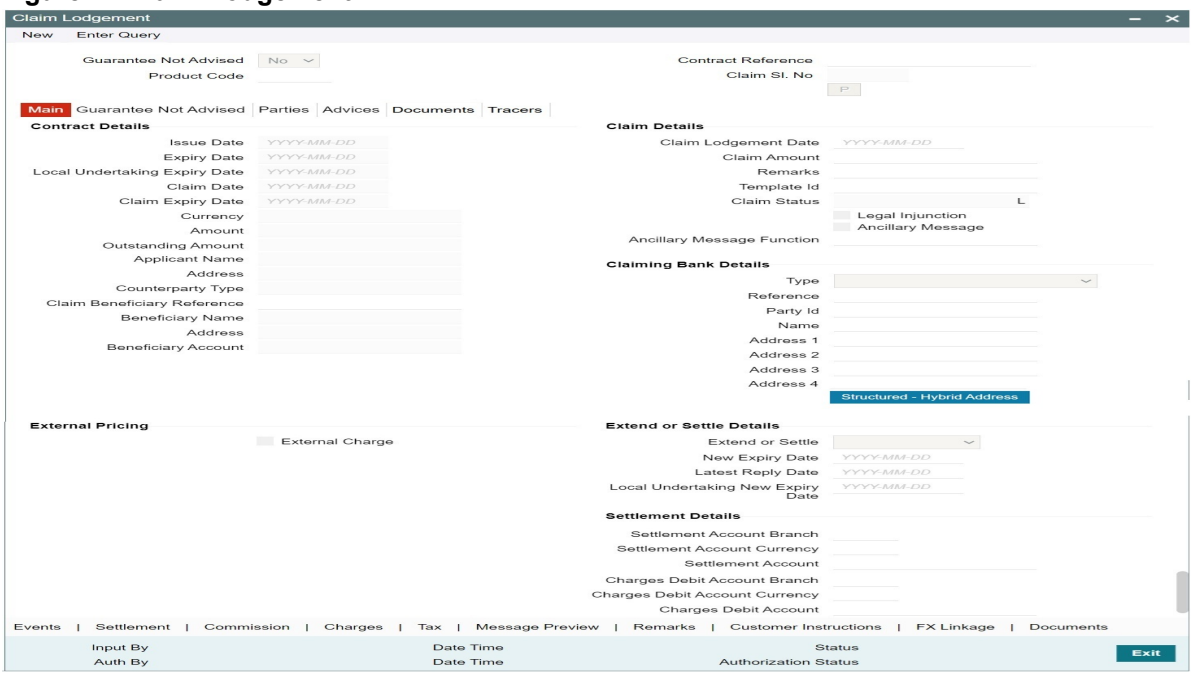
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDGCLM** in the text box, and click next arrow.

   STEP RESULT: The **Claim Lodgment** screen is displayed.

Figure 21:Claim Lodgement



2. On the **Claim Lodgement** screen, click **New**.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Contract Input** screen is displayed without any details.

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Table 24: Claim Lodgement - Field Description

Field	Description
Contract Reference	Select the guarantee contract reference number from the option list. Click Populate P button to generate the claim serial number. The field is mandatory.
Claim Sl. No	The system displays the claim serial number. The field is mandatory.

3. On the **Main** details in the **Claim Lodgement** screen, you can view the contract details.

STEP RESULT: The system displays the contract details.

For more information on **Main** details, refer the Field Description table given below:

Table 25: Main - Field Description

Field	Description
Issue Date	Date on which the guarantee is issued
Expiry Date	Date of expiry of the guarantee
Claim Date	Date for claiming the guarantee
Claim Expiry Date	End date for settling the claim
Currency	Currency of the guarantee
Amount	Amount of the guarantee
Outstanding Amount	The system displays the utstanding amount of the guarantee by default.
Applicant Name	The system defaults the applicant name.
Address	Address of the counterparty.
Counterparty Type	Party type of the counterparty
Claim Beneficiary Reference	Specify the claim beneficiary reference number.
Beneficiary Name	Name of the beneficiary.
Address	Specify the address details.
Beneficiary Account	Specify the account details of beneficiary. This field is read only.
Claim Details	Specify the claim details:
Claim Lodgement Date	Specify the claim lodgement date using the calendar icon.

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Field	Description
Claim Amount	Specify the amount of the claim. The claim amount should not be greater than the guarantee amount and the outstanding guarantee amount.
Remarks	Specify remarks, if any.
Template Id	Select the template ID from the option list.Template ID is applicable only when the party type is applicant bank or issuing bank. Template ID is applicable only if SWIFT 2018 is enabled. **NOTE:** The claim message is generated only if the template is selected.
Claim Status	The status of the claim is displayed here. The statuses are as follows: • Lodged on claim lodgement • Injunction Received on receipt of Legal Injunction • Rejected on Reject • Settled on settlement
Legal Injunction	Check this box to indicate that there is a legal injunction received against the claim, to be captured during Claim Amendment. **NOTE:** System triggers GCAM event and Claim Status is updated as Injunction Received.
Ancillary Message	Check this box to generate MT 759 on contract authorization.
Ancillary Message Function	Specify the ancillary message function. Alternatively, you can select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if Ancillary Message is checked.
External Pricing	Specify the External Pricing details.
External Charge	While lodging guarantee claim for a contract for which External Charges is enabled at product level, external charges is fetched from external pricing and billing engine.
Claiming Bank Details	Specify Claiming Bank Details.

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Field	Description
Type	Select the Claiming Bank Party type. Allowed values are: a) Counter Guarantee Issuing Bank b) Local Guarantee Issuing Bank c) Advice Through Bank d) Advising Bank e) Others
Reference	Enter the Claiming Bank Reference, it cannot exceed 16 characters. It will be sent the outgoing message.
Party Id	Select the Claiming Bank Party ID from LOV. Based on the selected Party Id, other fields like Name, Address1, Address2, Address3 and Address4 will be populated.
Name	Claiming Bank Party Name will be defaulted based on Party Id.
Address 1	Claiming Bank Party Address 1 will be defaulted based on Party Id.
Address 2	Claiming Bank Party Address 2 will be defaulted based on Party Id.
Address 3	Claiming Bank Party Address 3 will be defaulted based on Party Id.
Address 4	Claiming Bank Party Address 4 will be defaulted based on Party Id.
Structured - Hybrid Address	For more details on fields, refer *Structured - Hybrid Address*.
Extend or Settle Details	Specify Extend or Settle details:
Extend or Settle	Select the option from the drop-down list. The list displays the following options: • Extend or Settle • Extension • Settle Only NOTE: During claim amendment from Extend or Settle to Extension system will initiate Guarantee amendment without beneficiary confirmation and increase Expiry date from Guarantee Amendment screen.

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Field	Description
New Expiry Date	Specify the new expiry date. The New Expiry date is mandatory when Query to Extend or Settle option is selected.
Latest Reply Date	Specify the latest reply date. The Latest Reply date is mandatory when Query to Extend or Settle option is selected.
Settlement Details	You can set the following settlement details:
Settlement Account Branch	The system displays the settlement account branch on selection of the debit account number:
Settlement Account Currency	The system displays the settlement account currency on selection of the debit account number.
Settlement Account	The system displays the settlement account details.
Charges Debit Account Branch	The system displays the charges debit account branch on selection of the charges debit account number.
Charges Debit Account Currency	The system displays the charges debit account currency on selection of the charges debit account number.
Charges Debit Account	The system displays the charge debit account details.

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4. On the Main tab, and under Claiming Bank Details field, click the Structured - Hybrid Address button. The Claiming Bank Structured- Hybrid Address is displayed.

STEP RESULT: Claiming Bank Structured - Hybrid Address

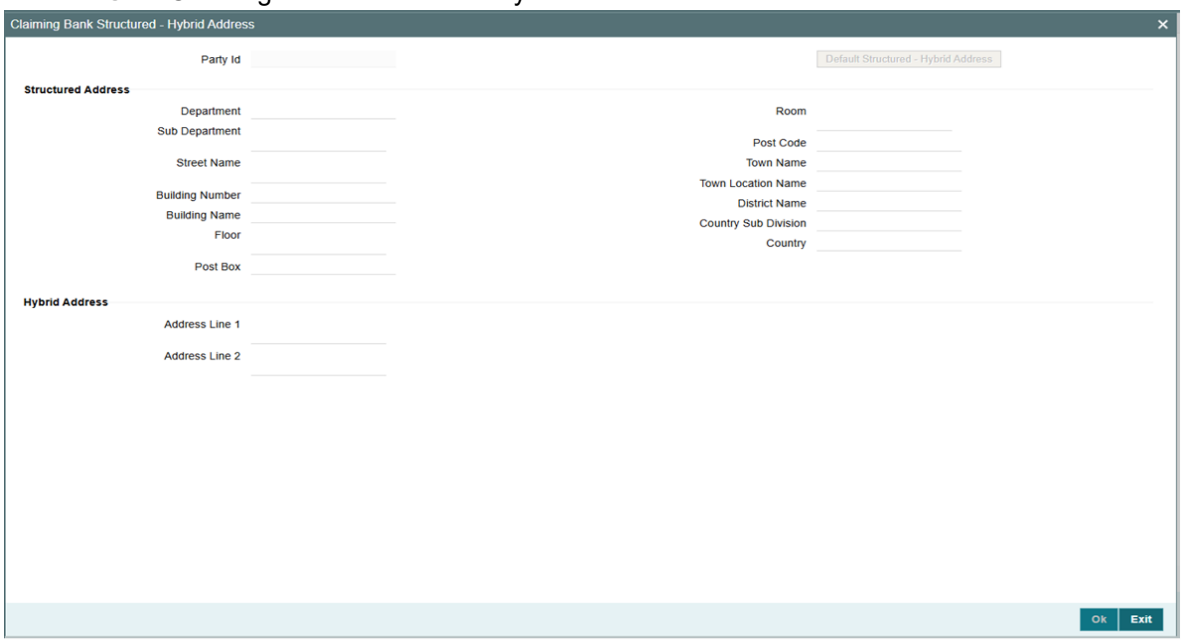

Table 11.1: Structured - Hybrid Address

5.

Field	Description
Counterparty	Specify the Counterparty of a customer.
Branch	Specify the Branch of a customer.
Currency	Specify the Currency of a customer.
Module	Specify the Module of a customer.
Product Code	Specify the Product Code of a customer.
Settlement Sequence Number	Specify the Settlement Sequence Number of a customer.
Structured Address	Specify the following payments related details.
Department Name	Specify the Department Name of a customer. This field is optional.
Sub Department	Specify the Sub Department of a customer. This field is optional.
Street Name	Specify the Street Name of a customer. This field is optional.
Building Number	Specify the Building Number of a customer. This field is optional.

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Field	Description
Building Name	Specify the Building Name of a customer. This field is optional.
Floor	Specify the Floor of a customer. This field is optional.
Post Box	Specify the Post Box of a customer. This field is optional.
Room	Specify the Room number of a customer. This field is optional.
Post Code	Specify the Post Code of a customer. This field is optional.
Town Name	Specify the Town Name of a customer. This field is mandatory
Town Location Name	Specify the Town Location Name of a customer. This field is optional.
District Name	Specify the District Name of a customer. This field is optional.
Country Sub Division	Specify the Country Sub Division of a customer. This field is optional.
Country	Specify the Country Code of a customer from the list of values. This field is mandatory.
Hybrid Address	Specify the following hybrid address.
Address Line1	Specify the Address of a customer. This field is optional
Address Line2	Specify the Address of a customer. This field is optional.

6. On the **Claim Lodgement** screen, click the **Advices** tab.

   STEP RESULT: The **Advices Details** is displayed.

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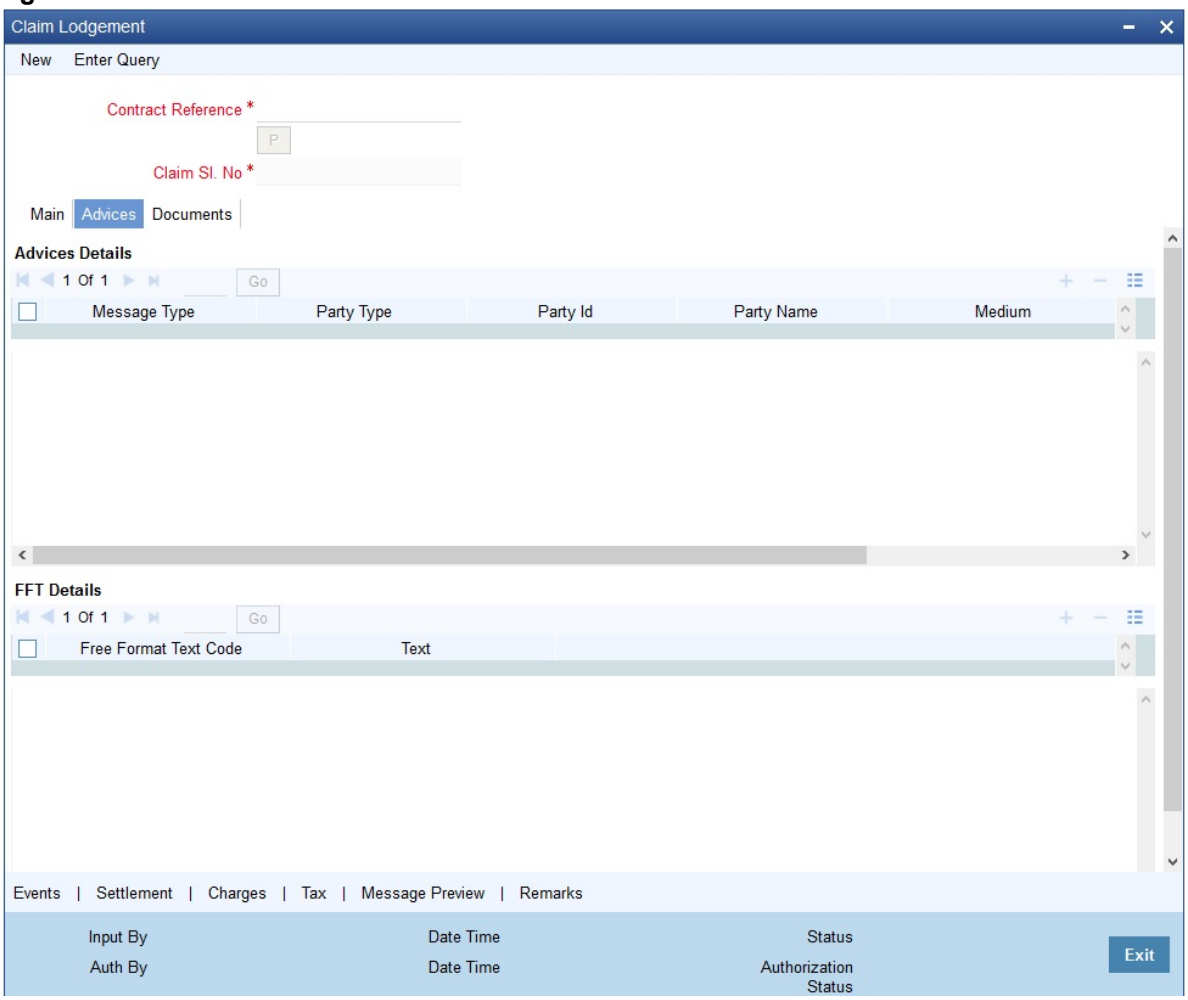
Figure 22:Advices Details



7. Specify the **Advices Details**.

STEP RESULT: Once you select the **Advise Details** check box and click on add icon to capture the **Advices** details.

NOTE: Click on add icon to include to include parties details.

For more information on fields, refer the Field Description table given below:

Table 12: Advices - Field Description

Field	Description
Advise Details	Specify the Advise Details.
Message Type	The system displays the message type of the advice generated. This field is optional.

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Field	Description
Party Type	The system displays the party type for which the message is generated. Claims can be lodged for SBLCs with Reimbursing Bank if Bills are not booked under the SBLC. If a Bill is booked under SBLC, system will provide appropriate error message during Claim lodgement This field is optional.
Party Id	The system displays the party ID for which the message is generated. This field is optional.
Party Name	The system displays the name of the party for which the advice is generated. This field is optional.
Medium	Select the medium through which the message has to be sent from the option list. This field is optional.
Priority	Select the priority of sending message from the drop-down list. This field is optional.
Suppress	Check this box to suppress the message. This field is optional.

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Field	Description
Charges	The system displays the charges configured. **NOTE:** Guarantee claim Settlement advice GUA_CLAIM_ADV/MT765 is generated during claim Settlement if SWIFT 2019 is enabled. Guarantee claim Settlement advice GUACLAIM_ADV/MT799 is generated during claim rejection if SWIFT 2018 is enabled. If Ancillary Message is checked during claim Settlement then advice GUACLAIM_ADV/MT759 is generated during claim Settlement if SWIFT 2018 is enabled. Guarantee claim rejection advice GUA_-CLAIM_REJ/MT786 is generated during claim rejection if SWIFT 2019 is enabled. Guarantee claim rejection advice GUA_-CLAIM_REJ/MT799 is generated during claim rejection if SWIFT 2018 is enabled. If Ancillary Message is checked during claim rejection then advice GUA_-CLAIM_REJ/MT759 is generated during claim rejection if SWIFT 2018 is enabled. This field is optional.
FFT Details	Specify the FFT Details. This field is optional.
Free Format Text Code	Select the free format text code from the option list. You can select the required code as given in the *FFT Details* This field is optional.
Text	The system displays a brief description on free format text. This field is optional.

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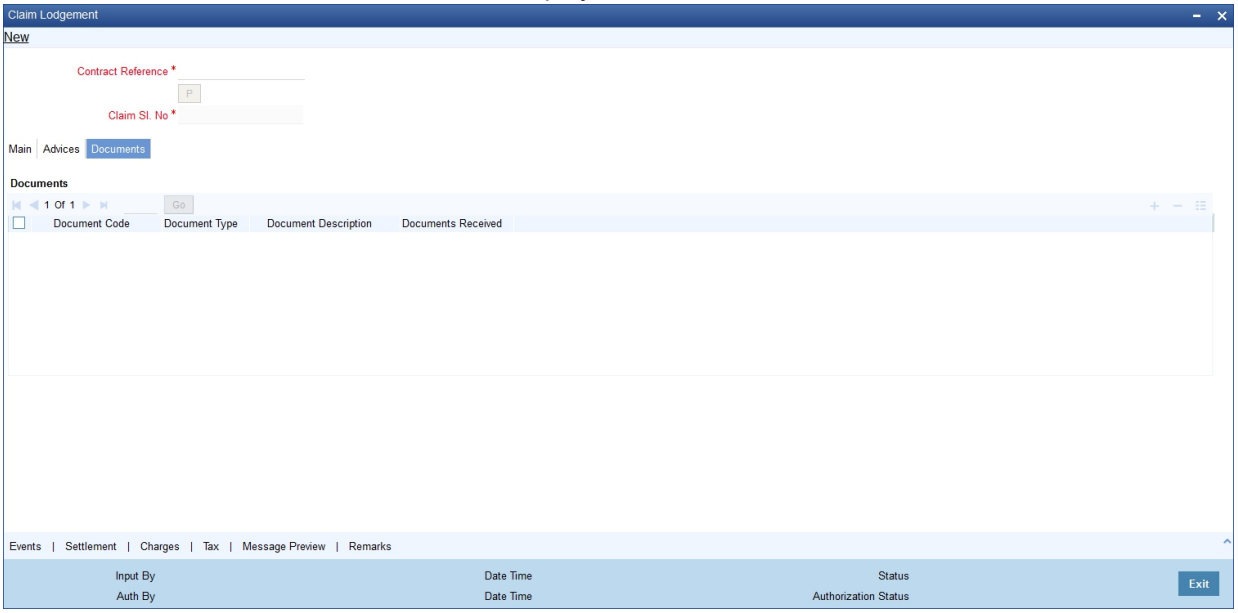
Table 13: FFT Details

FFT Code	Message
56AINTRMEDRY	MT765

8. On the **Claim Lodgement** screen, click **Documents**.

STEP RESULT: The **Documents** details is displayed.



9. Provide the document details.

The documents captured during Guarantee Issuance are defaulted when claim is lodged.

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

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Table 14: Documents - Field Description

Field	Description
Document Code	The code of the document captured during guarantee issuance is defaulted here. This field is optional.
Document Type	The type of document captured during guarantee issuance is defaulted here. This field is optional.
Document Description	The description of the document is defaulted here. This field is optional.
Document Received	Check this box to indicate that documents are received. The following table provides the list of SWIFT messages and the fields of SWIFT messages that utilizes the information provided in this screen This field is optional.

The following table provides the list of SWIFT messages and the fields of SWIFT messages that utilizes the information provided in this screen: The above details are applicable only if SWIFT 2019 is enabled.

Table 15: SWIFT Messages

Field in Oracle Banking Trade Finance	SWIFT Message	Field of the SWIFT message
Contract Reference	MT765,MT786	20
Claim Lodgement date	MT765	30A
Extend or Settle	MT765	21M
Claim Amount	MT765,MT786	32B
New Expiry Date	MT765	31J
Claim Lodgement date	Mt786	30
Claim Beneficiary Reference	MT765	23

10. On the **Claim Lodgement** screen, click the **Events** button.

    STEP RESULT: The **Trade Finance Events** is displayed. The system displays the events, accounting entries and advices here.

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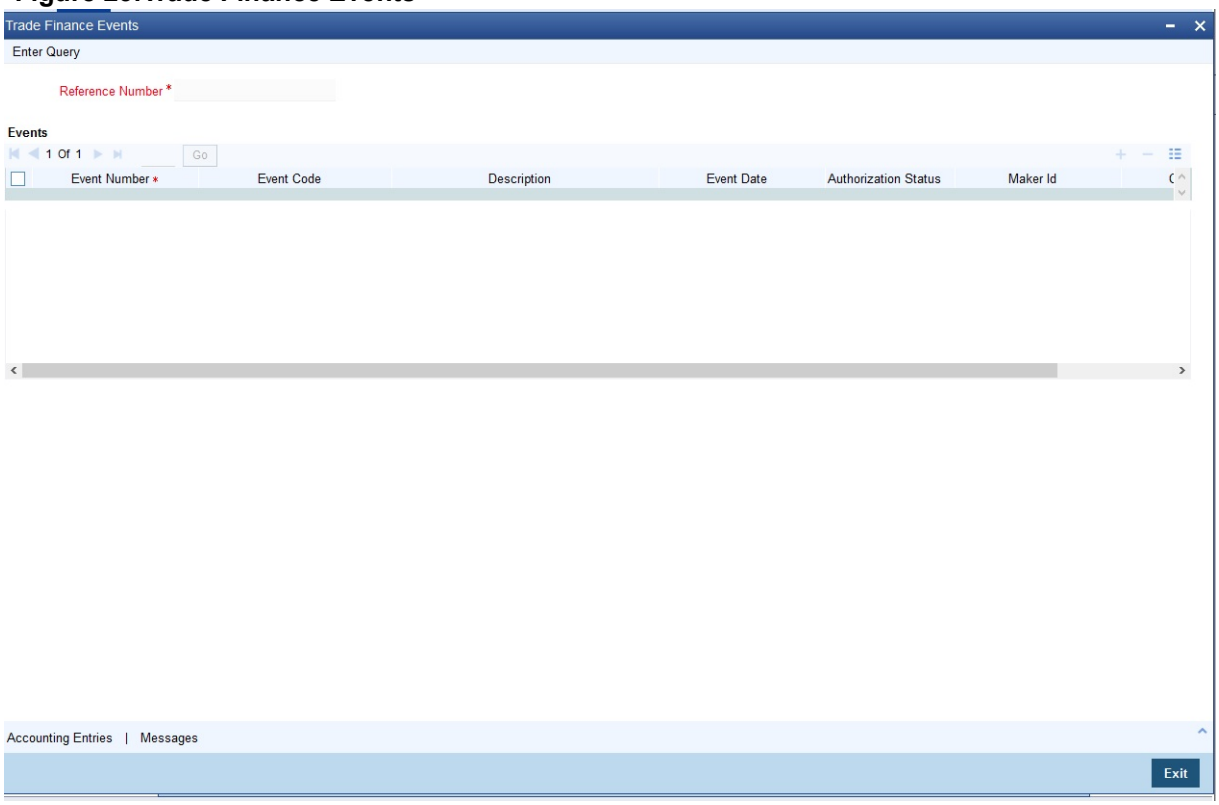
Figure 23:Trade Finance Events



11. On the **Claim Lodgement** screen, click the **Settlement** button.

STEP RESULT: The system displays the settlement information for charges here.

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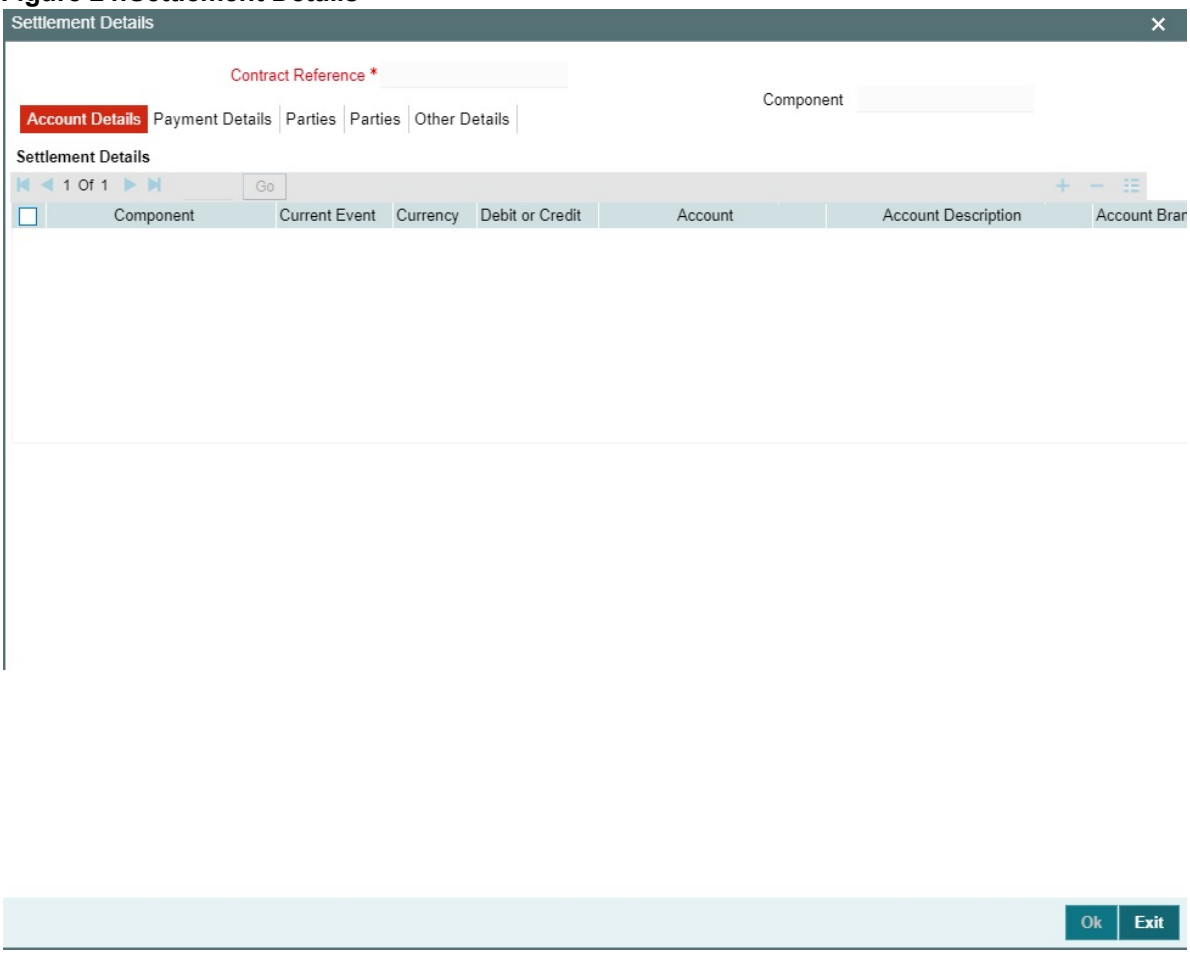
Figure 24:Settlement Details



Current Event:

Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.

12. On the **Claim Lodgement** screen, click the **Charges** button.

STEP RESULT: The **Charge Details** screen is displayed. The system displays the charges configured for the event at product definition here.

NOTE: For more details on the **Charges Details** screen, refer the topic **Contract Charge Details** in **Charges and Fees** User Guide under **Modularity**.

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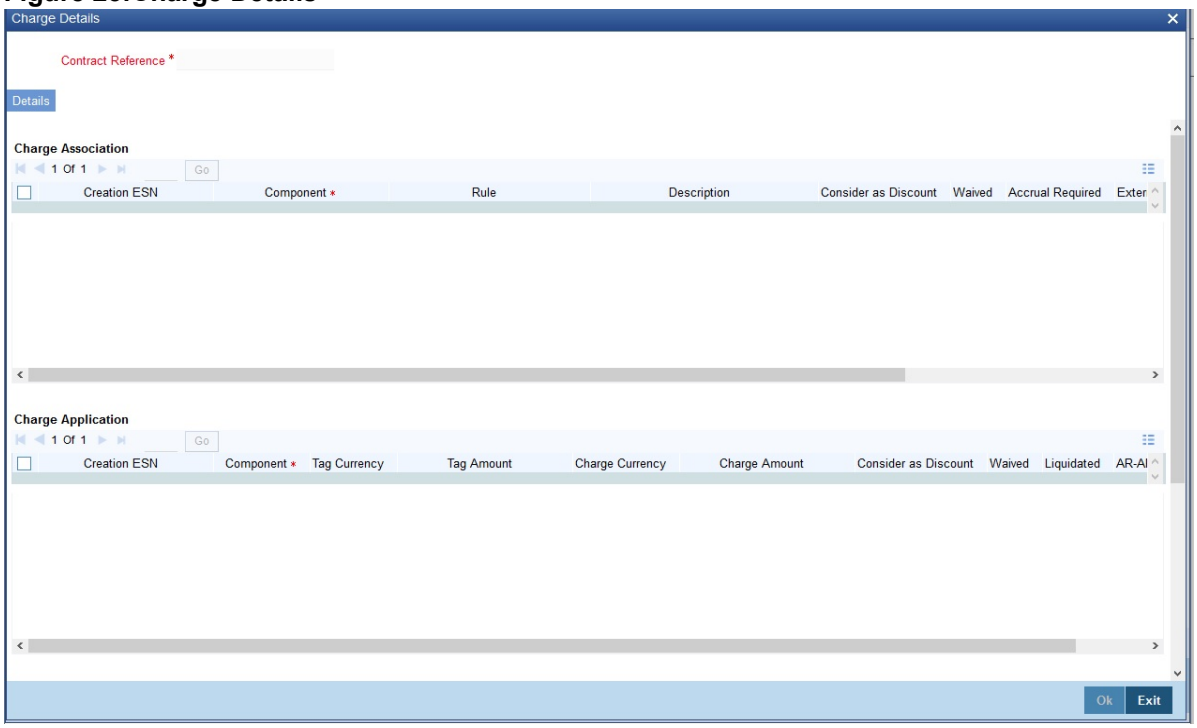
Figure 25:Charge Details



13. On the **Claim Lodgement** screen, click the**Tax** button.

STEP RESULT: The system displays the details of the tax configured in the screen.

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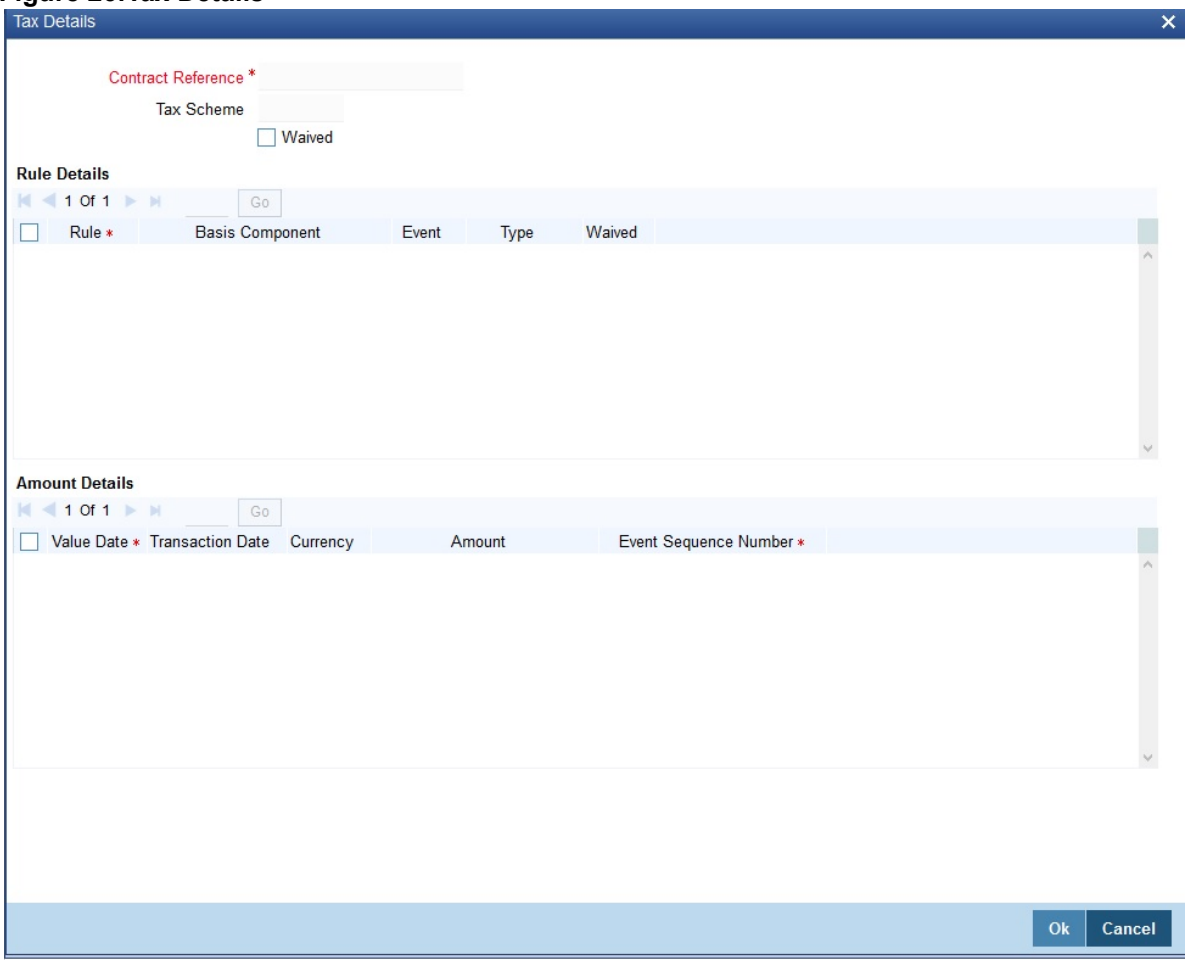
Figure 26:Tax Details



14. On the **Claim Lodgement** screen, click the **Message Preview** button.

STEP RESULT: You can view the message or advice generated in the screen.

NOTE: You can view the message or advice generated in the screen.

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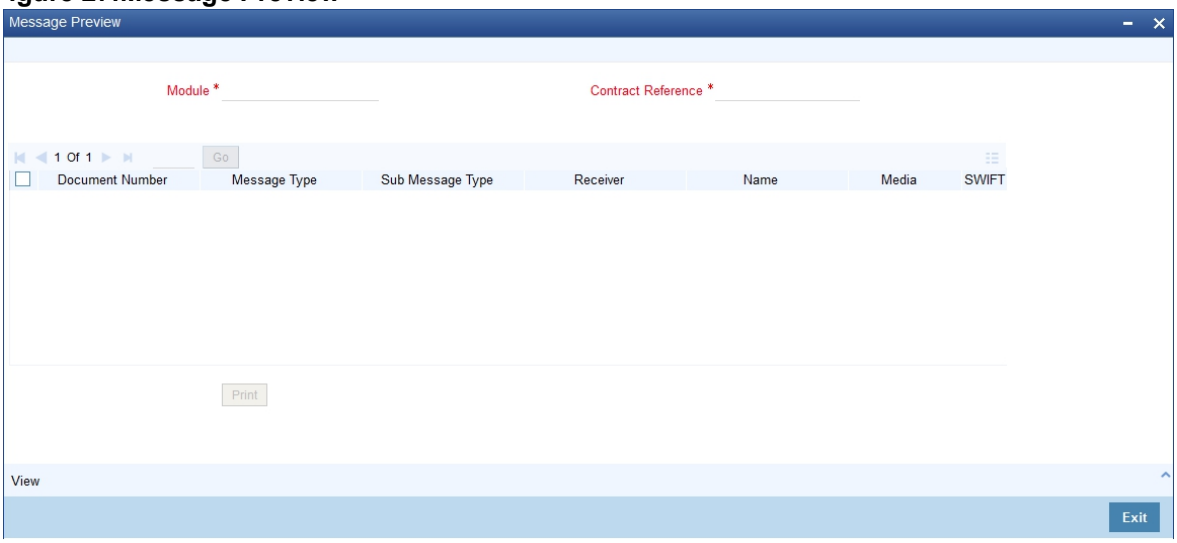
Figure 27:Message Preview



15. On **Claim Lodgement** screen, click **Remarks** button.

STEP RESULT: The **History of Remarks** screen is displayed.

NOTE: For more details on this screen refer **Remarks** in the topic **Capturing Additional Details** in this user manual.

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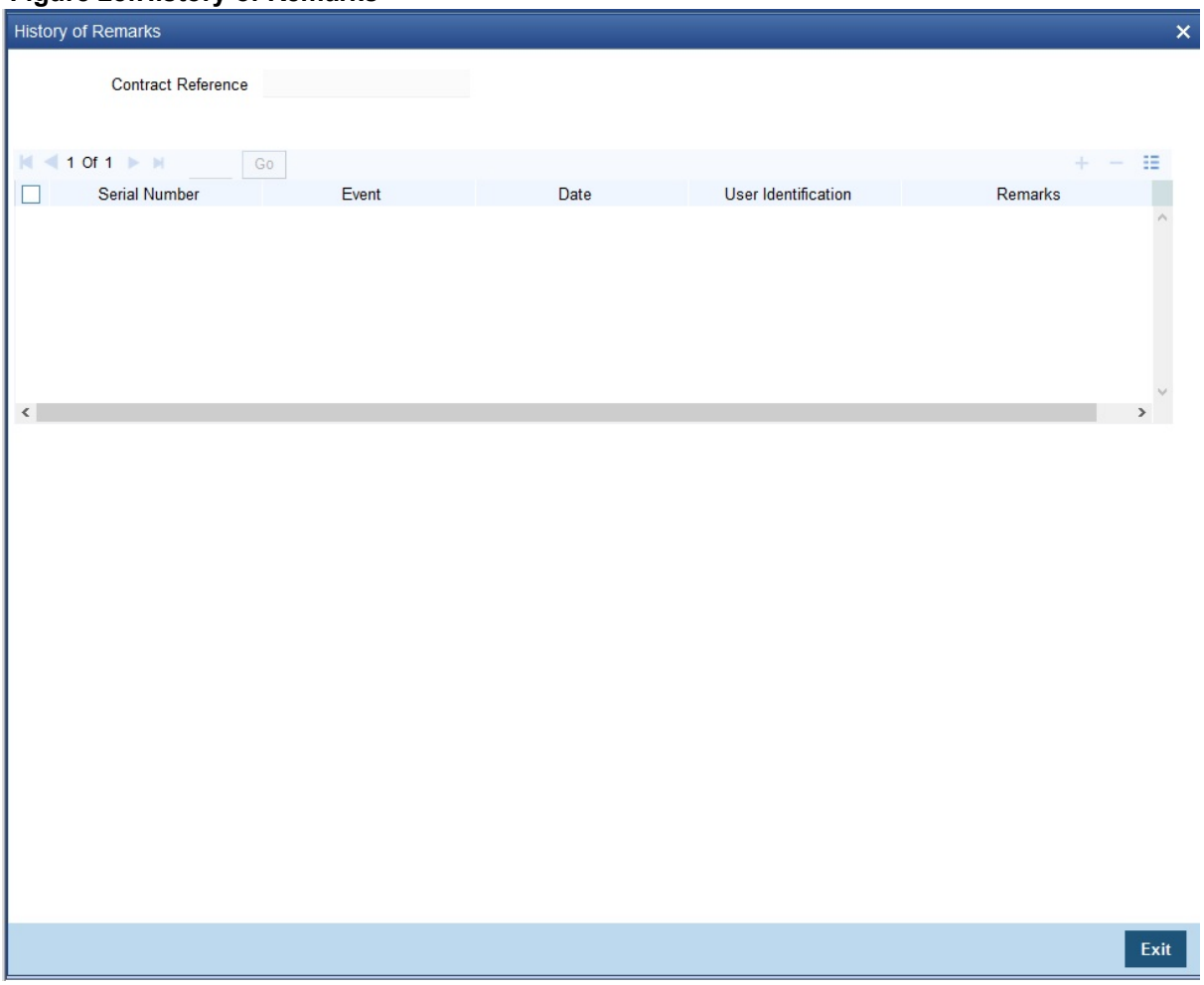
Figure 28:History of Remarks



16. Click **Save.**

    STEP RESULT: The **Claim Lodgement** details are saved.

17. Click the **Hold** button.

    STEP RESULT: You can hold the data entered.On hold of the contract, the status of the contract will be updated as Hold and the system will not do any mandatory validation on the data.

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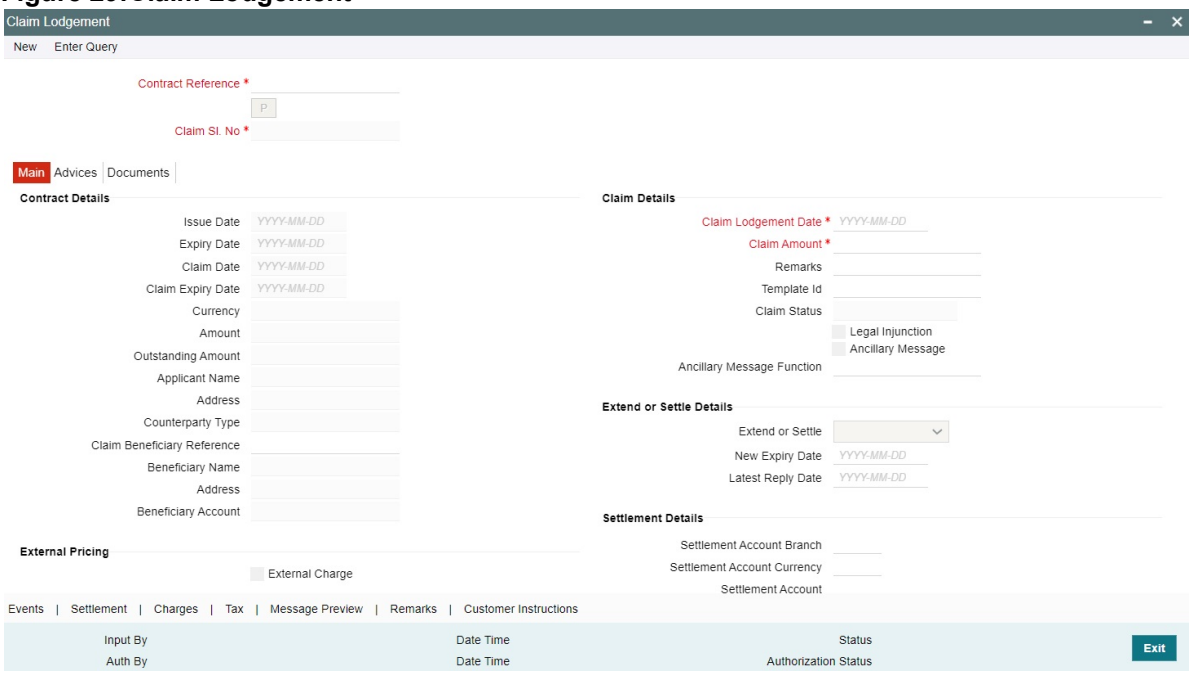
Figure 29:Claim Lodgement



NOTE: In auto-auth case, if hold is selected, then the contract will be in unauthorized status. System will not consider the contract which is on hold for any other processing. During EOD, system will not consider the records which are on hold as pending transactions.

11.7 View Guarantee Claim Details

This topic provides the systematic instructione to view guarantees claim details.

CONTEXT:

You can query on any or all of the parameters mentioned in the Claim Lodgement summary screen and fetch records.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCSGCLM** in the text box, and click next arrow.

   STEP RESULT: The **Claim Lodgement Summary** screen is displayed.

   NOTE: You can view the guarantee claim details maintained in the **Guarantee Claim Lodging** screen using the **Guarantee Claim Summary** screen.

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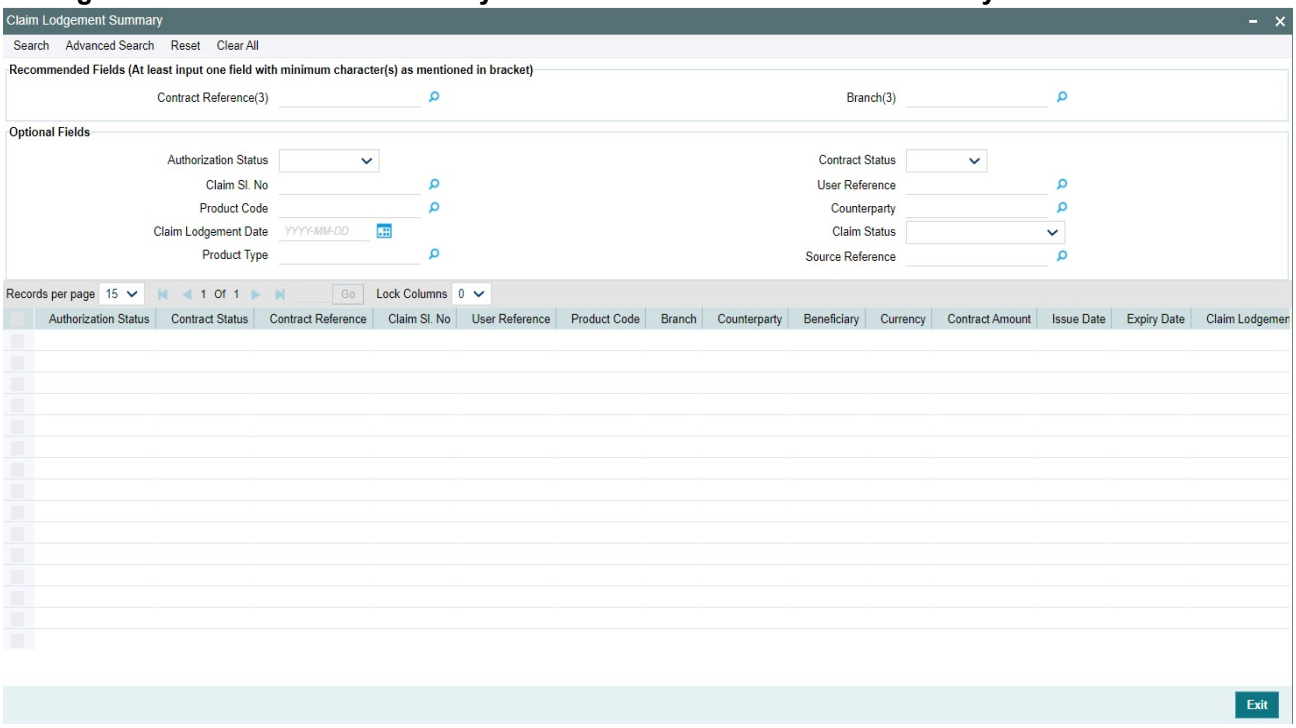
Figure 30:Guarantees and Standby Letters of Credit Amendment Summary



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2. Select any or all of the above parameters for a query.
   a. Contract Reference
   b. Currency
   c. Branch
   d. Authorization Status
   e. Beneficiary
   f. Contract Status
   g. Contract Amount
   h. User Reference
   i. Source Reference
   j. Claim Sl. No
   k. Expiry Date
   l. Effective Date
   m. Issue Date
   n. Liability Amount
   o. Claim Date
   p. Claim Amount
   q. Claim Lodgement Date
   r. Claim Expiry Date
   s. Claim Status
   t. Product Type
3. Click **Search** button.

   STEP RESULT: Based on the parameter you select, the system displays the appropriate records.

11.8 Guarantee Claim Settlement

This topic describes the procedure to settle guarantee claims.

CONTEXT:

You can settle guarantee claims using the Claim Settlement screen. Claims have to be settled in the sequence it is lodged. All claims in Lodged Status will be available for settlement.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDGCLP** in the text box, and click next arrow.

   STEP RESULT: The **Claim Settlement** screen is displayed.

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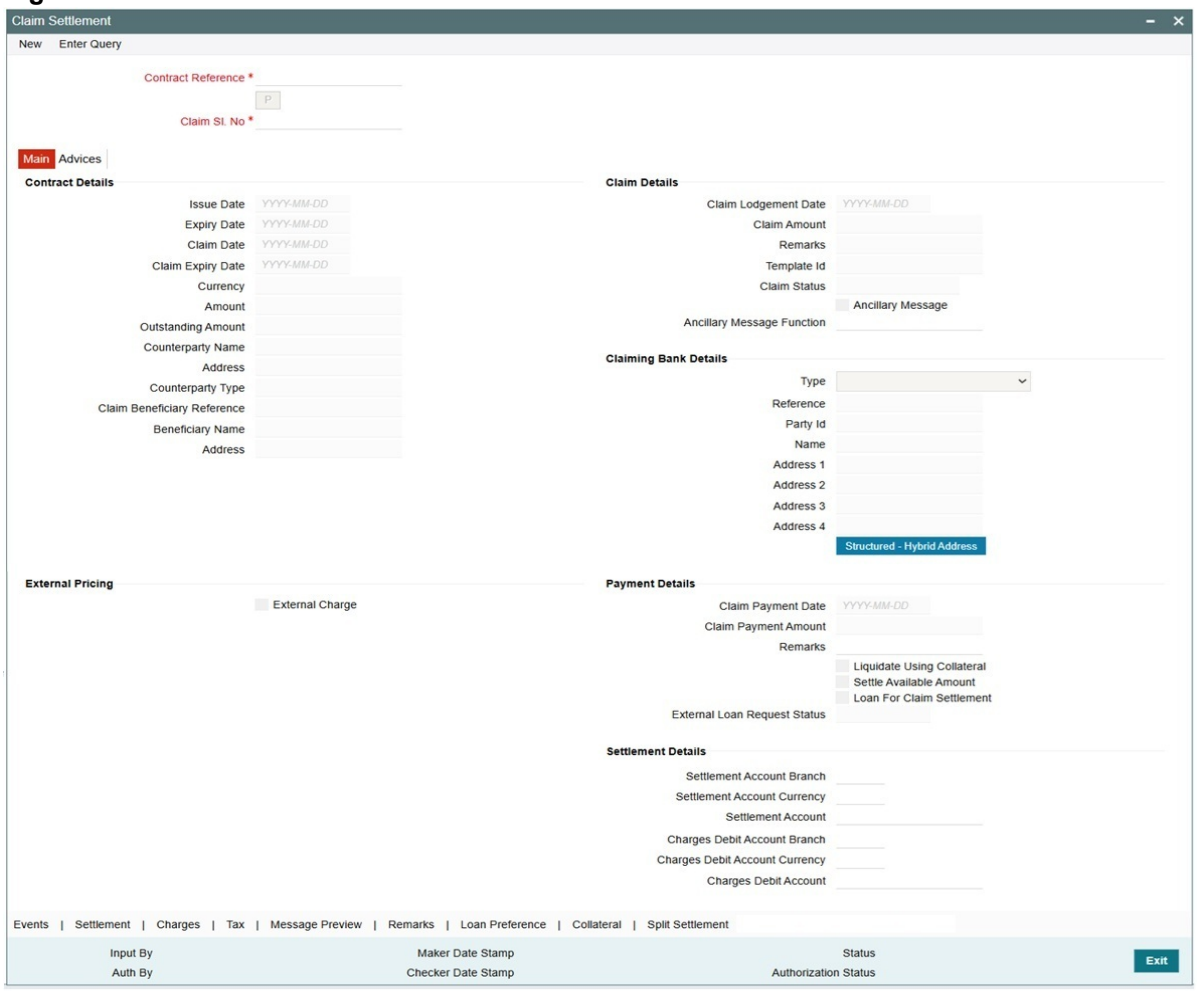
Figure 31:Claim Settlement



Claims have to be settled in the sequence it is lodged. All claims in Lodged Status will be available for settlement.

2. On the **Claim Settlement** screen, click **New**.

   STEP RESULT: The **Claim Settlement** screen is displayed with no details.

   NOTE: Specify the claim settlement details.

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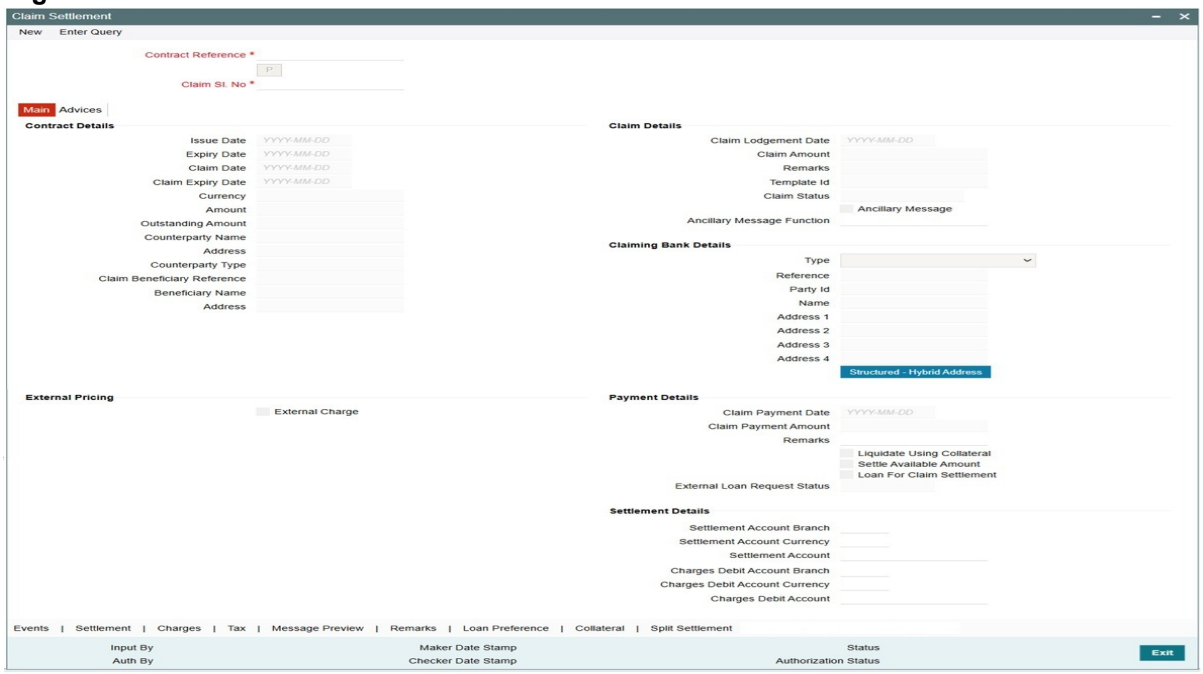
Figure 32:Claim Settlement



For more information on fields, refer the Field Description table.

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Table 16: Claim Settlement - Field Description

Field	Description
Contract Reference	Specify the Guarantee Contract Reference against which the claim is received by the bank and settlement needs to be done. Select the contract reference from the drop-down list. The list displays only claims for which the status is Lodged. Click Populate **P** button to generate the contract details. This field is mandatory.
Claim Serial No	Specify the claim serial no. for which settlement needs to be done.System validates that the entered unsettled claim is as per the sequential order of lodgement and status of the claim is Lodged. This field is mandatory.
Issue Date	Date on which the guarantee is issued
Expiry Date	Date of expiry of the guarantee
Claim Date	Date for claiming the guarantee
Claim Expiry Date	End date for settling the claim
Currency	Currency of the guarantee
Amount	Amount of the guarantee
Outstanding Amount	The system displays the utstanding amount of the guarantee by default.
Applicant Name	The system defaults the applicant name.
Address	Address of the counterparty.
Counterparty Type	Party type of the counterparty
Counterparty Reference	Reference Number of the counterparty.
Beneficiary Name	Name of the beneficiary.
Address	Specify the address of the beneficiary.
Claim Details	Specify the claim details:

3. Click **Save**.
   STEP RESULT: The **Claim Settlement** details are saved.
4. Click **Main** tab.
   STEP RESULT: The **Main** details are displayed.
   For more information on the fields, refer the following table.

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Table 17: Main - Field Description

Field	Description
Issue Date	Date on which the guarantee is issued The system displays the Issue Date by default.
Expiry Date	Date of expiry of the guarantee The system displays the Expiry Date by default.
Claim Date	Date for claiming the guarantee The system displays the Claim Date by default.
Claim Expiry Date	End date for settling the claim The system displays the Claim Expiry Date by default.
Currency	Currency of the guarantee The system displays the Currency by default.
Amount	Amount of the guarantee The system displays the Amount by default.
Outstanding Amount	The system displays the outstanding amount of the guarantee by default.
Counterparty Name	The system displays the counterparty name.
Address	Address of the counterparty. The system displays the counterparty address.
Counterparty Type	Party type of the counterparty The system displays the counterparty type.
Counterparty Reference	Reference Number of the counterparty. The system displays the counterparty reference by default.
Beneficiary Name	Name of the beneficiary. The system displays the beneficiary name by default.
Address	Specify the address of the beneficiary. The system displays the address of the beneficiary. by default
Claim Details	Specify the claim details:
Claim Lodgement Date	The system displays the claim lodgement date by default.
Claim Amount	The system displays the claim amount by default.
Remarks	Specify remarks if any in the text box and click **Ok**.

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Field	Description
Template Id	Select the template ID from the option. list.Template ID is applicable only when the party type is applicant bank or issuing bank. Template ID is applicable only if SWIFT 2018 is enabled. **NOTE:** The claim message is generated only if the template is selected.
Claim Status	The status of the claim is displayed here.
Ancillary Message	Check this box to generate MT 759 on contract authorization.
Ancillary Message Function	Specify the ancillary message function. Alternatively, you can select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if Ancillary Message is checked.
Payment Details	Specify the payment details:
Claim Payment Date	The system displays the claim payment date by default.
Claim Payment Amount	The system displays the claim payment amount by default.
Remarks	Specify remarks, if any.
Liquidate using Collateral	Check this box to indicate if the collateral needs to be utilized for the settlement of the claim.
Settle Available Amount	Check this option to debit the available amount from applicant and then create loan for the remaining amount during claim settlement. Settle Available Amount can be selected only when you select the Loan for Claim Settlement, else the system will validate the same.
Loan for Claim Settlement	System defaults the value maintained at product level. You can check/un-check this box to indicate that loan needs to be created or not for this claim settlement.
External Loan Request Status	The system displays the external loan request status.
Settlement Details	Specify the settlement details:
Settlement Account Branch	The system displays the settlement account branch on selection of the debit account number:
Settlement Account Currency	The system displays the settlement account currency on selection of the debit account number.

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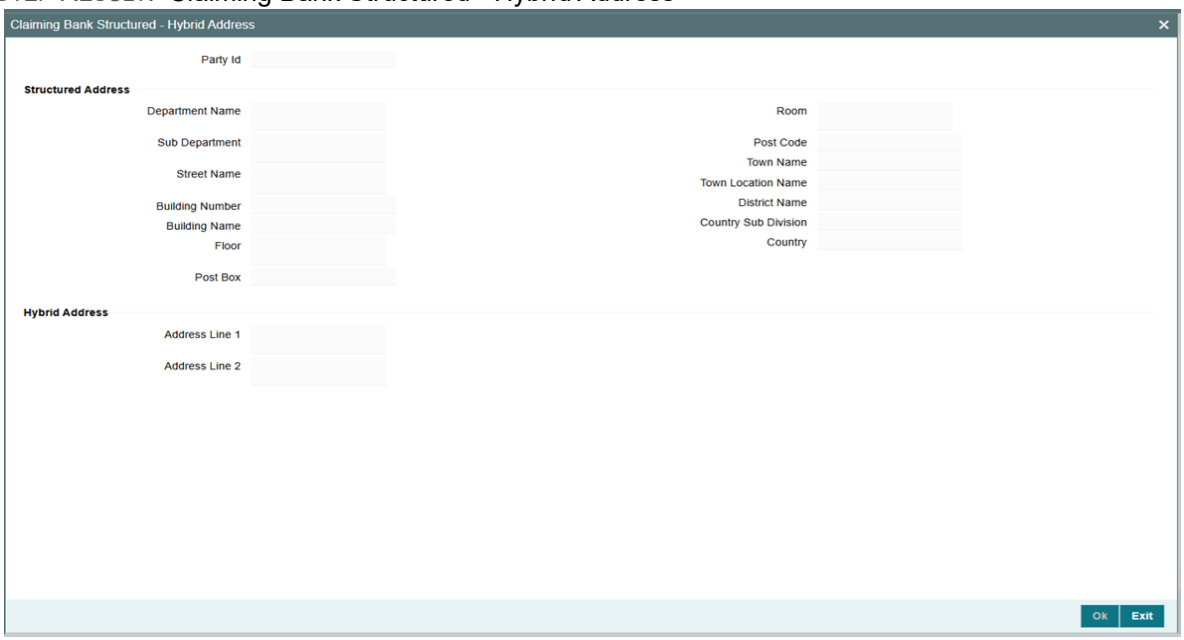
Field	Description
Settlement Account	The system displays the settlement account details.
Charges Debit Account Branch	The system displays the charges debit account branch on selection of the charges debit account number.
Charges Debit Account Currency	The system displays the charges debit account currency on selection of the charges debit account number.
Charges Debit Account	The system displays the charge debit account details
External Pricing	Specify the External Pricing details.
External Charge	Check this box to indicate that external charges can be fetched from external pricing and billing engine for contracts created under this product. External Charge is enabled only when the system integrates with external pricing and billing engine (PRICING_INTEGRATION = Y at CSTB_PARAM level).

a. On the Pay Parties tab, and under Claiming Bank Details field, click the Structured - Hybrid Address button. The Claiming Bank Structured - Hybrid Address is displayed.

STEP RESULT: Claiming Bank Structured - Hybrid Address



Enter additional info to clarify the step here

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Table 11.1: Structured - Hybrid Address

Field	Description
Party Id	Specify the Party Id of a customer.
Structured Address	Specify the following payments related details.
Department Name	Specify the Department Name of a customer. This field is optional.
Sub Department	Specify the Sub Department of a customer. This field is optional.
Street Name	Specify the Street Name of a customer. This field is optional.
Building Number	Specify the Building Number of a customer. This field is optional.
Building Name	Specify the Building Name of a customer. This field is optional.
Floor	Specify the Floor of a customer. This field is optional.
Post Box	Specify the Post Box of a customer. This field is optional.
Room	Specify the Room number of a customer. This field is optional.
Post Code	Specify the Post Code of a customer. This field is optional.
Town Name	Specify the Town Name of a customer. This field is mandatory
Town Location Name	Specify the Town Location Name of a customer. This field is optional.
District Name	Specify the District Name of a customer. This field is optional.
Country Sub Division	Specify the Country Sub Division of a customer. This field is optional.
Country	Specify the Country Code of a customer from the list of values. This field is mandatory.
Hybrid Address	Specify the following hybrid address.
Address Line1	Specify the Address of a customer. This field is optional
Address Line2	Specify the Address of a customer. This field is optional.

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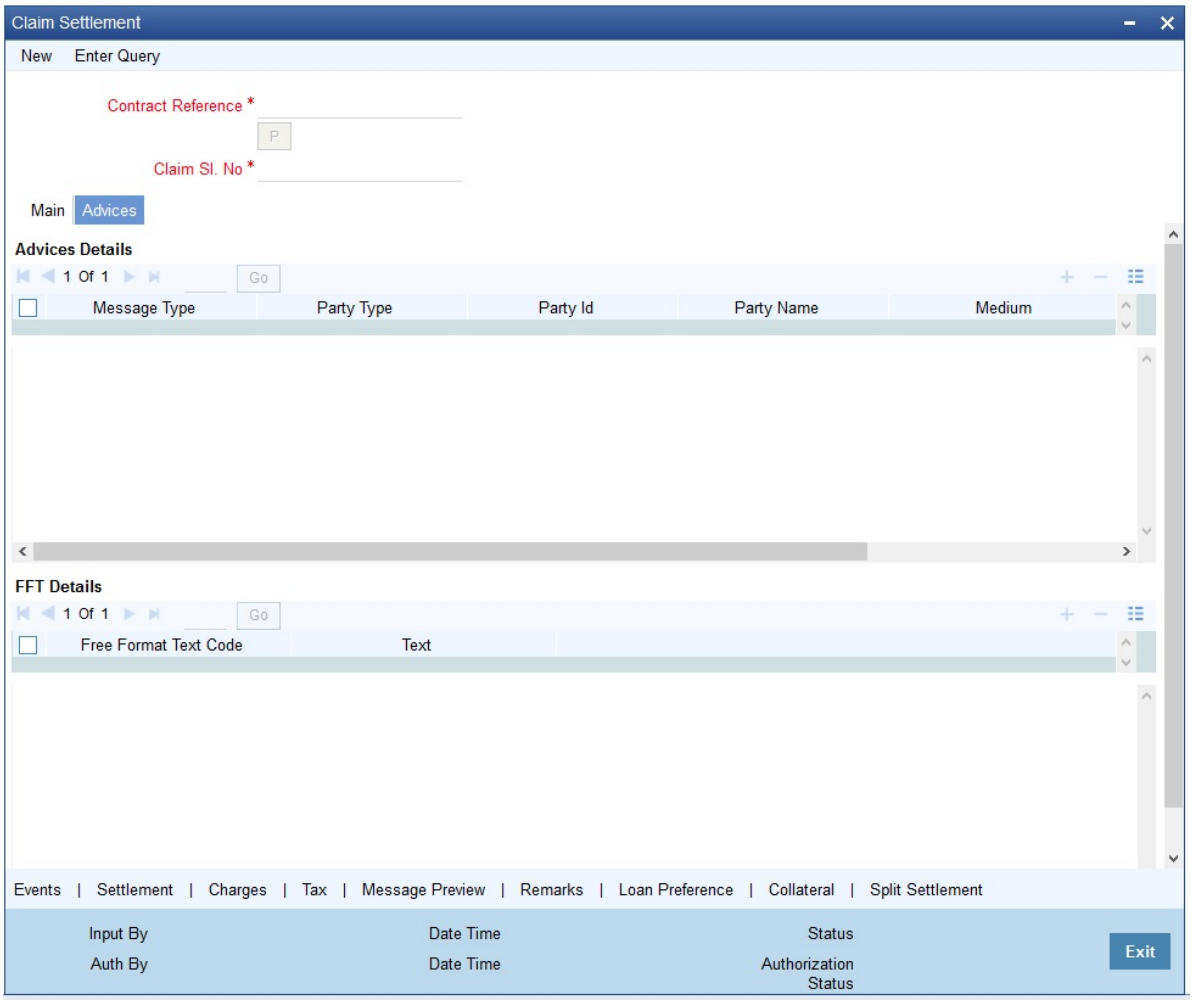
5. On the **Claim Settlement** screen, click **Advices** tab.

STEP RESULT: The **Advices** is displayed.

Figure 33:Advices



NOTE: The system displays the advises in the following fields:

For more information on the fields, refer the Field Description table given below:

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Table 12: Advices - Field Description

Field	Description
Message Type	System displays the message type of the message/advice generated. This field is optional.
Party Type	System displays the party type for which the message/advice is generated. This field is optional.
Party ID	System displays the party id for which the message/advice is generated. This field is optional.
Party Name	System displays the party name for which the message/advice is generated. This field is optional.
Medium	System defaults the medium in which the message has to be sent for the party. You can modify this. This field is optional.
Priority	System defaults the priority value of sending the message maintained at product level. You can modify this. This field is optional.
Suppress	Check this box to suppress the message. This field is optional.
Charges	System displays the charges for the claim. This field is optional.
FFT Details	Specify the FFT Details:
Free Format Text Code	Specify the free format text code. This field is optional.

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Field	Description
Text	Specify the free format text here. The details for the following subsystems are defaulted from Guarantee/SBLC contract level. • Event Details • Settlement Details • Charge Details • Tax Details • Message Preview • Remarks • Loan Preferences • Collateral Details • Split Settlement Guarantee Collateral will be utilized proportionately for claim settlement and customer available balance will be utilized for the remaining amount. In case of inadequate funds in customer account, loan can be created for the remaining amount. On Save, Loan is created and the generated Loan Reference Number is made available in Linkages Subsystem in LCDGUONL screen. Accounting entries are posted for below: • Reverse Contingent Entries posted during Guarantee Issuance • Collateral Utilization • Adjustment from Customer Account • Loan Creation Advices:

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Field	Description
	• Guarantee claim advice GUA_CLAIM_ADV/MT799 is generated during claim lodgement. • MT202 / Payment Advice is generated on Claim Settlement. • Rejection advice GUA_CLAIM_REJ/MT799 is generated during claim rejection. • Guarantee advice /MT760 is generated during guarantee issuance. • Guarantee amendment GUA_AMD_INSTR/MT767 is generated during amendment. • If Ancillary Message is checked then Guarantee claim settlement advice GUA_PAY_ADV/MT759 is generated during claim Settlement if SWIFT 2018 is enabled. • Guarantee claim settlement advice GUA_PAY_ADV/MT799 is generated during claim Settlement if SWIFT 2018 is enabled.

6. On the **Claim Settlement** screen, click **Hold** button.

   STEP RESULT: You can hold the data entered.On hold of the contract, the status of the contract will be updated as Hold and the system will not do any mandatory validation on the data.

In auto-auth case, if hold is selected, then the contract will be in unauthorized status. System will not consider the contract which is on hold for any other processing.During EOD, system will not consider the records which are on hold as pending transactions.

7. On the **Claim Settlement** screen, click the **Settlement** button.

   STEP RESULT: The system displays the settlement information for charges here.

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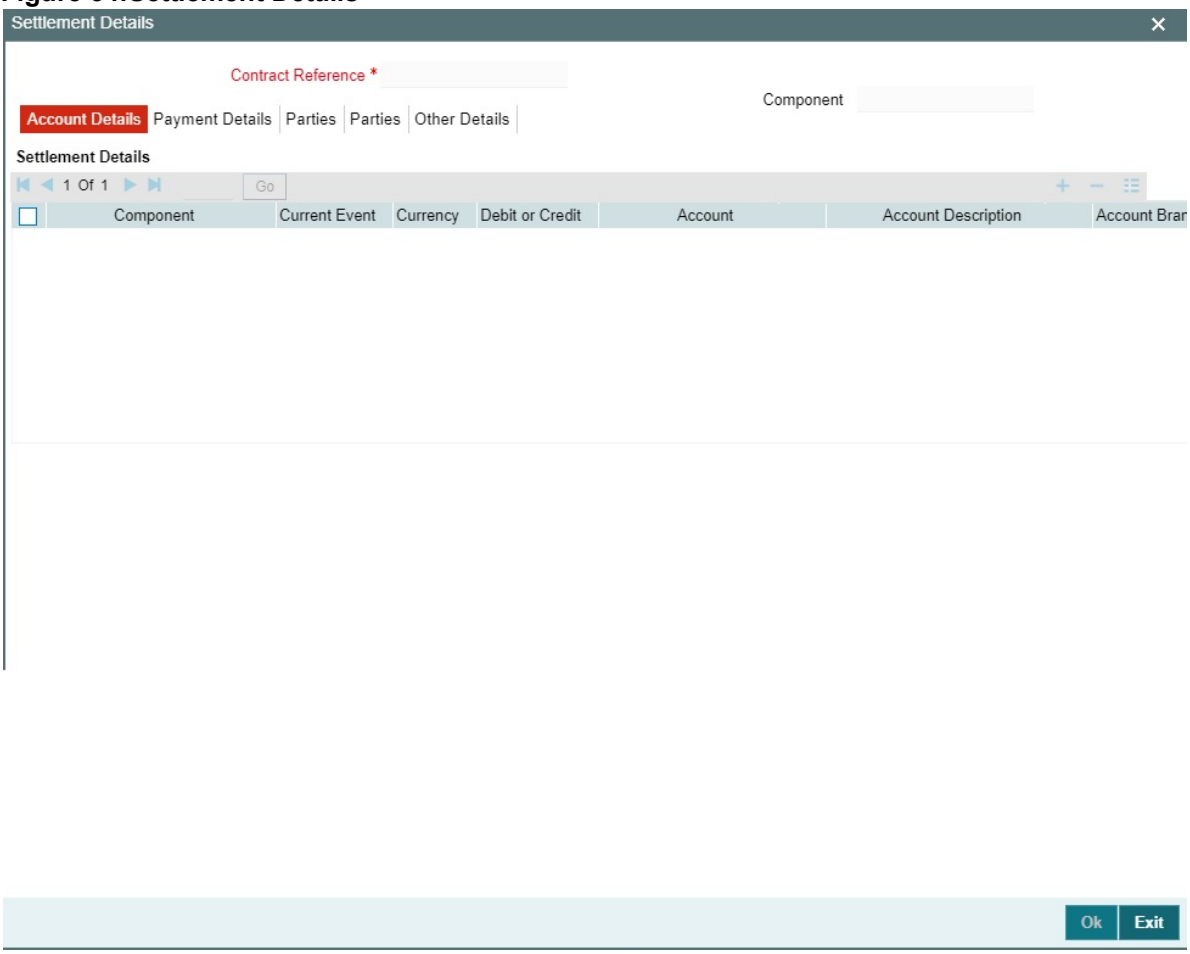
Figure 34:Settlement Details



Current Event:

Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.

11.9 View Claim Settlement

This topic provides the systematic instruction to view the guarantee claim settlement.

CONTEXT:

You can view the guarantee claim settlement details maintained in the **Guarantee Claim Settlement** screen using the **Guarantee Claim Settlement Summary** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCSGCLP** in the text box, and then click next arrow.

   STEP RESULT: The **Claim Settlement Summary** screen is displayed.

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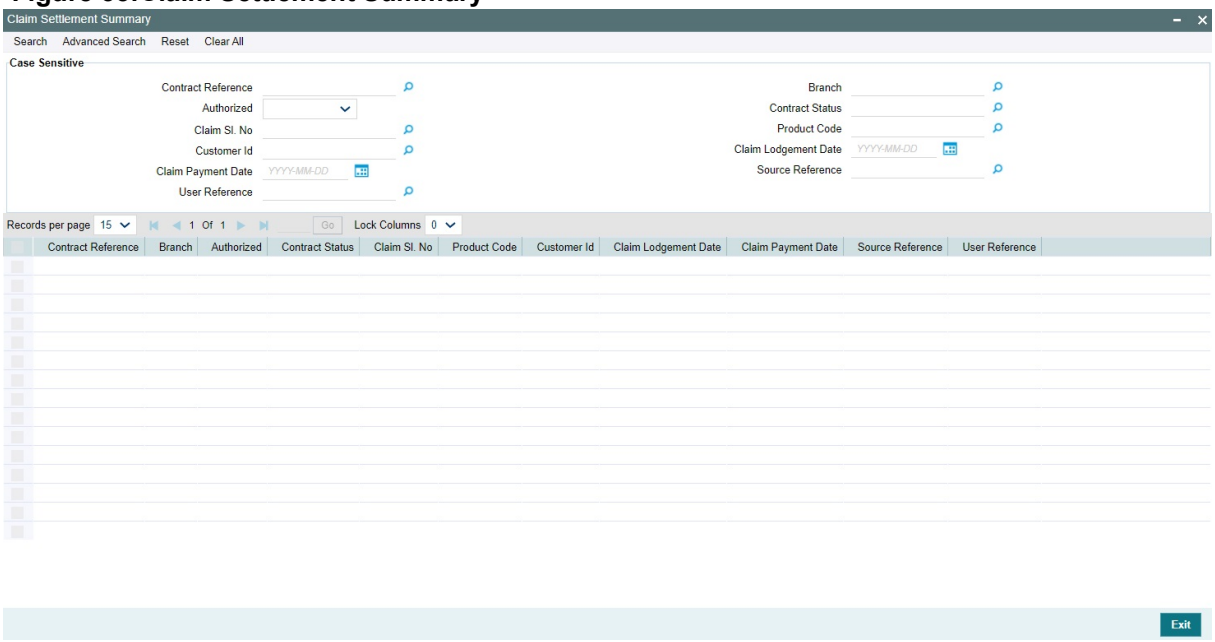
Figure 35:Claim Settlement Summary



2. Select any or all of the above parameters for a query and click **Search** button.

   STEP RESULT: Based on the parameter you query, the system displays the following record details, meeting the selected criteria.

- Contract Reference
- Branch
- Authorized
- Contract Status
- Claim Sl. No
- Product Code
- Customer ID
- Claim Lodgement Date
- Claim Payment Date
- User Reference/Source Reference

11.10 Transfer Guarantees and Standby Letters of Credit Transfer Input

This topic provides the systematic instruction to transfer Guarantees and SBLC .

PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDGUTRF** in the text box, and click next arrow.

   STEP RESULT: The **Guarantees and Standby Letters of Credit Transfer Input** screen is displayed.

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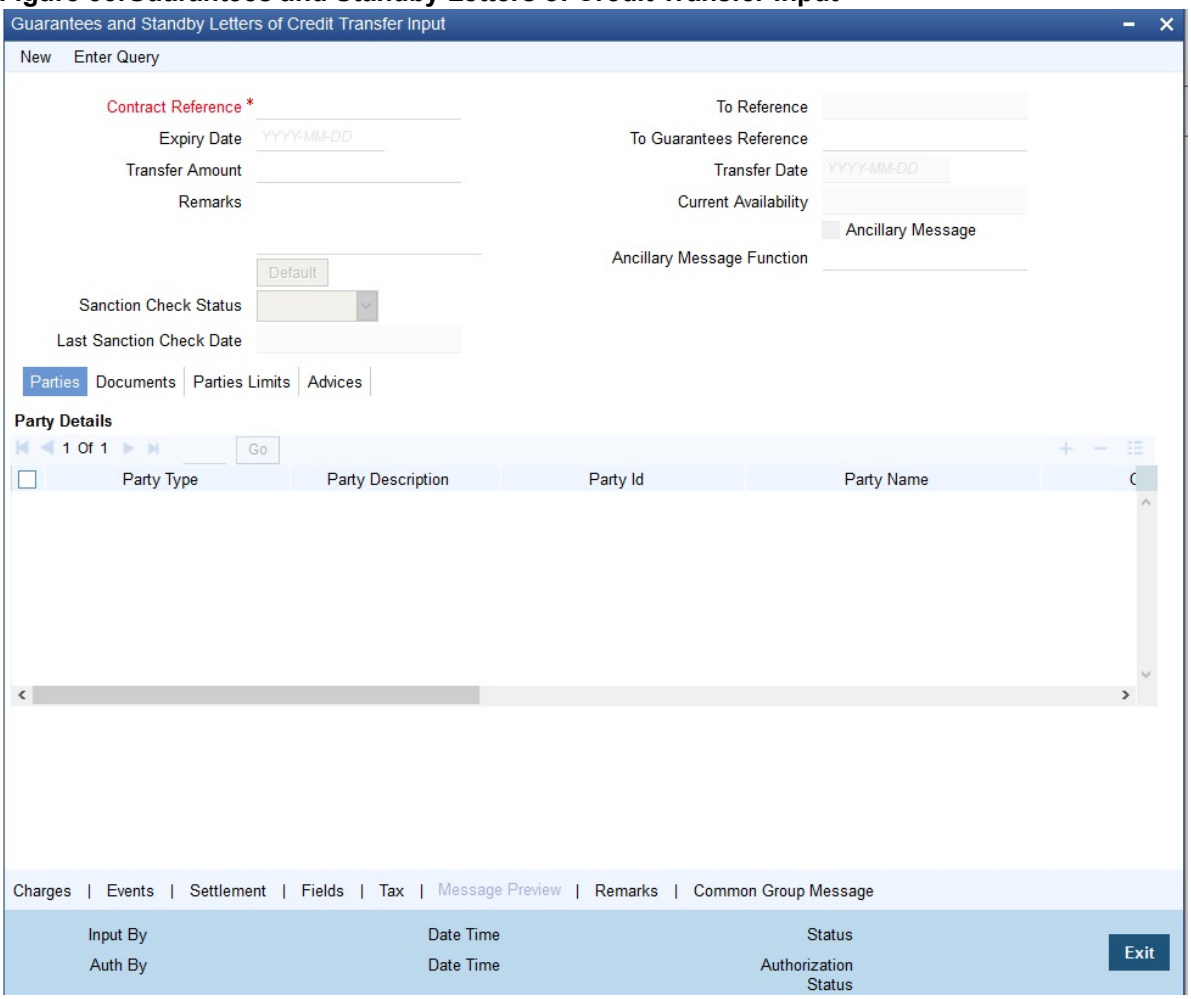
Figure 36:Guarantees and Standby Letters of Credit Transfer Input



For more information on fields, refer the Field Description table given below:

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Table 13: Guaranteesand Standby Letters of Credit Transfer Input - Field Description

Field	Description
Contract Reference	Indicate the Guarantee/SB LC from which you want to effect the transfer. Click the option list and select a valid Contract Reference. This field is mandatory.
To Reference	Specify the reference number to which the Guarantee/SBLC should be transferred. This field is optional.
Expiry Date	The expiry date is the date up to which the transferred Guarantee/SB LC is valid. The expiry date of the original Guarantee/SB LC is defaulted. You can change the defaulted date. However, the expiry date cannot be earlier than the Guarantee/SB LC issue date or today's date. This field is optional.
To Guarantees Reference	Specify the reference number to which the guarantees should be transferred. This field is optional.
Transfer Amount	The transfer amount is the amount that should be transferred from the original Guarantee/SB LC. You can only transfer an amount that is less than or equal to the amount available under the original Guarantee/SB LC. This field is optional.
Transfer Date	Specify the date of transfer. This field is optional.
Remarks	Specify remarks, if any. This field is optional.
Default	Click the Default button for defaulting the contract details. This field is optional.
Current Availability	The system displays the current outstanding liability amount. This field is optional.
Sanction Check Status	The system displays the sanction check status. This field is optional.
Last Sanction Check Date	The system displays the last sanction check date. This field is optional.

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Field	Description
Ancillary Message	Check this box to generate MT 759 on contract authorization. This field is optional.
Ancillary Message Function	Specify the ancillary message function. Alternatively, you can select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if 'Ancillary Message' is checked. This field is optional.

2. On the **Guarantees and Standby Letters of Credit Transfer Input** screen, click **Parties** tab.
   STEP RESULT: The **Parties** details is displayed.
   For more information on the fields, refer the following Field Description table:

Table 14: Parties - Field Description

Field	Description
Party Type	Specify the Party Type by selecting the Party Type from the option list. This field is optional.
Party Description	The Party Description appears in the Party Description field once you select the Party Type. This field is optional.
Party ID	Specify the Party ID for which you need to maintain. Select the Customer Id from the option list also. **NOTE:** BIC Code appears next to the Customer Id only if the BIC Code is mapped with that customer number. If the BIC code is not mapped with that customer number then the BIC Code will not appear next to the 'Customer Id' in the list. The list displays all the valid parties maintained in the system. On selecting the party ID, the following details are displayed: • Party Name • Country • Language • Address 1 to 4 This field is optional.

3. On the **Guarantees and Standby Letters of Credit Transfer Input** screen, click **Documents** tab.
   STEP RESULT: The **Documents** is displayed.You can maintain the following details in **Documents** tab.

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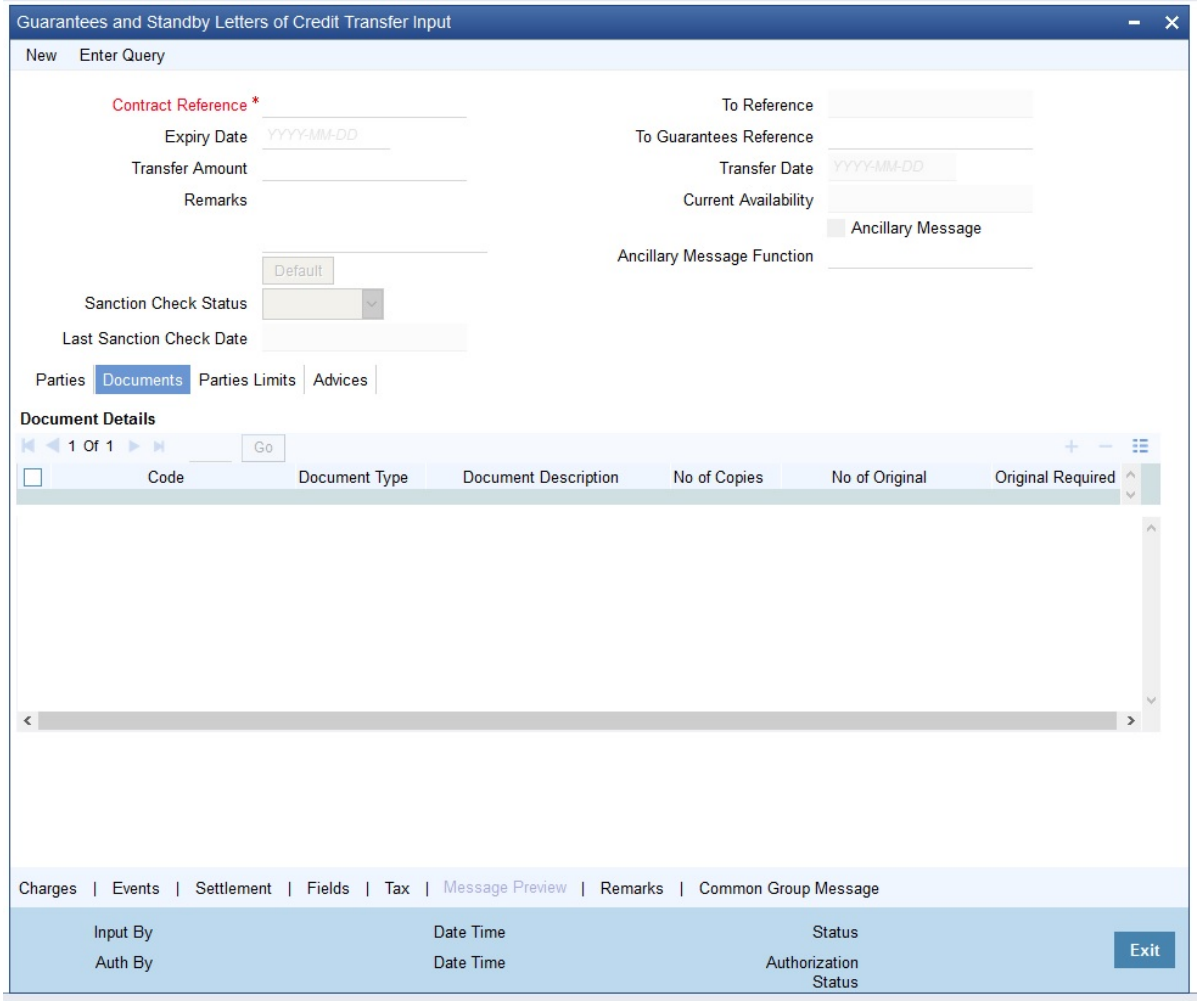
- Document Details
- Code
- Document Type
- Document Description
- No. of Copies
- No of Original
- Original Required

Figure 37:Documents



4. On the **Guarantees and Standby Letters of Credit Transfer Input** screen, click **Parties Limits** tab.
   STEP RESULT: You can view and specify the **Parties Limits** is displayed.

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Table 15: Parties Limits

Field	Description
Serial Number	Specify the serial number for terms and conditions.
Party Type	Search the party type from the LOV Party Type.
Customer No.	Specify the Customer No for which you need to maintain. Select Customer Id from the option list also. **NOTE:** BIC Code appears next to the Customer Id only if the BIC Code is mapped with that Customer Number. If the BIC code is not mapped with that customer number then the BIC Code will not appear next to the Customer Id in the option list.
Liability Number	Specify the Liability Number.
Linkage Type	Select the linkage type from the option list. The available options are • Facility • Liability
Linkage Reference No	Specify the reference number that identifies the facility/liability. Linkage Reference No displays all valid facilities and liabilities for the specific liability number. Choose the appropriate one.
% Contribution	Specify the proportion of limits to be tracked for the credit line for the joint venture customer. When you click 'Default' button, the system defaults the percentage of contribution maintained under 'Joint Venture' sub-screen of 'Customer Maintenance' screen. It is mandatory to indicate the percentage of contribution if the party is a customer under joint venture. This is not applicable to customers who are not a part of joint venture.
Amount Tag	Select the appropriate option from the drop-down list.
Limit Amount	When you click Default button, the system defaults the amount tracked for each credit line.

5. On the **Guarantees and Standby Letters of Credit Transfer Input** screen, click **Advices** tab.

   STEP RESULT: The **Advices Details** screen is displayed.On selecting the **Message ID**, the following details are displayed:

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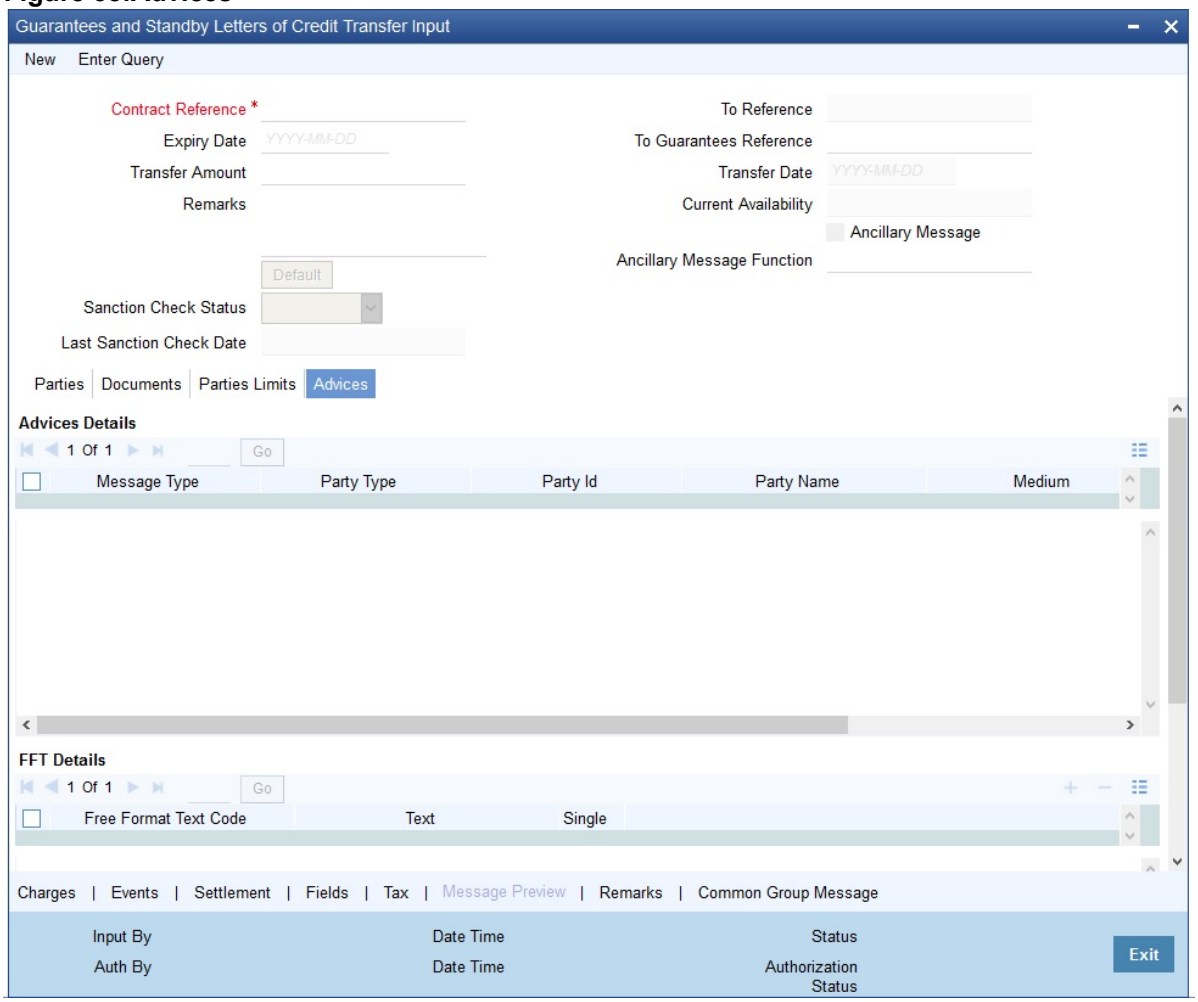
Figure 38:Advices



For more information on fields, refer the Field Description table given below:

Table 16: Advices

Field	Description
Message Type	The system displays the message type.
Party Type	The system displays the party type.
Party ID	The system displays the party ID.
Party Name	The system displays the party name.
Medium	The system displays the medium details.
Priority	The system displays the priority details.
Suppress	By default, all the advices that have been defined for a product will be generated for the LCs involving it. If any of the advices are not applicable to the LC you are processing, you can suppress its generation by Checking against the suppress field.

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Field	Description
Charges	The system displays the charges configured.
FFT Details	Specify the FFT details.
Free Format Text Code	Select the Free Format Text Code from the option list. **NOTE:** If Ancillary Message is checked then Guarantee transfer advice TRANSFER_GUA/ MT759 is generated during transfer of Advice of Guarantee / SBLC if SWIFT 2019 is enabled. **NOTE:** For more details on the tabs and buttons in Guarantees and SBLC Transfer Input screen, refer the chapter titled Transferring LC in this user manual.
Text	After selecting the code that identifies the FFT you wish to attach to the advice, its description is automatically picked up and displayed. The FFT description can be changed to suit the requirements of the LC you are processing.
Single	Check this option to indicate that the FFT is a single message.

11.11 View Guarantees and SBLC Transfer Details

This topic provides the systematic instruction to view guarantees and SBLC transfer details.

CONTEXT:

You can view guarantees and SBLC transfer details through **Guarantees and Standby Letters of Credit Transfer Summary** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCSGUTRF** in the text box, and then click next arrow.
   STEP RESULT: The **Guarantees and Standby Letters of Credit Transfer Summary** is displayed.

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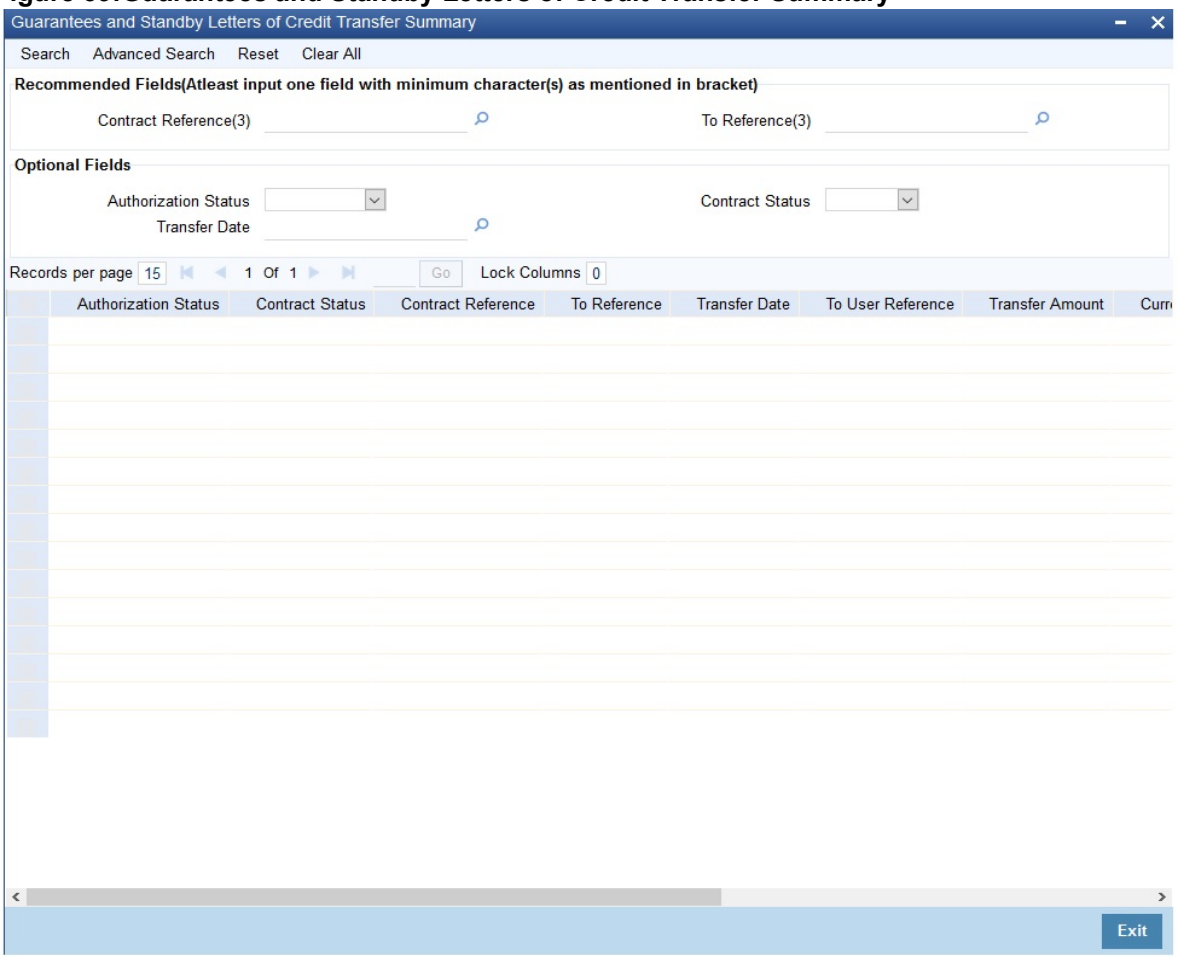
Figure 39:Guarantees and Standby Letters of Credit Transfer Summary



2. Select any or all of the above parameters for a query and click **Search** button.

   STEP RESULT: Based on the parameter you query, the system displays the following record details, meeting the selected criteria.

- Authorization Status
- Contract Reference
- To Reference
- Transfer Date
- To User Reference
- Transfer Amount
- Current Availability
- Contract Status
- Expiry Date
- Shipment Date
- Period for Presentation

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11.12 List of Glossary - Guarantees and Standby Letters of Credit

LCDGUONL

Guarantees and Standby Letters of Credit Contract Input -*11.2 Guarantees and Standby Letters of Credit Contract Input* (p. 377)

LCSGUONL

Guarantees and Standby Letters of Credit Contract Summary-*13. On Query from contract input screen click UDE to launch the Trade Finance User Defined Events Triggering screen (UDDTFEVT) and perform additional accounting entries for active and authorized contracts.* (p. 416)

LCDGUAMD

Guarantees and Standby Letters of Credit Amendment - *11.4 Process Amendment of Guarantees and SBLC* (p. 419)

LCSGCLM

Guarantee Claim Summary - *11.7 View Guarantee Claim Details* (p. 458)

LCSGUTRF

Guarantees and Standby Letters of Credit Transfer Summary -*11.11 View Guarantees and SBLC Transfer Details* (p. 478)

LCDGCLP

Claim Settlement - *11.8 Guarantee Claim Settlement* (p. 460)

LCSGUAMD

Guarantees and Standby Letters of Credit Amendment Summary - *11.5 View Guarantees and SBLC Amendment Details* (p. 440)

LCDGCLM

Claim Lodgement - *11.6 Lodging Guarantee Claim* (p. 442)

LCSGCLP

Guarantee Claim Settlement Summary - *11.9 View Claim Settlement* (p. 470)

LCDGUTRF

Guarantees and Standby Letters of Credit Transfer Input- *11.10 Transfer Guarantees and Standby Letters of Credit Transfer Input* (p. 471)

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12. Liquidation of Components Maintenance

Whenever you have to collect a component (typically for a commission or charge, or under certain circumstances the availment amount or the collateral amount), you debit it from the customer's account. On some occasions, you may have to debit it from an internal receivable GL, to be debited from the customer account at a later date. The debiting of the receivable account happens at the event for which the commission or charge has to be collected (issue of an LC, amendment of an LC, availment against an LC, etc.). When the customer account has to be debited at a later date, you have to perform, what is termed as receivable liquidation. There are two related functions associated with liquidation:

- A batch process that reverses the liquidated receivable components, for a contract that is reversed during the day (the LQ EOTI function)
- A batch process that generates the charge and commission claim advice to the party on behalf of whom a charge or commission was debited, from a receivable account during the day (the LQ EOD function)

This section includes the following topics:

1) *12.1 Online Receivable/Payable Details*
2) *12.2 Generate ACK_TRACER and CON_TRACER Manually*

12.1 Online Receivable/Payable Details

This section includes the following topics:

1) *12.1.1 Maintain Trade Finance Receivable or Payable Online Details*
2) *12.1.2 Liquidate Receivable Components of LC*
3) *12.1.3 Liquidate Receivable Components of LC Manually*
4) *12.1.4 Specify Details of Advices for Liquidation*

12.1.1 Maintain Trade Finance Receivable or Payable Online Details

This topic provides the systematic instruction to maintain, specify and perform operations in the trade finance receivable or payable online details.

CONTEXT:

You can pass manual entries into LQ Module to maintain additional entries into AR/AP LQ Module in the Receivable/Payable Online screen.

This topic describes the following:

- Maintain Document Details
- Specify UDF Values

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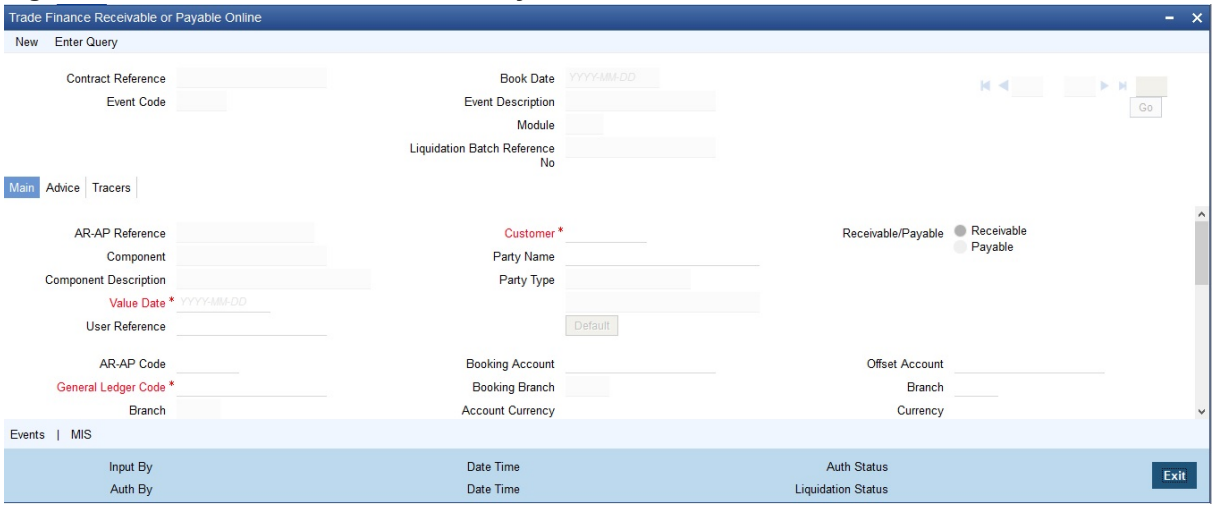
- Operations on Document Maintenance Record

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the homepage, type **LQDTFONL** in the text box, and click the next arrow.
   STEP RESULT: The **Trade Finance Receivable or Payable Online** screen is displayed.

Figure 1:Trade Finance Receivable or Payable Online



Liquidate the components of an LC that have been put in a receivable account Reverse the liquidation of a receivable component.

NOTE: For further details on generic attributes that you can define for liquidation of an LC contract, please refer the Liquidation User Manual under Modularity.

12.1.2 Liquidate Receivable Components of LC

Once you enter the reference number of the LC in the Receivable Liquidation screen, the system automatically assigns a unique liquidation reference number to the component you are liquidating. Besides this, the following details of the LC are picked up and displayed:

- The counterparty (customer) code
- The Value Date of the LC
- The account to which the liquidated amount should be credited
- The currency of the receivable account
- The branch to which the account belongs
- The total outstanding amount for the component as of the value date (the date on which the payment is being made)
- Details of the tracers that were generated thus far for the outstanding component

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- The Status of the LC

You can specify the following details for the Liquidation:

- The account that should be debited for the liquidation amount
- The branch to which the account belongs
- The currency of the account
- If the component currency and the currency of the account to be debited for the liquidated amount are different, you can indicate the exchange rate to be used in the conversion. By default, the exchange rate specified for the product under which the LC is processed, will be displayed. You can change this and the changed rate should be within the variance limit specified for the product.

The outstanding components of an LC are displayed for each event. To liquidate an outstanding component, click 'Liquidate' icon on the toolbar.

After the liquidation of an outstanding component, if there are other outstanding components for the event, the system will inform you of them and prompt you to liquidate them as well.

12.1.3 Liquidate Receivable Components of LC Manually

This topic provides the systematic instruction to liquidate receivable components of LC manually.

CONTEXT:

You can liquidate the outstanding components manually using LC Deferred Payment screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **LCDEPMNT** in the text box, and click next arrow.
   STEP RESULT: The **LC Deferred Payment** screen is displayed.

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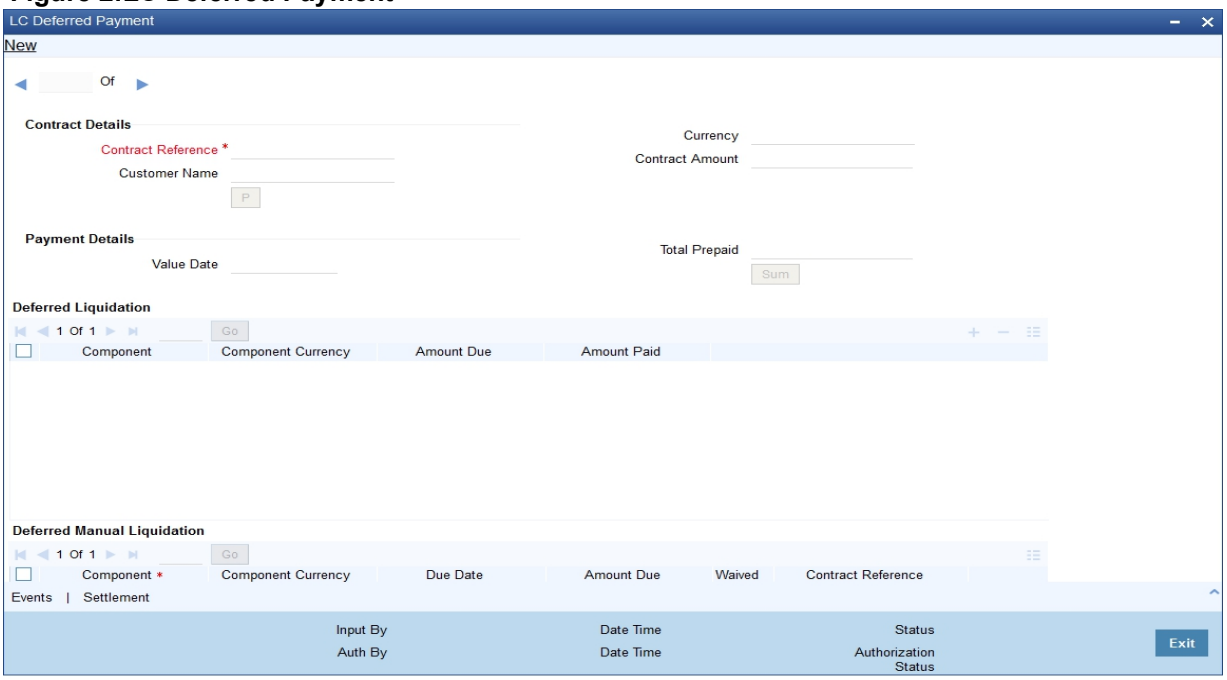
Figure 2:LC Deferred Payment



For more information on the fields, refer the Field Description table given below:

Table 1: LC Deferred Payment - Field Description

Field	Description
Contract Reference Number	Select the appropriate Contract Reference Number from the option list. The option list displays all the valid contract reference number. This field is mandatory.
Customer Number	System defaults the contract amount from the LC contract. This field is optional.
Currency	System defaults the currency from the LC contract. This field is optional.
Payment Details	Specify the following details:
Value Date	System defaults the value date to the application date. However, you cannot modify the value. This field is optional.
Total Prepaid	Specify the total prepaid amount.
Payment Remarks	Specify your remarks regarding the payments. This field is optional.

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Field	Description
Component	System defaults the component from the LC contract. This field is optional.
Component Currency	System displays the component currency. This field is optional.
Amount Due	The total amount due for the charge components till date is displayed by the system during payment as the payment breakup.
Amount Paid	Specify the total amount paid.
Component	Specify the component.
Component Currency	Specify the component currency.
Due Date	System displays the due date.
Amount Due	The total amount due for the charge components till date is displayed by the system during payment as the payment breakup.
Waiver	Check this box to indicate that the receivable charge amounts should be waived during manual liquidation. You can liquidate the outstanding charge components using Manual Liquidation screen. Upon full liquidation of the component, the system updates the status of the component from Receivable to Liquidated. System updates the amount liquidated in the receivable component details.

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12.1.3.1 Event for Manual Liquidation of LC Charges

The accounting entries maintained in MLIQ event (manual liquidation event) will be passed for the amount paid. The following accounting entries are maintained.

Table 2: Accounting Entries

Dr/Cr	Accounting Entries	Amount tag propagated from LC
Dr	CHG_CUST_ACC	LC_CHG_LIQD
Cr	LC_CHG_RECV	LC_CHG_LIQD

These Accounting entries are maintained when there is a Accounting entry maintained in BADV for transferring into Receivable. If the accounting entry is not maintained in the BADV then the Cr Leg will be Income GL.

During manual liquidation of LC charges, the system allows for waiver of certain components. Upon setting the waiver flag, the system will default the amount paid as the amount due and will not allow to modify the same for the component. Upon waiver, the system marks the component in the LC data store as liquidated. Depending on whether the amount is liquidated or waived appropriate amount tags will be populated.

System displays the amounts for waiver as negative amounts. Partial waivers is not allowed.

The accounting entries maintained in ‘WAIV’ event (waive event) will be passed for the amount paid. The following accounting entries are maintained.

Table 3: Accounting Entries

Dr/Cr	Accounting Role	Amount tag propagated from LC
Dr	LC_CHG_RECV	LC_CHG_WAIV
Cr	LC_CHG_INC	LC_CHG_WAIV

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12.1.3.2 Processing Charge for LC Contracts

The system stores the charge components in the new data store as receivable with the entire of the charge as amount due if the Collect LC advising charges in Bills option is checked for the respective Charge components.

12.1.3.3 Processing LC Closure

Upon Closure of the LC, system validates if there are any outstanding receivable components in the LC (Charges meant to be collected from Bills availed against the LC). The system will display configurable error messages indicating the same.

12.1.3.4 Setup in case advising charges income to be recognized in LC

The following accounting role is used as a part of liquidation of Charges to be transferred as part of any event of LC.

Table 4: Accounting Entries

Accounting Role	Description
LC_CHG_RECV	LC Charges Receivable

The above accounting role is used for BC module also.

For example, LC_CHG component are defined in LC product with 'Collect LC Advising Charges in bills' option checked. The following accounting entries are maintained in the liquidation events of the LC charges components, which are marked to be transferred to BC.

Table 5: Accounting Entries

Dr/Cr	Accounting Role	Amount tag propagated from LC
Dr	LC_CHG_RECV	LC_CHG_LIQD
Cr	LC_CHG_INC	LC_CHG_LIQD

The above accounting entries are for charge components.

For LC products, you have to set up accounting to liquidate advising charges using receivable GL. If the accounting role for the DR leg of the accounting entries is setup as customer role, the same will be recovered from the customer and will not get transferred to Bills.

The setup on Bills module as part of LIQD will be as follows:

Table 6: Accounting Entries

Dr/Cr	Accounting Role	Amount tag propagated from LC
Dr	BC Customer	LC_CHG_LIQD
Cr	LC_CHG_RECV	LC_CHG_LIQD

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12.1.3.5 Processing STP

When MT742 (reimbursement Claim) is received, import bill is booked. At the time of this processing, LC charge components which are marked to be collected on bill is transferred to the bill.

Upon Liquidation of the Bill, system generates MT756. In Tag 72 'SNDRCVRINFO' (6*35) FFT is used. System informs the claiming bank about amount deducted for advising charges.

System generates the payment message for Bill amount.

12.1.4 Specify Details of Advices for Liquidation

The advices that can be generated for the events that occur during the life cycle of an LC, are defined for the product involved in the LC. In this screen you can specify the advices that should be generated to the parties concerned, indicating that you have liquidated a receivable component of the LC.

The details of two advices are shown in this screen:

- Charge Claim Advice
- Debit Advice

The Charge Claim Advice will, be generated at EOD, on the day the receivable account is debited. This is the event for which a charge is attached or a commission liquidation event (Event Code CLIQ). Its details whether it was suppressed during the event, the medium through which it was transmitted and the date on which it was generated will be displayed. This is for information purposes only.

The Debit Advice is generated when the receivable components of the LC are liquidated. You can suppress the generation of the advice or change the media and priority when you are processing the liquidation.

Table 7: Advices for Liquidation

Field	Description
Suppressing the Generation of an Advice	By default, all the advices defined for the product involved in the LC will be generated. If you do not want to generate a specific advice, you can suppress its generation by indicating so.
Priority	Priority applies to the advices tha3t need to be sent, through media like S.W.I.F.T. or TELEX. By default, the priority of all advices is marked as normal. Advices can be prioritized to one of the following options: • Normal • Medium • High

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Field	Description
Indicating the Medium for Generation	It is mandatory to also specify the medium through which an advice is to be transmitted. An advice can be transmitted through Telex, Mail, S.W.I.F.T or any other media that you have defined in your branch. You can select the appropriate medium code from the pick list In addition, the details for the Charge Commission Tracer are also displayed. This tracer is generated after the event has taken place till the component is liquidated. These details are for information only. They are defaulted from the product under which an LC is processed.

12.1.4.1 Accounting Entries passed during Account Receivable Liquidation

For example,

Your customer, Mr. Sam Brown has requested you to issue an LC on 01, Jan'98. You have debited a receivable account since Mr. Brown's account does not have the necessary balance to pay the commission.

On 30, Jan'98 Mr. Brown pays the commission that was due on 01, Jan'98. When you liquidate the commission component of the LC you will have to debit Mr. Brown's account and credit your debited receivable account.

The accounting entries passed on 01, Jan'98 (the date commission was due

Table 8: Accounting Entries

Dr/Cr	Accounting Entries
Dr	Commission Receivable Account
Cr	Income Account

On Liquidation the following entries are passed

Table 9: Accounting Entries

Dr/Cr	Accounting Entries
Dr	Mr. Sam Brown's account
Cr	Commission Income account

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12.2 Generate ACK_TRACER and CON_TRACER Manually

This topic provides the systematic instruction to generate ACK_TRACER and CON_TRACER manually.

CONTEXT:

The system generates tracers under TRGN event, which can be viewed from the respective Contract or Outgoing Browser screens.

LC Tracer Generation screen enhanced to generate MT798 - Notification of Non-Extension of Guarantee / Standby Letter of Credit MT727/785. MT727/785 Trade envelope messages is generated manually from LC Tracer generation (LCDTRGEN).Messages is generated only for Advice of Guarantee / Advice of Standby LC.

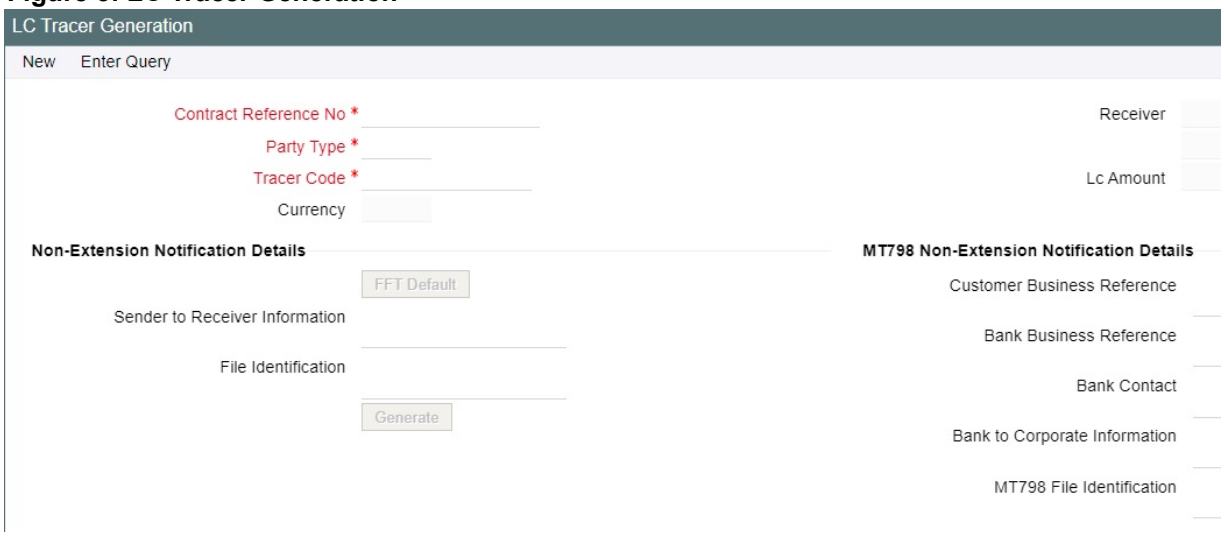
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCDTRGEN** in the text box, and click next arrow.

   STEP RESULT: The **LC Tracer Generation** screen is displayed.

Figure 3: LC Tracer Generation



For more information on the fields, refer the Field Description table:

Table 10: LC Tracer Generation - Field Description

Field	Description
Contract Reference No	Specify contract reference number for which the ACK_TRACER and CON_TRACER are maintained at the contract level, from the option list. This field is mandatory.
Party Type	Specify party type of the specified contract reference number from the option list. This field is mandatory.

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Field	Description
Tracer Code	Specify code of the tracer you need to generate manually. The option list displays tracers which are selected as required at LC contract level. You can select the appropriate one. This field is mandatory.
Currency	Currency of the contract is defaulted here based on the details maintained at contract level. This field is optional.
Receiver	Receiver of the contract is defaulted here based on the details maintained for specified party type. This field is optional.
LC Amount	LC amount of the contract is defaulted here based on the details maintained at contract level. Click **Generate** button. The system generates tracer message corresponding to the specified Tracer Code based on the Receiver's Default Medium format. This field is optional.
Sender to Receiver Information	Specify the sender to receiver information in the text field. The value available in the fields 'Sender to Receiver Information' during click of 'Generate' button will only be considered for message generation.
File Identification	Specify the file identification details in the text field. The value available in the fields 'File Identification' during click of 'Generate' button will only be considered for message generation.
FFT Default	Click the FFT Default button.The FFT details will be displayed from the product by default. It is applicable only for NTF_FOR_NEXN tracer. The user can modify the defaulted FFT details and the same will be populated in MT785.
MT798 Non-Extension Notification Details	Indicates the Notification of Non Extension of Guarantee / Standby LC that is to be sent to the corporate (beneficiary) by their bank and comprises at least two MT 798 messages. These messages are sent to notify the beneficiary of the non-extension of the referenced undertaking beyond the current expiry date

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Field	Description
Customer Business Reference	Specify the Customer Business Reference in the text field. The value available in the fields ‘Customer Business Reference' during click of ‘Generate’ button will only be considered for message generation.
Bank Business Reference	Specify the Bank Business Reference in the text field. The value available in the fields ‘Bank Business Reference' during click of ‘Generate’ button will only be considered for message generation.
Bank Contact	Specify the Bank Contact in the text field. The value available in the fields ‘Bank Contact' during click of ‘Generate’ button will only be considered for message generation.
Bank to Corporate Information	Specify the Bank to Corporate Information in the text field. The value available in the fields ‘Bank to Corporate Information' during click of ‘Generate’ button will only be considered for message generation.
MT798 File Identification	Specify the MT798 File Identification in the text field. The value available in the fields ‘MT798 File Identification' during click of ‘Generate’ button will only be considered for message generation.

12.3 List of Glossary - Liquidation of Components of LC

LQDTFONL

Trade Finance Receivable or Payable Online -*12.1.1 Maintain Trade Finance Receivable or Payable Online Details* (p. 478)

LCDEPMNT

LC Deferred Payment -*12.1.3 Liquidate Receivable Components of LC Manually* (p. 480)

LCDTRGEN

LC Tracer Generation -*12.2 Generate ACK_TRACER and CON_TRACER Manually* (p. 487)

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13. Credit Limit Tracking for LC

13.1 Introduction

When you issue an import LC or advise and confirm an export LC, you would track your liability against the party on behalf of whom you are undertaking a liability. For an import LC, you would track the exposure against the applicant while for an export LC that you confirm, you would do so for the issuing bank.

In Oracle Banking Trade Finance, credit limit tracking is done using credit lines allotted to a customer. The credit line allotted to the party against whom you want to track your liability, should be indicated while you capture the details of an LC. In the case of an amendment, from advise of an export LC to advise and confirm, you can indicate the credit line during the amendment also.

You can specify Central Liability details for an LC, in the LC Contract Party details screen. To invoke this screen, you have to click on the Parties tab from the 'Contract Main' screen.

The amount that is tracked will be the LC Liability Amount. It is arrived at as follows:

Liability Amount = Maximum LC Amount + Liability% of the LC amount

In the case of an LC revolving in time, the liability amount will be calculated taking into account all the scheduled reinstatements.

This topic contains the following details:

1) *13.1.1 Specify whether Limit Tracking is Required*
2) *13.1.2 Specify Limit Tracking Tenor*
3) *13.1.3 Import LC - Non Revolving Limit Utilization*
4) *13.1.4 Indicate Credit Line under which the Liability Amount must be Tracked*

13.1.1 Specify whether Limit Tracking is Required

Every credit-seeking customer of your bank is assigned a credit limit under a Credit Line.

Check against the credit limit tracking option, to indicate that the LC liability amount should be tracked against the credit limit assigned to the customer. Leave it unchecked to indicate you do not wish to track the LC liability amount against the credit limit assigned to any of the parties involved in the LC.

Specify the party against whom Credit should be tracked

You would have already captured the details about the different parties involved in the LC. For each party type (APP, ABK, ISB, etc.), you would have specified the details of the party.

While specifying credit limit tracking details, you have to just indicate the party type against whom you want to track the credit limit. The party details are picked up by default.

The CIF ID of the Party

When you specify a party type against whose credit limits you wish to track the LC amount the CIF ID assigned to the party is automatically picked up and displayed.

NOTE: The system prompts override messages:

- If the LC expiry date is later than any linked collateral's expiry date.

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- If the LC expiry date extended as part of amendment is later than any limit line's expiry date.

The system will validate when a new limit line is attached during actions other than New.

13.1.2 Specify Limit Tracking Tenor

While maintaining the preferences for the contract, you can specify whether you want to track the limits based on LC tenor or the Max Draft tenor (Usance period). For this you need to indicate your preference by selecting the appropriate check box.

> **NOTE:** The credit lines are displayed depending upon the preferences specified at the time of creating the line. E.g. Products allowed, branch allowed etc.

For all the contracts, you can change your preference for limits tracking before or after authorization. However every time you change the tenor type you need to select a credit line again. Subsequently, tracking will be done for the new tenor and credit line.

13.1.3 Import LC - Non Revolving Limit Utilization

The Non-revolving line limit attached in LC is to be utilized only once on issuance of LC and Non -Revolving line limit attached in LC will not be utilized again when bill is booked under LC. Also the shipping guarantee issued against the LC is linked in the bill.

Book a bill against an LC where shipping guarantee is issued against the LC

The following events are triggered during booking of an Import LC, issuance of Shipping Guarantee, and Bill Booking:

LC Issuance

- Import LC is issued and Non-Revolving line attached for LC Limit tracking.
- On save of Import LC, the BISS event is triggered and LC Limit is utilized.
- LC is authorized without any change in LC limit.

SG Issuance

When a shipping guarantee is issued against an import LC and saved, BISS event is triggered in the SG and BKSG event is triggered in the LC. There will not be any limit utilization for LC.

On authorization of SG, LC BKSG event is also authorized and LC limit will be matured to the extend of SG amount.

Bill Booking

When an import bill is booked under LC against Shipping Guarantee and saved, the following actions are triggered:

- CANC event is triggered in the SG
- CASG event is triggered in the LC and

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- INIT event is triggered in Bill contract

The matured limit amount at the time of SG authorization will be reversed to the extent of SG amount when the CASG event is triggered in LC contract.

On authorization of the Bill, LC AVAL event is also authorized and LC limit will be matured to the extent of Bill amount.

Delete a Bill against an LC where shipping guarantee is issued against the LC

While reversing a bill booked against an LC where shipping guarantee is issued against the LC, the following events are triggered:

- On deletion of the bill, BC event INIT is deleted
- SG event CANC is deleted and
- LC event CASG is deleted

The limit calls that had taken place when the LC event CASG was triggered is reversed while deleting the LC event CASG. This is equal to the limit utilization at the time of SG authorization.

Reverse a bill against an LC where shipping guarantee is issued against the LC

While reversing a bill booked against an LC where shipping guarantee is issued against the LC, the following events are triggered:

- The event REVR is triggered at BC contract
- RVSC event is triggered at SG to reverse the cancellation of shipping guarantee (CANC) and
- RVSG event is triggered at LC to reverse the cancellation of shipping guarantee (CASG)

On authorization of the BC reversal contract, event RAVL (reversal of availment) is triggered at LC and limit calls happened from LC at the time of AVAL is reversed. As part of RVSG event authorization, limit calls that take place when the CASG event is triggered will be reversed.

13.1.4 Indicate Credit Line under which the Liability Amount must be Tracked

You have to specify the credit line of the party against which the LC liability amount has to be tracked. If more than one credit line has been defined for the party, only those credit lines whose restrictions are in line with that of the LC will be displayed. The restrictions could be one of the following:

- Tenor
- Product
- Branch
- Currency

In addition, the expiry date of the line should be before the Issue Date of the LC.

> **NOTE:** When you enter an LC for a customer, and choose a line, the cash collateral percentage defined for the customer and line will default. If you have not defined the cash collateral percentage for a customer and a line, the cash collateral percent defined for the product will default to the LC Contract. You can change this default value to suit the LC you are processing.

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14. Automatic Processes

The following processes relating to the LC Module can be made automatic:

- Automatic closure
- Automatic calculation of periodic commission
- Automatic liquidation of periodic commission
- Automatic reinstatement of the LC amount
- Automatic status update
- Automatic accrual of commissions
- Generation of tracers
- Closure of open insurance policies

The events that are to take place automatically are triggered off during the Batch Process. The batch process is an automatic function, run as a mandatory Beginning of Day (BOD) and End of Day (EOD) process. During EOD, the batch process should be run after End of Transaction Input (EOTI) has been marked for the day, but before End of Financial Input (EOFI) has been marked for the day. The tracer generation function should be run after end-of-financial-input (EOFI) has been marked for the day.

NOTE: You should maintain the LC EOD function as a mandatory batch process, once as a BOD and the next as a Pre-EOC program. It is maintained in the EOC mandatory programs table of the Core Services module. The tracer generation function should also be defined as a mandatory EOD function.

The contracts that will be processed by the batch processes depend on the definition in the Branch Parameters screen.

14.1 Branch Parameters Details

The section contains the following details:

1) *14.1.1 Maintain Branch Parameters*
2) *14.1.2 Process LC Batch*
3) *14.1.3 Automatic Events Executed During Beginning of Day (BOD)*
4) *14.1.4 Automatic Liquidation of Periodic Commission*
5) *14.1.5 Automatic Reinstatement of LC*
6) *14.1.6 Automatic Extension of Guarantee/SBLC*
7) *14.1.7 LCEOD Batch enhanced to support Liability Change Schedule*
8) *14.1.8 Processes Run during End of Day (EOD)*
9) *14.1.9 Automatic Closure of LC*
10) *14.1.10 LC Auto Closure Batch*
11) *14.1.11 LC Automatic Status Update Batch*
12) *14.1.12 Status Change Batch Processing*

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13) *14.1.13 Automatic Accrual of Commission*

14) *14.1.14 Memo Accrual of Commission*

15) *14.1.15 Accrual Control Report*

16) *14.1.16 Selection Options*

17) *14.1.17 Contents of Report*

18) *14.1.18 Generate Tracers*

19) *14.1.19 Execute Tracer Generation Function*

20) *14.1.20 Straight through Processing of SWIFT Messages*

21) *14.1.21 STP of MT710 - Advise of Third Bank's Documentary Credit*

22) *14.1.22 STP of MT707 - Amendment to Documentary Credit*

23) *14.1.23 STP of MT799 – Amendment of LC*

24) *14.1.24 STP of MT730 – Acknowledgment*

25) *14.1.25 STP of MT740 - Authorization to Reimburse*

26) *14.1.26 STP of MT747 – Amendment to an Authorization to Reimburse*

27) *14.1.27 STP of MT768 – Acknowledgement of a Guarantee Message*

28) *14.1.28 STP of MT759 for LCs, Guarantees and SBLCs*

29) *14.1.29 STP of MT760 for Guarantees and SBLCs*

14.1.30 STP of MT765 – Advice of Guarantees/SBLCs

30) *14.1.31 STP of MT767 – Guarantees and SBLCs*

31) *14.1.32 STP of MT786 – Guarantees/SBLCs*

14.1.1 Maintain Branch Parameters

This topic provides the systematic instruction to maintain branch parameters.

CONTEXT:

A set of rules that govern the LCs processed through the LC module, in a particular branch of your bank, is defined in the **Branch Parameters** screen. From the Application Browser, choose **Letters of Credit** and **Branch Parameters** under it.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the homepage, type **LCDBRPRM** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Branch Parameters Maintenance** screen is displayed.

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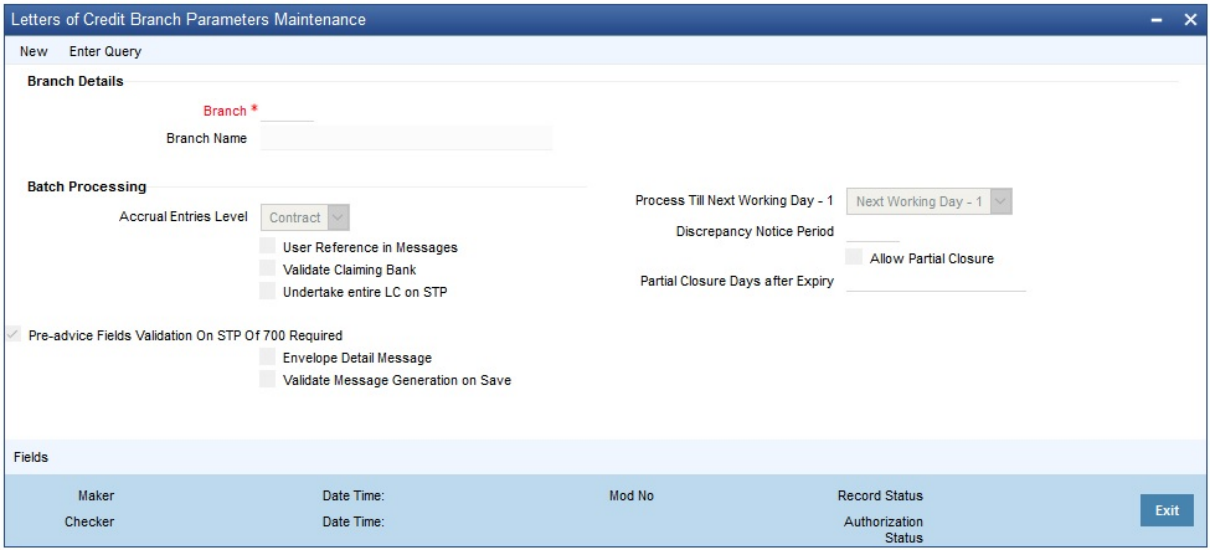
Figure 1:Letters of Credit Branch Parameters Maintenance



2. On the **Letters of Credit Branch Parameters Maintenance** screen, specify the field details.

STEP RESULT: The events, for which you had indicated automatic processing, are triggered off during the Batch Process.

NOTE: You can specify preferences for the automatic events that fall on a holiday, in the **Branch Parameters** screen. In addition, you can also specify the level at which accrual entries should be passed, for LCs in your branch.

For more information on the fields, refer the Field Description table given below:

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Table 1: LC Branch Parameters Maintenance - Field Description

Field	Description
Preferences for the Automatic Processing of LCs	You have the option to specify, that the batch process should process automatic events falling due on a holiday should. The same can be processed on either of the following ways: • Next Working Day - 1 • Upto System Date If you indicate that the processing has to be done upto the Next Working Day - 1, all the automatic events falling due on the holiday will be processed by the batch process, as part of the EOD on the last working day, before the holiday. If you indicate that processing has to be done only upto the System Date, then only the events scheduled for today (the last working day before the holiday) will be processed. The events falling due on the holiday are processed by the batch process, as part of the BOD process, the first working day after the holiday. For example the current branch date is 20 March 1998. On 21 March 1998, which is a holiday, the following automatic events fall due: • The automatic closure of an LC • Automatic reinstatement of the LC amount • Automatic accrual of commission and charges Next working day - 1
	If you specify that the processing should be done on the last working day - 1, the above events will be processed on March 20, as part of the batch process run at End of Day. System date If you specify that the processing should be done only upto the system date, then the events scheduled for 21 March 1998, will be processed as part of the Batch Process run as part of Beginning of Day on 22 March 1998.

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Field	Description
User Reference in Messages	If you wish to display the user reference number in the advices that are generated for a contract, select the 'Use user reference no in messages' option. All the advices generated at your branch will display the appropriate user reference number. **NOTE:** You can specify a format for the generation of the User Reference Number in the Sequence Generation screen available in the Application Browser. Refer to the Core Services User Manual for details on maintaining a sequence format.
Validate Claiming Bank	Check this box to validate claiming bank. If you check this box, you can check if the sender of the MT742 is same as the party recorded against the CLB (Claiming Bank) party for the linked LC. When a MT740 message is received, the system will insert a record with CLB party type as part of the Import LC Contract only if, • 41A tag contains a BIC or • 41D tag contains a value other than 'ANY BANK' (the value is the Customer Name/Customer Address), the CIF ID will be resolved based on these values. If no CIF is resolved, then the Walk-in Customer ID will be inserted as CLB party. The system will create the Bill Contract, if the CLB party is not recorded as part of the linked Import LC (assuming that it is for 'ANY BANK'). If CLB party is present for the linked Import LC and if the sender of MT742 is not same as the CLB party, then the system will display an override message and will put the BC contract on HOLD. When a MT742 message is processed manually in Incoming Browser, the system will perform the above validation. If the validation fails, then the system will display an override message.

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Field	Description
Undertake entire LC on STP	Check this box to default the entire LC amount as undertaken while processing an incoming MT740. If you do not check this option, the entire LC maximum amount will be defaulted as non-undertaken amount while creating the Import LC contract on receiving MT740. In that case, the default undertaken amount will be taken as zero. This field is optional.
Allow Partial Closure	Select this check box to indicate that the LC must be partially closed during LC batch. If this option is checked, system will do the following as part of the Closure Batch: • If the entire LC amount is utilized, then the LC will be closed as existing • If the LC is partially utilized, then an event, PCLS (Partial Closure of LC) will take place. The Limits, Outstanding Liability and the Cash Collateral for the unutilized amount will be released. For example assume that an LC of USD 1000 is created. A Bill of USD 700 is created in initial stage by linking the above LC. On the expiry date of LC, as part of Closure batch (if this option is checked at the branch level), system will release the Limits, OS liability and Cash collateral for USD 300 by retaining USD 700 assuming that the Bill to which the LC is linked will be availed at the later stage.
Partial Closure Days after Expiry	Specify the number of days required for the partial closure of the LC after its expiry date. You specify the partial closure days only if the option Allow Partial Closure is selected. The system allows manual partial closure during the partial closure days, until the LC is closed. The system verifies the date arrived at after adding the number of partial closure days to the expiry date. If this date is later than the closure date of the LC contract, the system closes it on the actual closure date itself. The above rule applies to export LC contracts as well. This field is optional.

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Field	Description
Envelope Detail Message	Specify the message.
Validate Message Generation on Save	Specify this option to indicate Validate Message generation on contract save. If Validate Message Generation flag is checked: • System to validate message generation and provide appropriate error message during Contract Save. • All messages applicable for the Event to be validated and if any of the message generation fails, the system should provide appropriate error message. Repair Reason to be provided as error message during contract save. If flag is unchecked: • System will not validate message generation during Contract save, as per existing functionality. • On Message Preview, messages with Message Status and Repair Reason will be displayed. Message generation validation during contract save for conventional screens will be provided to the following screens:

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Field	Description
Accrual Entries Level	At the time of creating a product, you have specified • Whether accrual of Commission is allowed for the product. • The frequency with which the accrual entries should be passed. • The accounting entries that should be passed for the accrual event An LC will inherit the accrual frequency defined for the product under which it is processed. In the Branch Parameters screen, you indicate the level at which the accrual entries have to be passed. The level can be: • Product • Contract If you indicate that automatic accrual should be done at the product level, a single entry for all the LCs, for which commission was accrued automatically, will be passed. This helps reduce the time taken to pass individual entries. If you indicate that the automatic commission accrual process should pass accrual entries at the contract level, accrual entries will be passed for each LC for which commission was accrued automatically.

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Field	Description
Discrepancy Notice Period	Discrepancies are likely to be found while processing Incoming or Outgoing bills under LCs. You can specify a period within which the discrepancy details must be added to the bills. This period will be calculated from the date of presentation of the bills (which is typically the booking date of the bill) to the issuing bank/confirming bank. The system will display an override if the discrepancies are added to the bills (in the Bills – Contract Details screen) after the discrepancy notice period. For details on processing a bills contract, refer the 'Processing Bills chapter of the BC (Bills and Collections) User Manual.
Validate Message Generation on Save	Specify this option to indicate Validate Message generation on contract save. If Validate Message Generation flag is checked: • System to validate message generation and provide appropriate error message during Contract Save. • All messages applicable for the Event to be validated and if any of the message generation fails, the system should provide appropriate error message. Repair Reason to be provided as error message during contract save. If flag is unchecked: • System will not validate message generation during Contract save, as per existing function-ality. • On Message Preview, messages with Message Status and Repair Reason will be displayed. Message generation validation during contract save for conventional screens will be provided to the following screens:

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Field	Description
	• LC Contract Online (LCDTRONL) • LC Amendment (LCDAMEND) • LC Transfer (LCDTRANF) • Guarantee Contract Online (LCDGUONL) • Guarantee Amendment (LCDGUAMD) • Guarantee Claim Lodgement (LCDGCLM) • Guarantee Claim Settlement (LCDGCLP

3. On the **Letters of Credit Branch Parameters Maintenance** screen, click **Save.**

14.1.2 Process LC Batch

This topic provides the systematic instruction to process LC Batch Process.

CONTEXT:

Batches are run automatically. In the mandatory programs, all batches whichever are required will be maintained in sequence and that is triggered automatically as based on the maintenance in the **Mandatory Batch Program Maintenance** screen.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to the Homepage.

1. On the Homepage, type **EIDMANPE** in the text box, and click next arrow.
   STEP RESULT: The **Mandatory Batch Program Maintenance** screen is displayed.

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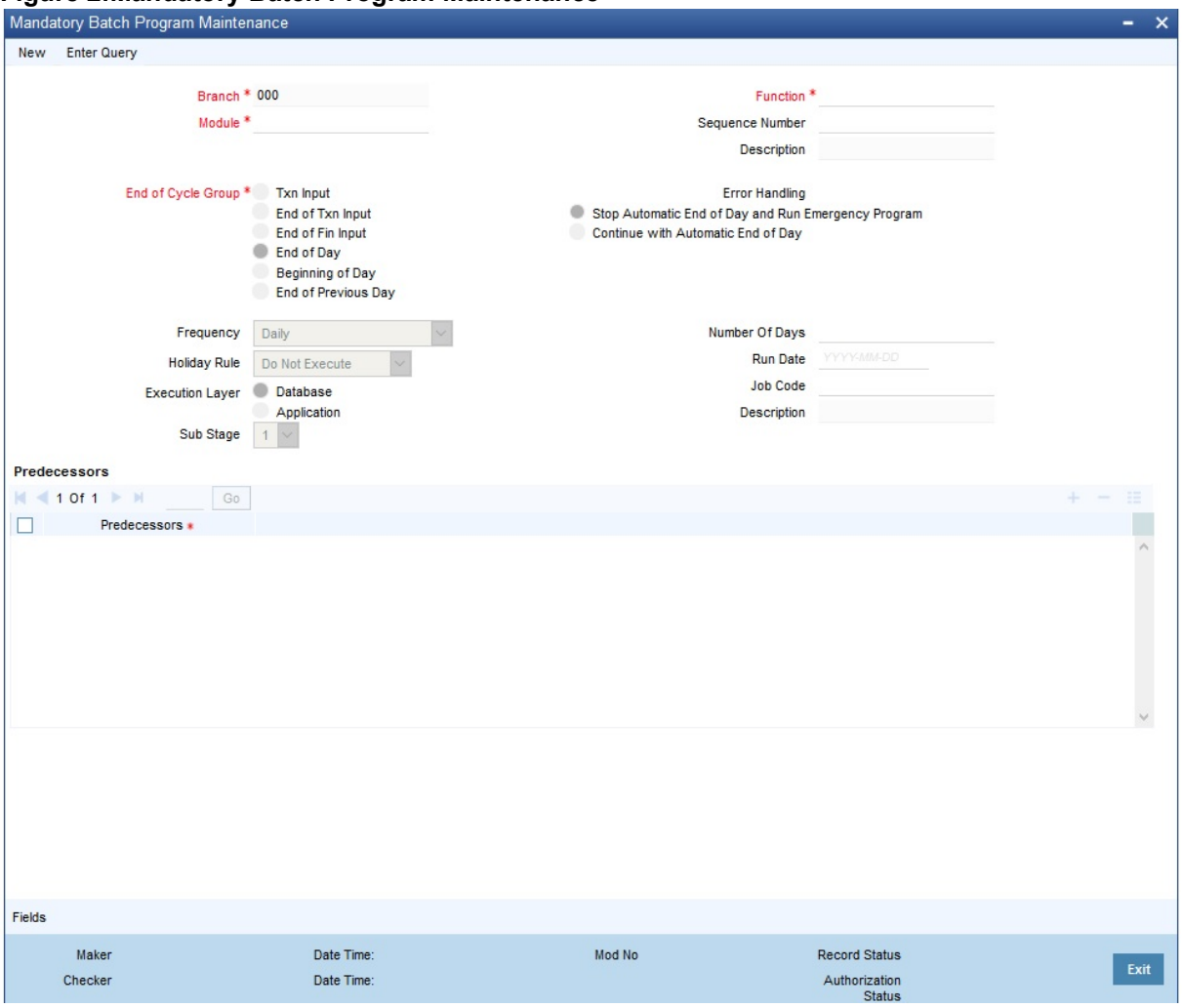
Figure 2:Mandatory Batch Program Maintenance



For more information on the fields, refer to the table reference given below:

Table 2: Mandatory Batch Program Maintenance

Field	Description
Module	Choose the module code from the option list.
Function Identification	Choose the function ID of batch that you wish to run. The list displays all batch processes available for the module. Select the appropriate one. You can configure the batch to be run at various stages of day like EOD, EOTI etc. For further details about this screen, refer the chapter Setting- up Mandatory Programs for EOD in the AEOD User Manual.

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14.1.3 Automatic Events Executed During Beginning of Day (BOD)

The Batch program when run as part of BOD processes the following events:

- Automatic liquidation of periodic commissions
- Automatic Reinstatement of an LC
- Calculation of periodic commission

14.1.4 Automatic Liquidation of Periodic Commission

The periodic commission components of an LC will be automatically liquidated, if the commission components fall due on or before the current system date. As a part of BOD, this function liquidates the commission components of the LC contracts, whose commission liquidation date is between the last working date and the current processing date.

The commission components that are liquidated by this function are posted to the accounts specified, in the settlements screen of the LC. This may be a customer's account or a receivable account. On liquidation of the commission components of an LC by the function:

- The necessary tax related entries associated with the liquidation will be passed
- The necessary debit advices will be generated
- The relevant accounting entries will be passed. Typically they would be

If collected in arrears:

Table 3: Accounting Entries

Role	Role Description	Amount Tag	Dr/Cr
COMM_CUST_ACC	Customer account	Commission	Dr.
CENC	Commission Earned Not Collected	Commission	Cr.

If collected in arrears

Table 4: Accounting Entries

Role	Role Description	Amount Tag	Dr/ Cr
COMM_CUST_ACC	Customer account	Accrual amount	Dr
COMM_RIA	Commission Received in Advance	Accrual amount	Cr

As a part of EOD, this function liquidates the commission components of all the LC contracts, for which commission liquidation date falls between the current processing date and the next working date.

If the next working day happens to fall in the next month, this function will pick up only those contracts whose commission liquidation date, falls within the current processing month.

The following reports will be generated when the commission components of the LC, are automatically liquidated:

- An activity report, which lists the contracts whose commission components were liquidated
- A report on the exceptions that were encountered during the liquidation of the commission components like account closed, no funds in the account, etc.

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14.1.5 Automatic Reinstatement of LC

All LC contracts, for which you had specified automatic reinstatement, will be reinstated when the batch process for the day, is run as part of BOD.

The revolving details specified for the LC, in the Contract Main screen, are used to reinstate the contracts. The reinstatement is done subject to the Maximum Liability and the Maximum LC Amount allowed for the contract. The unutilized credit is removed from the contingent entries for non-cumulative LCs.

For LCs that revolve in time, the LC Amount and the Maximum Liability Amount is reset based on the frequency of reinstatement (the value of frequency can be either Days or Months depending on the Units you specify for the contract). In the case of an LC, which revolves in value, the LC amount is reset when the current availability under the LC is reduced to zero. Thus, the reinstatement for LCs which revolve in value is done during beginning of day on the next day. It is done after the availment that makes the current availability to zero is made.

When LCs are automatically reinstated, the necessary accounting entries and advices specified for the event code REIN (reinstatement), will be passed automatically.

As a part of the BOD process, this function reinstates all the revolving LCs (specified with automatic reinstatement), which needs to be reinstated. This is determined by two factors:

- Whether the LC revolves in time and the next revolving date is less than or equal to the current date or
- The LC revolves in value and the unavailed amount under the LC, is reduced to zero by the availments that were made

During EOD, the auto reinstatements scheduled for the next day will be done under the following conditions:

- The next day is a holiday
- You have specified in the Branch Parameters table, that events scheduled for a holiday should be processed, on the working day before the holiday. If the next working day happens to fall in the next month, this function will pick up only LCs that has their next revolving date within the same month. The processing for such LCs will be done during BOD on the next working day.

> **NOTE:** All contracts that were automatically reinstated on a day, will appear in the Activity Report for the day. The exceptions encountered during the reinstatement i.e. the contracts, which should have got reinstated, but were not, will figure in the Exception Report.

14.1.6 Automatic Extension of Guarantee/SBLC

The Automatic Extension of Guarantees/SBLCs batch to be configured as part of LCEOD Batch:

- To be processed during BOD
- To be processed during previous EOD, if Extension date is a holiday.

Undertaking with Automatic Extension Period to be considered for automatic extension.

Automatic extension to be processed similar to amendment of expiry date without beneficiary confirmation.

- AMND event to be trigged
- Guarantee issue date will remain the same
- Revised Expiry Date to be computed based on Extension Period. Calendar Days to be considered for extension
    - If Extension Period is Days, revised expiry date to be Current Expiry Date + Number of Days

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- If Extension Period is ONEY, revised expiry date will be same day next year

- Tenor to be recomputed based on revised expiry date.
- Claim Expiry Date, Closure Date and Stop Date to be computed based on extended expiry date
- Commission to be computed for the extended period based on revised Claim Expiry Date
- Limit Tracking to be done based on the revised Claim Expiry Date
- No impact on Collateral
- Default amendment advice, GUA_AMND_INSTR, will be generated
- Default FFTs defined at Product will be applicable

Contracts for which Automatic extension has failed will be picked up during subsequent EODs.

Automatic extension will not be applicable beyond Final Expiry Date (Application

Date >= Final Expiry Date). Automatic extension will not be applicable if Notification period is provided.

If the newly derived Expiry Date falls beyond the Final Expiry Date, then system will update the New Expiry Date as Final Expiry Date (least of Final Expiry Date and Newly derived Expiry Date).

14.1.7 LCEOD Batch enhanced to support Liability Change Schedule

- To be processed during BOD
- To be processed during previous EOD, if processing date is a holiday

- Guarantees with Liability type as Time based to be processed :
  - System will initiate Guarantee amendment with decrease in Contract amount when liability type is decrease
  - System will initiate Guarantee amendment with increase in Contract amount when liability type is increase
- New event LAMS introduced to initiate liability change. Processing will be similar to amendment AMND.
- Maintenance:
  - LAMS event should be defined for applicable products
  - Accounting entries and Messages should be defined for LAMS event similar to AMND
- Processing will be similar to amendment (AMND) :
  - LAMS will be version creation event.
  - Liability change will be without Beneficiary Confirmation.
  - Commission will be computed for the increased/decreased (similar to amendment AMND)
  - Limit Tracking for increased / decreased amount (similar to amendment AMND)
  - Collateral will be collected or refunded (similar to amendment AMND)

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- Amendment advice, GUA_AMND_INSTR (MT767) , will be generated
- Accounting entries will be generated based on maintenance

- Liability change schedules failed will be picked up during subsequent EODs.

14.1.8 Processes Run during End of Day (EOD)

The Batch program when run as part of EOD processes the following events:

- Automatic closure of contracts
- Automatic accrual of commissions

14.1.9 Automatic Closure of LC

All LC contracts for which you had specified automatic closure and which are due for closure as of today, will be automatically closed when the batch processes for the day is run. The accounting entries specified for the closure will be passed.

If an LC is linked to an open insurance policy for which the option Update utilization Automatically is checked, then on this date, the system will decrease the utilization on the policy with the LC amount.

14.1.10 LC Auto Closure Batch

If the Auto Closure check box is checked at the contract level, then system will close those contracts. If the Allow Partial Closure option is checked at the branch level, then system does the following processing as part of the Closure Batch:

- If the entire LC amount is utilized, the system triggers PCLS event on the expiry of the partial closure days specified. The LC will be closed on the LC closure date.
- If the LC is partially utilized, then the system will fire an event PCLS' (Partial Closure of LC) and the Limits, Outstanding Liability and the Cash Collateral for the unutilized amount will be released.

For example, an LC of USD 1000 is created.

A Bill of USD 700 is created in Initial stage by linking the above LC.

The system initiates the automatic partial closure process after the expiry of the number of partial closure days specified in 'Letters of Credit Branch Parameters Maintenance' screen. As a part of the closure batch (if the new branch level flag is checked), the system releases the limits, OS liability and cash collateral for USD 300 by retaining USD 700 assuming that the Bill to which the LC is linked will be availed at the later stage.

Once PCLS event is fired for an LC contract, system does not allow any operation on the LC other than LC Closure (CLOS). You can reopen the closed LC as existing. While reopening the LCs for which PCLS has fired earlier, the Limits will be tracked, OS Liability and Cash collateral will be increased to the extent of the amount released as part

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of PCLS. In the above example, Limits will be tracked for USD 300 and the OS Liability and Cash collateral will be increased for USD 300.

After PCLS is fired on the LC contract, if the Bill contract to which the LC is linked is reversed, the Limits, OS Liability and the Cash Collateral will not be released automatically. You have to manually close the LC.

System does not release the linkages to the LC automatically, as part of PCLS firing during batch. This has released manually as part of manual partial closure. The above processes are skipped for the LC contracts under the product for which the 'Revolving' is 'Yes'. System manually handles the generation of MT799.

In case of a partially confirmed export LC contract, the system excludes the bill amount in the initial stage from the confirmed and unconfirmed portions.

For example consider an export LC with the following details:

LC Amount : GBP 10000

Confirmed Amount : GBP 7000

Unconfirmed Amount: GBP 3000

By linking this LC, a bill of GBP 2000 has been created at Initial stage.

During partial closure, the system releases the liability, limits and cash collateral for GBP 8000. The amount of GBP 2000 is retained as the bill to which the LC is linked may be availed at a later stage.

The system passes the following entries on PCLS:

Table 5: PCLS

Dr/ Cr	Account Role Code	Amount Tag	LCY Amount	LCY Amount Description
Dr	LC_OCU_OFFSET (Unutilized Credit Offset)	UCNF_LIAB_OS_AMT	3000	Unconfirmed LC Amount
Cr	LC_OCU (Outstanding Credit Unutilized)	UCNF_LIAB_OS_AMT	3000	Unconfirmed LC Amount
Dr	LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_OS_AMT	5000	Confirmed LC Amount
Cr	LC_CNF (Confirmation of LC)	CNF_LIAB_OS_AMT	5000	Confirmed LC Amount

When the bill is booked in the final stage, AVAL event is triggered. The system initially considers the confirmed portion on AVAL event.

The bill amount in initial stage, GBP 2000, will be excluded from the confirmed portion. The remaining GBP 5000 will released. On the unconfirmed portion, the entire amount of GBP 3000 will be released.

14.1.11 LC Automatic Status Update Batch

During EOD operations, the status update batch automatically processes status changes of LC contracts. The batch examines the contracts for the status of the check box Auto Status Change. If this box is checked, the batch processes status update and derives the new status based on the defined rules. The field Derived Status on the contract screen is updated with the new status.

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Once the LC status is updated, the system posts the entries related to status processing as part of LCEOD batch. If the status processing basis is set as Branch or CIF at the branch level, the entries are posted as part of Group Level Status Change batch.

If status processing basis is set as 'Contract' at the branch level, the system performs one of the following actions:

- If the computed status is worse than the user defined status, a forward status change is triggered.
- If the computed status is better than the user defined status, a backward status change is triggered
- For the current status, if the options Forward and Reverse are not checked in the preferences, then status change does not take place.

14.1.12 Status Change Batch Processing

For the LC module the Status change batch will be run along with the customer/Group and apply worst status change for the customer. This batch will use the status change events.

You can trigger the batches to run before the Common Status Change batch The following given batches can be run in any order:

- LCEOD
- BCAUSTCH

If 'Status Processing' is at Individual Contract Level, then system will trigger status change based on the Customer Credit rating for the customer of the Contract /Account booked. The other contracts of the customers in the same Group will not be impacted. However if the 'Status Processing' is at CIF/Group level individual module (LC,CL, CI, MO, CA, IA and BC) batches will be updating common storage with the derived status of each contract and CIF/Group level status will be triggered by the common status change batch. The common status change batch will call the individual module function for status change processing.

14.1.13 Automatic Accrual of Commission

When the batch process is run as part of EOD, the commission components of the active (authorized and not yet liquidated) LC contracts will be accrued. Accrual is usually performed from the last liquidation date to the current

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date. Since commission is calculated for rounded periods, the final accrual on the expiry date will be for the full rounded period.

When the accrual is done, the relevant accounting entries for the accrued components will be passed. The internal accounts will be updated with the accrual related details.

Typical accounting entries that are passed include:

If collected in Arrears

Table 6: Accounting Entries

Role	Role Description	Role Type	Amount Tag	Dr/Cr
CENC	Commission earned not collected.	Asset	Accrual amount	Dr
COMM_INC	Commission earned	P&L	Accrual amount	Cr

If collected in Advance

Table 7: Accounting Entries

Role	Role Description	Role Type	Amount Tag	Dr/Cr
COMM_RIA	Commission received in advance.	Asset	Accrual amount	Dr
COMM_INC	Commission earned	P&L	Accrual amount	Cr

The level at which accrual entries are passed depends on your definition of branch parameters. To recall, the accrual entries can be configured to be passed either at the contract level or the product level.

Either way, the details of accruals for each contract will be available in the Accrual Control List. The details of this report, the procedure for generation and the contents are discussed in the topic on Reports.

14.1.14 Memo Accrual of Commission

The memo accrual function does not generate any accounting entries nor does it mark the contracts as accrued. It only computes the accrual amount as it would be computed for a regular accrual and reports the accrued figures,

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without updating the accrual and P&L accounts. The commission accrued by the function, is reported in the Memo Accrual Control report. The content of this report is the same as that of the Accrual Control report.

14.1.15 Accrual Control Report

The accrual control report lists the LCs for which accrual entries were passed as of the current date.

14.1.16 Selection Options

You can configure this report to be triggered automatically, as part of the batch processes run at EOD. The report can also be generated at any time in the day from the Reports menu. If the report is generated as part of EOD, the report will by default list the details of the accruals that were made, as of the last accrual date.

If you generate the report from the Reports menu, you can indicate the date for which, you want details of LCs for which commission was accrued. You can also indicate the type of accrual for which you want details. The options available are:

- **Actual -** The actual accrual report will contain details of the actual accrual entries that were passed as of the date you have indicated.
- **Memo -** The memo accrual report just gives the details of the accruals due to an LC, as of a particular date. This will be a projected figure, without the actual accounting entries for accruals being passed. The memo accrual control report can be generated only after you run the memo accrual function.

14.1.17 Contents of Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the user who generated the report, the branch code, the date and time and the page number of the report.

Body of the Report

The report contains the following details:

Table 8: Contents of Report

Fields	Description
Contract Ref No	This is the reference number of the LC to which the accrual details are related.
Component	This is the commission component that has been accrued.
CCY	This is the currency of the commission component.
Current accrued amount	This is the amount that was accrued for the component, on the last accrual date.
Amount accrued to date accrued amount	This is the total amount that has been accrued, for the component, till date.

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14.1.18 Generate Tracers

For an LC, the following types of tracers can be generated:

- The acknowledgment tracer (sent to the advising bank when an import LC is issued and an acknowledgment is sought.
- The charge-commission tracer (sent to the party who has to bear the commission or charges for an LC that has been processed, pending the payment of the charge or commission)
- The confirmation tracer (sent to the confirming bank, seeking a letter of confirmation)

These tracers are generated at a frequency, specified for the LC. On the day they have to be generated, the EOD processing: Tracer generation function will generate them. This function should be run after the End of Financial Input (EOFI) has been marked for the day.

14.1.19 Execute Tracer Generation Function

This function should be run after the end-of-financial-input (EOFI) has been marked for the day. After the successful completion of the function, the tracers will be put in the ungenerated directory of the Outgoing Message Browser. You should generate them from there.

14.1.20 Straight through Processing of SWIFT Messages

Oracle Banking Trade Finance supports Straight through Processing (STP) of the following messages:

- MT710
- MT707
- MT730
- MT740
- MT742
- MT768

As part of STP processing, for some of the messages, Generated Reference Number needs to be updated in the Incoming message data source with Contract Reference Number. They are:

- MT742 Reimbursement Claim
- MT754 Advice of Payment/Acceptance/Negotiation
- MT700 Issue of a Documentary Credit
- MT710 Documentary Credit
- MT740 Authorization to Reimburse
- MT747 Amendment to an Authorization to reimburse
- MT707 Amendment to documentary credit

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- MT705 Pre-Advice

For MT202 the value in tag 21 is updated as Generated reference Number.

The Generated Reference Number is not updated automatically for the following messages:

- MT400 Advice of Payment
- MT410 Acknowledgment
- MT430 Amendment For Instructions
- MT730Acknowledgment Message
- MT768 Acknowledgment for guarantee amendment

NOTE: If the above messages are processed successfully, then the processed contract reference number is updated as Generated Reference Number.

14.1.21 STP of MT710 - Advise of Third Bank's Documentary Credit

The MT710 is sent by the Advising Bank that has received a documentary credit (MT700) from the Issuing Bank. The message is sent to the Advise through Bank (bank advising the beneficiary) and is used to advise the receiver about the terms and conditions of a documentary credit.

You can upload the incoming MT710 as export LCs in Oracle Banking Trade Finance. The following table lists the mapping that should exist between the SWIFT tags in MT710 and the fields in the LC Contract screen.

Table 9: SWIFT tags in MT710 and the fields in the LC Contract

Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
M	27	Sequence of Total		This field identifies whether MT711 is sent as part of MT710.
M	40B	Form of Documentary Credit	Transferable	The different tag values for this field and the corresponding FCC field value is given in 'Table A'.
M	20	Senders Reference	Their Reference for party 'ABK'	
M	21	Documentary Credit Number	Their Reference for party 'ISB'	
M	31C	Date of issue	Issue date and effective date	

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
M	31D	Date and place of expiry	Expiry date and Expiry place	
M	52A or D	Issuing bank	Party details of ISB	The party details will be fetched using BIC code if 52A is present else the party details needs to be fetched using D to A converter. In case counterparty is not found then 'Walk-in customer' will be used.
O	51A or D	Applicant bank	Party details of APB	The party details will be fetched using BIC code if 51A is present else the party details needs to be fetched using D to A converter. In case counterparty is not found then 'Walk-in customer' will be used.
M	50	Applicant	Party details of APP	The party details will be fetched using Name of the party. In case counterparty is not found, then 'Walk-in customer' will be used.
M	59	Beneficiary	Party details of 'BEN' and customer details in Main screen	The party details will to be fetched using Name of the party. In case counterparty is not found then 'Walk-in customer' will be used.
M	32B	Currency code and amount	LC currency and LC amount	-

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	39A	Percentage Credit Amount Tolerance	About clause, positive and negative tolerance	If not present then about clause should be 'None'. If present, the about clause should be 'About' with positive and negative tolerance
O	39C	Additional Amounts Covered	Additional amounts covered in the 'Others' tab	-
M	41A or D	Available with…by…	Credit details of LC (Type, mode and available with)	For details, refer 'Table B' below.
O	42C	Draft at	Credit details	-
O	42A	Drawee	Credit details	-
O	42M	Mixed Payment Details	Credit details	-
O	42P	Deferred Payment Details	Credit details	-
O	43P	Partial Shipments	Partial shipment allowed	If the tag value is 'ALLOWED', Partial Shipment will be 'Y'. For any other value of the tag, it will be 'N'.
O	43T	Transhipment	Transhipment allowed	If the tag value is 'ALLOWED', FCC value will be 'Y'. For any other value of the tag, it will be 'N'.
O	44A	Loading on board/dispatch	Shipment From	-
O	44B	For Transportation To	Shipment To	-
O	44C	Latest Shipment Date	Latest Shipment Date	-

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	44D	Shipment Period	Shipment Period	-
O	45A	Description of Goods and Services	Goods Description	-
O	46A	Documents Required	Document Details	-
O	47A	Additional Conditions	FFT Information	Tag 47A will be uploaded as FFT with FFT code as 'UPLD_COND' and message type as 'ADV_THIRD_BANK'.
O	71B	Charges	Charges from Beneficiary in 'Others' tab.	-
O	48	Period of Presentation	Period for Presentation in 'Others' tab.	-
M	49	Confirmation instructions	Operation Code and May Confirm	Refer 'Table C' for details.
O	53A or D	Reimbursing Bank	Party details of 'REB'	The party details would be fetched using BIC code if 53A is present else the party details needs to be fetched using D to A converter.
O	78	Instructions to paying /acc/ neg bank	FFT	Tag 78 would be uploaded as FFT with FFT code as 'INSTRUCTION' and message type as 'ADV_THIRD_BANK'.

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	57A or D	Advise thru bank	Party details of 'ATB'	The party details will be fetched using BIC code if 57A is present else the party details needs to be fetched using D to A converter.
O	72	Sender to receiver info	Internal remarks/FFT	Tag 72 will be uploaded as FFT with FFT code as 'SND2RECINFO' and message type as 'ADV_THIRD_BANK'.

Table 10: Table A

Tag value	Transferable (Oracle Banking Trade Finance value)
IRREVOCABLE	N
REVOCABLE	N
IRREVOCABLE TRANSFERBALE	Y
REVOCABLE TRANSFERABLE	Y

Table 11: Table B

Tag value	Type (Oracle Banking Trade Finance field value)	Mode (Oracle Banking Trade Finance field value)	With (Oracle Banking Trade Finance field value)
Payment	Straight	Sight	
Acceptance	Straight	Acceptance	
Negotiation	Negotiable	Negotiation	
Def payment	Straight	Deferred	
Mixed pymt	Straight	Mixed	
Option A			1st line
Option D			1st 4 lines

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Table 12: Table C

Tag value	Type (Oracle Banking Trade Finance field value)	Mode (Oracle Banking Trade Finance field value)
CONFIRM	Advise and confirm	N
MAY ADD	Advise	Y
WITHOUT	Advise	N

During the booking of an export LC, MT711 will be considered for uploading goods description (field 45B), document details (field 46B) and additional conditions (field 47B). The existence of MT711 for MT710 will be checked from field 27 of MT710. MT711 SWIFT record will be fetched from the incoming browser using the reference number from field 20 of MT710.

The system will arrive at the queue through which MT710 should be routed using the STP rule maintenance. Based on the queue and message type, the system will identify the product for the LC contract from the product mapping maintenance where a queue is mapped to the product. The closure date of the LC will be derived from the product (expiry date in field 31D + closure days maintained in the LC product). The party details of advising bank ABK in export LC will be derived from the sender reference number.

If all MT711 messages are not present in the incoming message browser, then the system will stop processing the corresponding MT711 and move on to process the next MT710 in the queue. Field 27 of the message will be used to identify the number of MT711 messages associated with an MT710.

The STP process will create authorized or unauthorized export LC based on the post upload status maintained in the **Upload Source Preferences** screen.

14.1.22 STP of MT707 - Amendment to Documentary Credit

Upload of MT707 triggers amendment of an export LC contract. The contract reference number on which the amendment needs to be triggered is derived primarily based on the value of field 21 in the MT707. The system fetches the contract reference number of the export LC contract using field 21. If the reference is not found, then it fetches the user reference number using field 21. If the value in field 21 is ‘NONREF’, the system will check for field 23.

If field 23 exists, then it will fetch the contract reference number using party as ‘ISB’ and the issuing bank reference number from field 23. If the contract reference is not found then the system will reject the record. If field 23 doesn’t exist then the system will fetch the contract reference number using party as ‘ISB’ and reference number of party ‘ISB’ from field 20. If the contract reference number is not found for above combination, then it will fetch the contract

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reference number using party as ‘ABK’ and reference number of party ‘ABK’ from field 20. If the contract reference is not found, then the system will reject the record.

The system fetches the amendment amount from field 34B. If the currency in field 34B does not match the currency of the existing contract, then system will reject the record.

The system fetches the new expiry date of the contract from field 31E. The following table lists the mapping that should exist between the SWIFT tags in MT707 and the fields in the LC Contract screen.

Table 13: SWIFT tags in MT707 and the fields in the LC Contract

Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
M	20	Senders reference		Not needed for amendment
M	21	Receiver reference	Contract reference or user reference of LC contract	
O	23	Issuing bank reference	Their reference of party ‘ISB’	LC reference in issuing bank
O	31C	Date of issue		Not needed for amendment.
O	52A	Issuing bank		Not needed for amendment.
O	30	Amendment Date	Issuing bank amendment date	The system will defaults the application date in amendment initiation date.
O	26E	Number of amendment	amendment number in others tab	
M	59	Beneficiary		Not needed for amendment
O	31E	New date of expiry	Expiry date	
O	32B	Increase of amount		
O	33B	Decrease of amount		
O	34B	New documentary credit amount after amendment	LC amount during amendment	

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	39A	Percentage credit amount tolerance	About clause, positive and negative tolerance	If not present then about clause should be 'None'. If present then the about clause should be 'About' with positive and negative tolerance
O	39C	Additional amounts covered	Additional amounts in others tab	
O	44A	Loading on board/dispatch	Shipment from	
O	44B	For transportation to	shipment to	
O	44C	Latest shipment date	Latest shipment date	
O	44D	Shipment period	Shipment period	
O	72	Sender to receiver info	FFT	Tag 72 would be uploaded as FFT with FFT code as 'SND2RECINFO' and message type as 'AMD_EXP_CR'

The system will check for the following while processing a SWIFT upload:

- If field 34B is present then the following need to be available:
  - If field 32B is present, then the difference between the amount in 34B and current LC amount should be equal to the amount in 32B.

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- If field 33B is present, then the difference between the current LC amount and amount in 34B should be equal to the amount in 33B.

If the amount after amendment is less than the availed amount, then system will reject the record. The system creates a new version of an export LC after amendment upload. The STP process creates an authorized or unauthorized amendment record based on the post upload status maintained in the Upload Source Preferences screen.

14.1.23 STP of MT799 – Amendment of LC

MT799 is a free format message generated as part of internal amendment. While amending LC Contract if the Increment Amendment Number:

- Is checked then MT707 swift message is generated.
- Is unchecked then the system generates LC_AMND_INSTR in MT799 format. The tag 79 of the MT799 with the content of tag 79 of MT707.

NOTE: Both financial and non-financial amendments are considered as internal amendment in LC Contract online screen (LCDTRONL) irrespective of Beneficiary confirmation.

14.1.24 STP of MT730 – Acknowledgment

MT730 can be generated in response to MT707 and MT710.

14.1.24.1 Acknowledgment of MT707

During LC amendment, MT730 is generated if the media is ‘SWIFT’ and message type is ‘LC_ACK_AMND’. The following table lists the mapping between the SWIFT tags in 730 and the fields in the LC Contract screen.

Table 14: SWIFT tags in 730 and the fields in the LC Contract

Status	Tag value	Description	Oracle Banking Trade Finance field value
M	20	Sender’s reference	Contract reference or user reference
M	21	Receiver reference	Their reference of party ‘ISB’
O	25	Account identification	Account of ISB in others tab
M	30	Date of message being acknowledged	System date
O	32B	Amount of charges	Charge currency and charge amount of ISB in others tab
O	71B	Details of charges	Charges from ISB
O	72	Sender to receiver information	FFT code ‘SND2RECINFO’ and message type as ‘LC_ACK_AMND’

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14.1.24.2 Acknowledgment of MT710

MT730 is sent to the issuing bank to acknowledge the receipt of MT700. Oracle Banking Trade Finance also allows you to send an acknowledgment from the advice through bank to the advising bank in order to acknowledge the receipt of MT710 (Advice of third bank).

The system marks the receiver of the message as ‘ABK’ for message types ‘LC_ACK_ADVICE’ and ‘LC_ACK_AMND’. If ‘ABK’ and ‘ISB’ parties are present for an LC contract, then the receiver of the message will be ‘ABK’. The receiver of this message will be ‘ISB’ only when ‘ABK’ is not present in the parties list. This process is applicable for the following events if the message type is ‘LC_ACK_ADVICE’:

- BADV
- BCFM

The process is applicable for the following events if the message type is ‘LC_ACK_AMND’:

- AMND
- AATC
- APAC
- APAD

The following table lists the mapping that should exist between the SWIFT tags in MT730 and the fields in the LC Contract screen:

Table 15: SWIFT tags in the LC Contract

Status	Tag value	Description	Oracle Banking Trade Finance field value
M	20	Sender’s reference	Contract reference/user reference
M	21	Receiver reference	Their reference of party ‘ABK’
M	30	Date of message being acknowledged	System date
O	72	Sender to receiver information	FFT code ‘SND2RECINFO’ and message type as ‘LC_ACK_AMD’ or ‘LC_ACK_ADVICE’

For the automatic generation of MT730 from an export LC, you need to link the message ‘LC_ACK_ADVICE’ to the ‘BADV’ and ‘BANC’ events at the product level. The post-upload status in the ‘Upload Source Preferences’ screen should be ‘Authorized’. The contract authorization at the time of contract upload will trigger the MT730 generation process. For manual generation of MT730 from an export LC, you need to ensure the same advice mapping to the

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events as mentioned for automatic generation. However, status in the ‘Upload Source Preferences’ screen should be ‘Unauthorized’. MT730 will then be generated during manual authorization of the export LC.

14.1.25 STP of MT740 - Authorization to Reimburse

STP of MT740 triggers creation of an import LC with the operation code Reimbursement. The product for this import LC is fetched from the STP product mapping maintenance. The system check for the following during the STP:

- The product type of the LC product is ‘Reimbursement’ or not
- The operation code of the LC contract is ‘Reimbursement’ or not.

The following table lists the mapping that should exist between the SWIFT tags in MT740 and the fields in the LC Contract screen.

Table 16: SWIFT tags in MT740 and the fields in the LC Contract

Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
M	20	Documentary credit number	Their reference of party ‘ISB’	
O	25	Account identification	Account of Issuing bank in others tab	
O	31D	Date and place of expiry	Expiry date and place of expiry	
O	58A or D	Negotiating bank	Party details of ‘ABK’	The party details would be fetched using BIC code if 58A is present else the party details needs to be fetched using D to A converter. In case counterparty is not found then Walk in customer would be used
O	59	Beneficiary	Party details of ‘BEN’	The party details would be fetched using name of the party
M	32B	Credit amount	LC currency and LC amount	

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	39A	Percentage credit tolerance	About clause, positive and negative tolerance	If not present then about clause should be 'None'. If present then the about clause should be 'About' with positive and negative tolerance.The system should calculate Max LC amount = LC amount+ Tolerance.
O	39C	Additional amounts covered	Additional amounts covered in others tab	
M	41A or D	Available with. by	Credit details of Teletype, mode and available with)	Refer 'Table D' for details.
O	42C	Drafts at	Credit details	
O	42A or D	Drawee	Party details of 'APP'	The party details would be fetched using BIC code if 42A is present else the party details needs to be fetched using D to A converter. In case counterparty is not found then Walk in customer would be used
O	42M	Mixed payment details	Credit details	
O	42P	Deferred payment details	Credit details	
O	71A	Reimbursing bank charges	Charges from in others tab	Refer 'Table E' for the tags. If the tag is not present then charges from should be 'OUR'.

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	71B	Other charges	FFT	Tag 71 would be uploaded as FFT with FFT code as '71BCHARGES' and message type as 'LC_ACK_ADVICE'.
O	72	Sender to receiver info	FFT	Tag 72 would be uploaded as FFT with FFT code as 'SND2RECINFO' and message type as 'LC_ACK_ADVICE'.

Table 17: TABLE D

Tag value	Type (Oracle Banking Trade Finance value)	Mode (Oracle Banking Trade Finance value)	With (Oracle Banking Trade Finance value)
Payment	Straight	Sight	
Acceptance	Straight	Acceptance	
Negotiation	Negotiable	Negotiation	
Def payment	Straight	Deferred	
Mixed pymt	Straight	Mixed	
Option A			1st line
Option D			1st 4 lines

Table 18: TABLE E

Tag value	Charges From
CLM	Claimants
OUR	Ours

The closure date is driven by the closure days maintained in the LC product. The party details of issuing bank 'ISB' in the import LC is derived from the header details using the BIC present in tag 1. This value corresponds to the CIF of the LC contract. The party details of claiming bank 'CLB' in the import LC are derived using field 41A or D. These

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details are updated in the ‘Parties’ tab of the import LC contract. If value in field 41D is ‘ANY BANK’, then the system will not update the party type as ‘CLB’.

The STP process creates authorized or unauthorized LC contract based on the post upload status maintained in the ‘Upload Source Preferences’ screen. The system triggers the event ‘BISS’ after the upload of MT740.

If you modify the LC amount, the undertaken amount will not be impacted. However, the non-undertaken amount will be respectively modified based on the change in LC amount.

If the check box Undertake Entire LC on STP is selected on Letters of Credit branch Parameters Maintenance screen, the system will pass the following entries on receipt of MT740:

Table 19: Accounting Entries

Dr/ Cr	Account Role Code	Amount Tag	Amount Tag Description
Dr	LC_OCU_OFFSET (Unutilized Credit Offset)	REIM_UND_AMT	Reimbursement Undertaking Amount
Cr	LC_OCU (Outstanding Credit Unutilized)	REIM_UND_AMT	Reimbursement Undertaking Amount

f the check box **Undertake Entire LC on STP** is not selected, the system will pass the following entries on receipt of MT740

Table 20: Accounting Entries

Dr/ Cr	Account Role Code	Amount Tag	Amount Tag Description
Dr	LC_REM_NU_OFF	REIM_NON_UND_AMT	Reimbursement Non-undertaking Amount
Cr	LC_REM_NU	REIM_NON_UND_AMT	Reimbursement Non-undertaking Amount

NOTE: While liquidating a bill under the LC, the system verifies the liquidation amount and the undertaken amount. If the liquidation amount is greater than the undertaken amount, the system displays an override message. You may choose to proceed or cancel.

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14.1.26 STP of MT747 – Amendment to an Authorization to Reimburse

You can upload MT747 as an LC amendment upload. The system fetches the contract reference number on which the amendment needs to be triggered based on field 20 of the message.

It fetches the value of 'Their reference' field for the party 'ISB' using field 20. If the reference is not found then it will reject the record. The following table lists the mapping that should exist between the SWIFT tags in MT747 and the fields in the LC Contract screen:

The following table lists the mapping that should exist between the SWIFT tags in MT730 and the fields in the LC Contract screen:

Table 21: SWIFT tags in MT747 and the fields in the LC Contract

Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
M	20	Documentary credit number		Reference Used for triggering amendment on LC contract
O	21	Reimbursing bank reference		
M	30	Date of original authorization to reimburse		
O	31E	New date of expiry	Expiry date	
O	32B	Amount Increase		
O	33B	Amount decreased		
O	34B	New amount after amendment	LC amount during amend	
O	39A	Percentage credit tolerance	About clause, positive and negative tolerance	If not present then about clause should be 'None'. If present then the about clause should be 'About' with positive and negative tolerance
O	39C	Additional amounts covered	Additional amounts covered in others tab	

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Status	Tag value	Description	Oracle Banking Trade Finance field value	Remarks
O	72	Sender to receiver info	FFT	Tag 72 would be uploaded as FFT with FFT code as 'SND2RECINFO' and message type as 'LC_ACK_ADVICE'.
O	77A	Narrative	FFT	Tag 72 would be uploaded as FFT with FFT code as 'NARRATIVE' and message type as 'LC_ACK_ADVICE'.

The STP process creates an authorized or unauthorized amendment record based on the post upload status maintained in the 'Upload Source Preferences' screen. The system creates a new version of the import LC after amendment upload and triggers the 'AMND' event. If field 21 does not have the LC contract reference, the system will reject the record. If field 34B is present, the system will check for the following:

- If field 32B is present, then the difference between the amount in 34B and the current LC amount should be equal to the amount in 32B.
- If field 33B is present then the difference between the current LC amount and the amount in 34B should be equal to the amount in 33B.
- The amount after amendment should not be less than availed amount.
- The new expiry date should not be before system date.
- The new amount after amendment amount should not be less than the outstanding amount.

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14.1.27 STP of MT768 – Acknowledgement of a Guarantee Message

SWIFT MT768 can be uploaded into Oracle Banking Trade Finance through STP. The following table lists the mapping that should exist between the SWIFT tags in MT768 and the fields in the LC Contract screen:

The following table lists the mapping that should exist between the SWIFT tags in MT730 and the fields in the LC Contract screen:

Table 22: SWIFT tags in MT768 and the fields in the LC Contract

Status	Tag Value	Description	Oracle Banking Trade Finance field value
M	20	Transaction Reference Number	ABC's Reference Number
M	21	Related Reference Number	Contract reference or user reference of LC contract
O	25	Account Identification	Account of ISB in others tab.
M	30	Date of Message being Acknowledged	ABK’s Acknowledgment Date
O	32a	Amount of Charges	
O	57a	Account with Bank	
O	71B	Details of Charges	
O	72	Sender to Receiver Information	FFT Information

Values in fields 20 and 30 are updated in the LC contract screen on upload. The system triggers the event ‘ACKB’ on the uploaded LC Contract.

14.1.28 STP of MT759 for LCs, Guarantees and SBLCs

On receive of MT759 as STP, the message will be linked as incoming message to appropriate contract. On click of 'All Messages' button, MT759 message can be viewed. This will just be an information message and does not have any impact on LC life cycle. No event will be triggered. A per existing functionality, MT759 (ANCILLARY_MESG) will be generated for the following swift messages on their corresponding events and STP of the same will be supported.

Table 23: SWIFT tags in MT759 and the fields in the LC Contract

Status	Tag Value	Description	Oracle Banking Trade Finance field value
M	20	Undertaking Number	No Impact
O	21	Beneficiary Reference Number	Tag considered to identify the claim. Hence Tag 21 to be available in the message.

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Status	Tag Value	Description	Oracle Banking Trade Finance field value
M	52a	Issuer	No Impact
M	30	Demand Submission Date	Tag considered to identify the claim
M	32B	Demand Amount	Tag considered to identify the claim
M	77J	Reason for Refusal	Uploaded against FFT code 77JREFREASON
O	77B	Disposal of Documents	Uploaded against FFT code 77BDISPDOCS
O	72Z	Sender to Receiver Information	Uploaded against FFT code SND2RECMT786
O	23X	File Identification	Uploaded against FFT code 23XFILEIDENT

14.1.29 STP of MT760 for Guarantees and SBLCs

STP processing of MT760, system will create Advice of Guarantee/Advice of SBLC contract.

Resolution of Advice of Guarantee/Advice of SBLC product will be based on Tag 22D (Form of Undertaking).

Rule Maintenance to be done based on Tag 22D to resolve the product for contract creation. Separate queue to be maintained for Guarantee and SBLC products and product mapping (MSDPRDMP) to be done accordingly.

Each Tag in MT760 will be updated in Guarantee/SBLC contract as below:

Table 24: SWIFT tags in MT760 and the fields in the LC Contract

Status	Tag Value	Description	Oracle Banking Trade Finance
M	15A	Sequence A	No Impact
M	22A	Purpose of Message	No Impact – STP supported only for normal guarantee (ISSU). Others to be operationally controlled.
O	72Z	Sender to Receiver Information	FFT Upload against FFT code SND2RECMT760
O	23X	File Identification	FFT Upload against FFT code 23XFILEIDENT
M	15B	Sequence B	No Impact
M	20	Undertaking Number	Uploaded against Source Reference Number
M	30	Date of Issue	Issue Date of Undertaking

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Status	Tag Value	Description	Oracle Banking Trade Finance
M	22D	Form of Undertaking	Product Resolution done based on Form of Undertaking: Advice of Guarantee Product will be resolved if Form of Undertaking is DGAR and Purpose of Guarantee is ISSU Advice of SBLC Product will be resolved if Form of Undertaking is STBY and Purpose of Guarantee is ISSU
M	40C	Applicable Rules	Will be uploaded as below : 4a - Applicable Rules in Preference - Other Details 35x - Rule Narrative
M	23B	Expiry Type	Validity Type will be Limited if Expiry Type is FIXD Validity Type will be Unlimited if Expiry Type is OPEN or COND
O	31E	Date of Expiry	Uploaded in Expiry Date
O	35G	Expiry Condition/Event	Uploaded in Expiry Condition
O	50	Applicant	Uploaded as Applicant details - Party Type – APP
O	51	Obligor/Instructing Party	Uploaded as Obligor details - Party Type – OBP
O	52a	Issuer	Uploaded as Issuing Bank details - Party Type – ISB
O	59a	Beneficiary	Beneficiary Details : If 59 - Parties - BEN - Name and Address1, Address2, Address3 If 59A - If '/' available, details populated in Other Addresses If '/' not available and is a valid BIC (To be verified in STTM_CUSTOMER) then BIC to be populated in Address1 else details to be populated in Name and Address1, Address2, Address3
M	56a	Advising Bank	No impact

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Status	Tag Value	Description	Oracle Banking Trade Finance
M	23	Advising Bank Reference	No impact
O	57a	Advise Through' Bank	Uploaded as ATB Party Type
O	32B	Undertaking Amount	Uploaded in Contract Amount and Currency
O	39D	Additional Amount Information	Uploaded against FFT Code 39DADDAMTINF
M	71D	Charges	Uploaded in Charges from Beneficiary
O	45C	Document and Presentation Instructions	Uploaded Documents against document code : UPLD_DOC_<>
O	77U	Undertaking Terms and Conditions	Uploaded in Terms and Conditions 77U from Extension messages also considered for upload. Type will be Guarantee Terms and Conditions will be populated with details System will extract 32000 characters and upload Maximum possible entries of Guarantee type would be 3
O	49	Confirmation Instructions	Operation code is resolved. Tag 49 is not applicable for Guarantees Operation Code will always be 'ADV' for Guarantees For SBLC operation code will be resolved in a similar way like LC
M	58a	Requested Confirmation Party	Uploaded in Requested Confirmation Party
O	44H	Governing Law and/or Place of Jurisdiction	Uploaded against FFT Code 44HGOVRNLAW
O	23F	Automatic Extension Period	Uploaded in Automatic Extension Period and Automatic Extension Details
O	78	Automatic Extension Non-Extension Notification	Uploaded in Non-Extension Details

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Status	Tag Value	Description	Oracle Banking Trade Finance
O	26E	Automatic Extension Notification Period	Uploaded in Non-Extension Notification Period
O	31S	Automatic Extension Final Expiry Date	Uploaded in Final Expiry Date
O	48B	Demand Indicator	Uploaded in Claim Indicator
O	48D	Transfer Indicator	Uploaded in Transferrable flag
O	39E	Transfer Conditions	Uploaded in Transfer Conditions
O	45L	Underlying Transaction Details	Uploaded against FFT Code : 45LTRNDTLS
O	24E	Delivery of Original Undertaking	Uploaded against FFT Code : 24EDELORGUND
O	24G	Delivery To/Collection By	Specifies to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. No Impact

- FFTs will be available in MT760 (GUARANTEE) generated for ATB. If ATB is not a party, FFTs to be viewed from incoming message in *All Messages*
- For Upload of Tag 45C in sequence B, Document Codes to be maintained in Document Maintenance Screen with Doc Code as UPLD_DOC_<<Number>>
- STP of MT760 for Counter undertaking and Counter-counter undertaking currently not supported

Contract Linkage from Incoming Browser

- Contract Linkage from Incoming browser supported as per existing functionality if SWIFT 2020 is disabled
- If SWIFT 2020 is enabled , system will support linking a Counter Counter Guarantee to a Counter Guarantee and linking a Counter Guarantee to a Local Guarantee. Validations will be done based on tag 22A (Purpose of Guarantee).
- Linkage of Counter Guarantee with Local Guarantee
  - Counter Guarantee incoming message should have ISCO in Tag 22A
  - Local Guarantee should be created with APB. Tag 20 of Counter Guarantee should be provided as Customer reference Number of APB.
  - System will validate the same during Linkage and provide appropriate error message
- Linkage of Counter Counter Guarantee with Counter Guarantee
  - Counter Counter Guarantee incoming message should have ICCO in Tag 22A

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- Counter Guarantee should be created with APB. Tag 20 of Counter Counter Guarantee should be provided as Customer reference Number of APB
- System will validate the same during Linkage and provide appropriate error message

- Contract cannot be linked to multiple messages. System will validate the same and provide appropriate error message

14.1.30 STP of MT765 – Advice of Guarantees/SBLCs

STP processing of MT765 to initiate Claim.

Table 25: SWIFT tags in MT765 and the fields in the LC Contract

Status	Tag Value	Description	Oracle Banking Trade Finance
M	20	Transaction Reference Number	No Impact
M	21	Related Reference	Reference no of ISB Party in underlying contract used to identify the Guarantee Contract ref no for which claim should be lodged
O	23	Beneficiary Reference Number	No Impact
M	52a	Issuer	No Impact
O	59a	Beneficiary	No Impact
O	31L	Date of Demand	Will be considered as Claim lodgment date
M	22G	Demand Type	Will be considered as Extend or Settle
M	32B	Demand Amount	Will be considered as Claim amount
O	78	Additional Amount Information	Uploaded against FFT code 78ADLAMTINFO
O	49A	Demand Statement	Uploaded against FFT code 49ADMNDSTMT
O	77	Presentation Completion Details	Uploaded against FFT code 77PRESDTLS
O	31E	Requested New Date of Expiry	Will be considered as New Expiry Date
O	56a	Intermediary	No Impact

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Status	Tag Value	Description	Oracle Banking Trade Finance
O	57a	Account With Institution	Uploaded against FFT code 57ACWITHBANK
O	72Z	Sender to Receiver Information	Uploaded against FFT code SND2RECMT765
O	23X	File Identification	Uploaded against FFT code 23XFILEIDENT

- If Demand Type is PAEX (Pay or Extend) then Claim will be created and put on Hold irrespective of upload preference. User should modify and provide Latest Reply Date and Save the Claim.
- If Demand Type is PAYM (Pay only) then Claim will be created and saved (Based on upload preference)

14.1.31 STP of MT767 – Guarantees and SBLCs

SWIFT MT767 can be uploaded into Oracle Banking Trade Finance through STP. STP processing of MT767, system will initiate Amendment of Advice of Guarantee or Advice of SBLC contract with Beneficiary Confirmation

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Required. System will trigger AMNV event. Resolution of Advice of Guarantee or Advice of SBLC Contract Reference Number will be based on Tag 21 (Related Reference).

Rule Maintenance to be done based on Tag 22A to resolve the queue. Each Tag in MT767 will be updated in Guarantee/SBLC amendment as below:

Table 26: SWIFT tags in MT767 and the fields in the LC Contract

Status	Tag Value	Tag Description	Oracle Banking Trade Finance field value
M	15A	Sequence A	No Impact
M	27	Sequence of Total	No Impact
M	21	Related Reference	Used for Contract Reference Number resolution
M	22A	Purpose of Message	No Impact – STP supported for Guarantees/SBLC (ISUA/ACNA/ADVA). Others to be operationally controlled
O	23S	Cancellation Request	Cancellation Request in LCDGUAMD. System will initiate amendment will Cancellation Request.
M	72Z	Sender to Receiver Information	FFT Upload against FFT code SND2RECMT767
M	23X	File Identification	FFT Upload against FFT code 23XFILEIDENT
M	15B	Sequence B	No Impact
M	20	Undertaking Number	No Impact
M	26E	Number of Amendment	Number of Amendment - System will validate if amendment number for underlying contract and amendment number in message are in sync.
M	30	Date of Amendment	Amendment Initiation Date:- System will validate if Amendment Date is less than or equal to application date.
M	52a	Issuer	No Impact
O	32B	Increase of Undertaking Amount	Contract Amount' and 'Increase Decrease Contract Amount' fields will be modified based on increased amount

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Status	Tag Value	Tag Description	Oracle Banking Trade Finance field value
O	33B	Decrease of Undertaking Amount	Contract Amount' and 'Increase Decrease Contract Amount' fields will be modified based on decreased amount
O	23B	Expiry Type	Validity Type will be Limited if Expiry Type is FIXD Validity Type will be Unlimited if Expiry Type is OPEN or COND
O	31E	Date of Expiry	Uploaded in Expiry Date
O	35G	Expiry Condition/Event	Uploaded in Expiry Condition
O	59a	Beneficiary	Beneficiary Details : If 59 - Parties - BEN - Name and Address1, Address2, Address3 If 59A - If '/' available, details populated in Other Addresses If '/' not available and is a valid BIC , then BIC to be populated in Address1 else details to be populated in Name and Address1, Address2, Address3

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Status	Tag Value	Tag Description	Oracle Banking Trade Finance field value
O	77U	Other Amendments to Undertaking	Uploaded in Terms and Conditions • If 77U is present, existing terms and conditions in underlying contract will be deleted and value in 77U will be uploaded. • 77U from Extension messages also considered for upload. • Type will be Guarantee • Terms and Conditions will be populated • System will extract 32000 characters and upload. • Maximum possible count would be 3
O	24E	Delivery of Original Undertaking	Uploaded against FFT Code : 24EDLRYGUAMD
O	24G	Delivery To/Collection By	Specifies to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. No Impact
O	77U	Other Amendments to Undertaking	Uploaded in Terms and Conditions Uploaded in Terms and Conditions 77U from Extension messages also considered for upload. Type will be Guarantee Terms and Conditions will be populated System will extract 32000 characters and upload. Maximum possible count would be 3

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Status	Tag Value	Tag Description	Oracle Banking Trade Finance field value
O	24E	Delivery of Original Undertaking	Uploaded against FFT Code : 24EDLRYGUAMD
O	24G	Delivery To/Collection By	Specifies to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. No Impact

FFTs will be available in MT767 (GUA_AMD_INSTR) generated. STP of MT767 for Counter undertaking and Counter-counter undertaking currently not supported

14.1.32 STP of MT786 – Guarantees/SBLCs

SWIFT MT786 can be uploaded into Oracle Banking Trade Finance through STP. STP processing of MT786 initiates Claim Rejection.Multiple claims can be lodged for a Guarantee. Beneficiary Reference Number, Claim Date, Claim amount should be considered to identify the claim to be rejected.Settled and Rejected claims should not be considered.

Table 27: SWIFT tags in MT786 and the fields in the LC Contract

Status	Tag Value	Description	Oracle Banking Trade Finance field value
M	20	Undertaking Number	No Impact
O	21	Beneficiary Reference Number	Tag considered to identify the claim. Hence Tag 21 to be available in the message.
M	52a	Issuer	No Impact
M	30	Demand Submission Date	Tag considered to identify the claim
M	32B	Demand Amount	Tag considered to identify the claim
M	77J	Reason for Refusal	Uploaded against FFT code 77JREFREASON
O	77B	Disposal of Documents	Uploaded against FFT code 77BDISPDOCS
O	72Z	Sender to Receiver Information	Uploaded against FFT code SND2RECMT786
O	23X	File Identification	Uploaded against FFT code 23XFILEIDENT

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14.2 List of Glossary - Automatic Processes

CSDSTBTC

Status Change Batch Processing -*14.1.2 Process LC Batch* (p. 501)

EIDMANPE

Mandatory Batch Program Maintenance -*14.1.2 Process LC Batch* (p. 501)

LCDBRPRM

Letters of Credit Branch parameters Maintenance -*14.1.1 Maintain Branch Parameters* (p. 493)

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15. Reports

Information on the LCs processed and the static maintenance done for the module is available in the form of reports. These reports can be generated with information on many parameters -commissions, closed or expired LCs with outstanding items, LCs with unreplied tracers, etc.

These reports can be printed, spooled on to a disk file or displayed on the screen.

You can generate the following reports for the LC module:

15.1 Expired LCs with Outstanding Items Report
15.2 Closed LCs with Outstanding Items Report
15.3 LCs Due to Expire Report
15.4 LCs Due to be Closed Report
15.5 Commission Due Report
15.6 Commission Activity Report
15.7 Unreplied Tracers Report
15.8 Confirmed LC Report
15.9 Overrides Report
15.10 LC Daily Activity Journal Report
15.11 Accruals Control Report
15.12 Commission Activity 3 Report
15.13 Periodic Commission Activity Report
15.14 Process Exception Report
15.15 Import License Details Report
15.16 Import License Utilization Report
15.17 Lodged Guarantee Claim Report

15.1 Expired LCs with Outstanding Items Report

As the name suggests, this report lists all the expired LCs having still have some outstanding items. These outstanding items could be the liability amount, cash collateral and outstanding commission and charges. A commis-

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sion or charge will be considered outstanding when they are debited from a receivable GL of the bank and not from a customer account.

This report is generated to check if there are outstanding items against an LC. This is done at the time of releasing the cash collateral or while inquiring whether an LC is to be extended, etc.

You have an option to close the LCs that has expired. Once an LC is closed, it will not be reported in this report even if it still has outstanding items. Instead these LCs will be reported in the Closed LC with Outstanding Items report.

15.1.1 Generate Expired LCs with Outstanding Items Report

This topic provides the systematic instruction to generate expired LCs with outstanding items report.

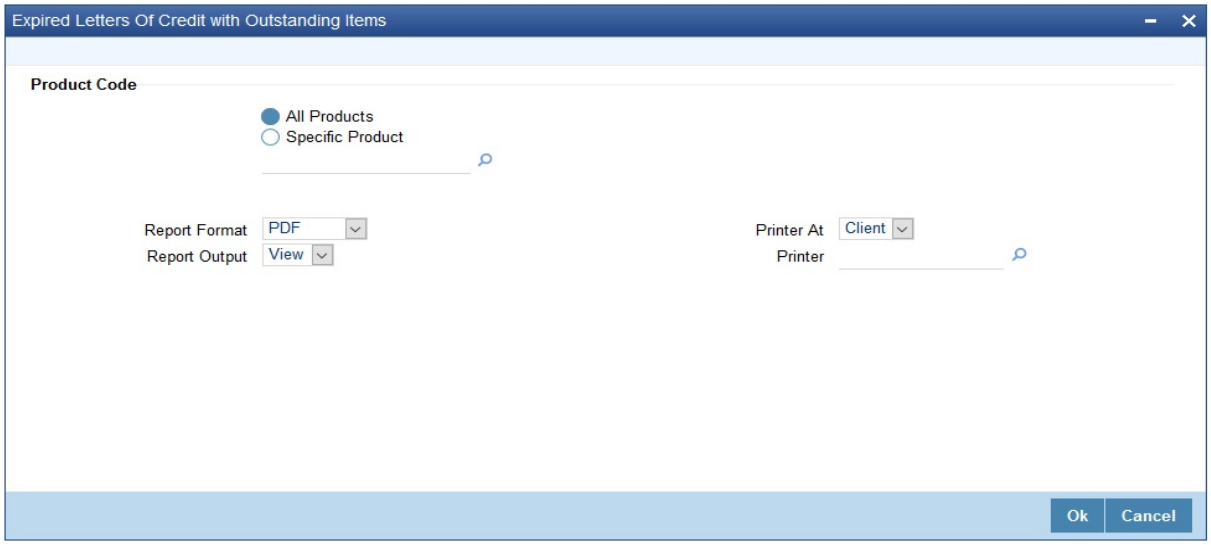
PREREQUISITE:

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **LCRPEX** in the text box, and click the next arrow.

   STEP RESULT: The **Expired Letters of Credit with Outstanding Items** screen is displayed.

   Figure 1: Expired Letters of Credit with Outstanding Items



2. On the **Report** screen, specify the fields, and click **Ok.**

   STEP RESULT: You can generate expired letters of credit with outstanding items.

   You can specify that the report should contain details of expired LCs associated with all LC products or a specific product.

   For more information on the fields, refer *Table 1: Expired Letters of Credit with Outstanding Items - Field Description*.

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Table 1: Expired Letters of Credit with Outstanding Items - Field Description

Field	Description
Product Code	Specify whether you want to generate the report for a one product or all the products. If you select Specific Product, specify the product code in the space provided below. If you select All Product Codes, the system will generate the report for all the products. **NOTE:** To generate the report for a specific product, select the appropriate product code from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.1.2Contents of the Report

The contents of this report are discussed under the following heads:The reports are printed at the beginning of the report based on the parameters specified. The contents of the report are divided into header and body of the report.

Table 2: Header Description table

Field	Description
Header	The Header contains the following details: • Title of the report • Branch Code • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report This field is optional.

Table 3: Body of the Report

Field	Description
Contract Reference	The is the reference number assigned to the LC by the system.
CIF Id	This is the Customer Identification number or code.
Customer Name	While you are processing an LC, you would have given the CIF ID of one party, in the main screen of the LC Contract On-line function. Typically, it would be the applicant for an import LC while it would be the beneficiary or the issuing bank for an export LC. The short name of this customer will be shown here.
Customer Type	This is the party type of the customer whose short name is reported.
Country	This is the country code.
Expiry Date	This is the date on which the LC expired.
Closure Date	This is the date on which the LC is due for closure.
Currency	This is the currency in which the LC was opened.
Max LC Amount	This is the Maximum LC amount, when the LC was first input and authorized. This amount does not take into account the amendments that were made subsequently to the LC.

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Field	Description
Outstanding Liability	This is the amount available for availment against the LC, as of the date on which the report is generated. This amount is the outstanding amount after all the amendments made to the LC during its life cycle.
Original Liability	This is the liability amount of the LC, when it was first input and authorized. This amount thus does not take into account the amendments that were made subsequently to the LC.
Current Availability	This is the liability amount due to the LC as of the date on which the report is generated. This amount is the outstanding amount after all the amendments made to the LC during its life cycle.
OS Item	This is the outstanding item. It could be cash collateral, commission or a charge which has not been liquidated.
Currency	The description of the currency in which the outstanding item is represented.
Outstanding Amount	This is the amount for which the item is outstanding.

15.2 Closed LCs with Outstanding Items Report

This report lists all the LCs that was closed but still has certain items outstanding. Such LCs may require follow-up action. The information given by this report will be as of the day on which the report is generated.

15.2.1 Generate Closed LCs with Outstanding Items Report

This topic provides the systematic instruction to generate closed LCs with outstanding items report.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPCOLI** in the text box, and click the next arrow.

   STEP RESULT: The **Closed Letters of Credits** screen is displayed.

   NOTE: The items of the LC that can be outstanding include the cash collateral, outstanding commission and outstanding charges. The liability amount outstanding prior to the closing of the record would have automatically been reversed, when the record was closed.

   As long as the LC remains in the system, you can reactivate it using the reopen facility.

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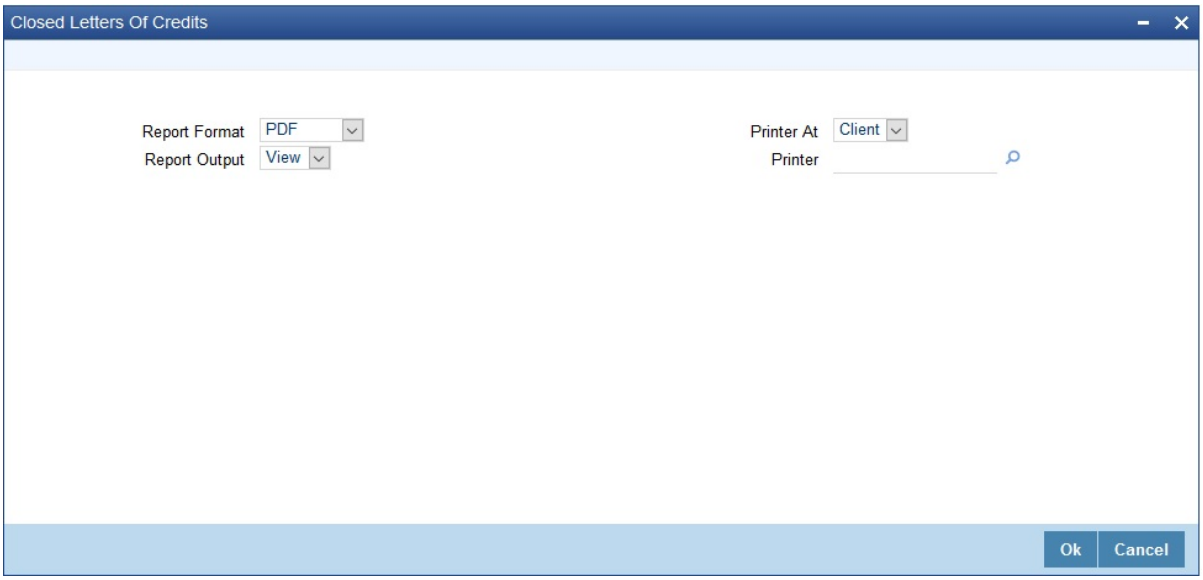
Figure 2:Closed Letters of Credits



2. On the **Closed Letters of Credits** screen, specify the print options and click **Ok**.

   STEP RESULT: You can generate the report.

15.2.2 Contents of the Report

The reports are printed at the beginning of the report based on the parameters specified. The contents of the report are divided into header and body of the report.

Table 4: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch Code • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

Table 5: Body of the Report

Title	Description
Contract Reference	This is the reference number assigned to the LC by the system.
CIF Id	This is the Customer Identification number or code.

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Title	Description
Customer Name	While you are processing an LC, you would have given the CIF ID of one party in the main screen of the LC Contract On-line function. Typically, it would be the applicant for an import LC while it would be the beneficiary or the issuing bank for an export LC. The short name of this customer will be shown here.
Customer Type	This is the party type of the customer whose short name is reported.
Country	This is the country code.
Expiry Date	This is the date on which the LC expired.
Closure Date	This is the Date on which the LC has been closed.
Currency	This the currency in which the LC was opened.
Contract Amount	This is the Maximum LC amount, when the LC was first input and authorized. This amount does not take into account the amendments that were made subsequently to the LC.
Current Availability	This is the liability amount due to the LC as of the date on which the report is generated. This amount is the outstanding amount after all the amendments made to the LC during its life cycle.
Original Liability	This is the liability amount of the LC, when it was first input and authorized. This amount thus does not take into account the amendments that were made subsequently to the LC.
Outstanding Liability	This is the amount available against the LC, as of the date on which the report is generated.
OS Item	This is the outstanding item. It could be cash collateral, commission or a charge which has not been liquidated.
Currency	The description of the currency in which the outstanding item is represented.
Outstanding Amount	This is the amount for which the item is outstanding.

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15.3 LCs Due to Expire Report

This report lists the details of the LCs that are due to expire for the period that you specify. The report provides a kind of warning related to the LCs that is due to expire in the future, so that you can take the appropriate action extending the expiry date, if it is required.

15.3.1 Generate LCs Due to Expire Report

This topic provides the systematic instruction to generate LCs Due to Expire report.

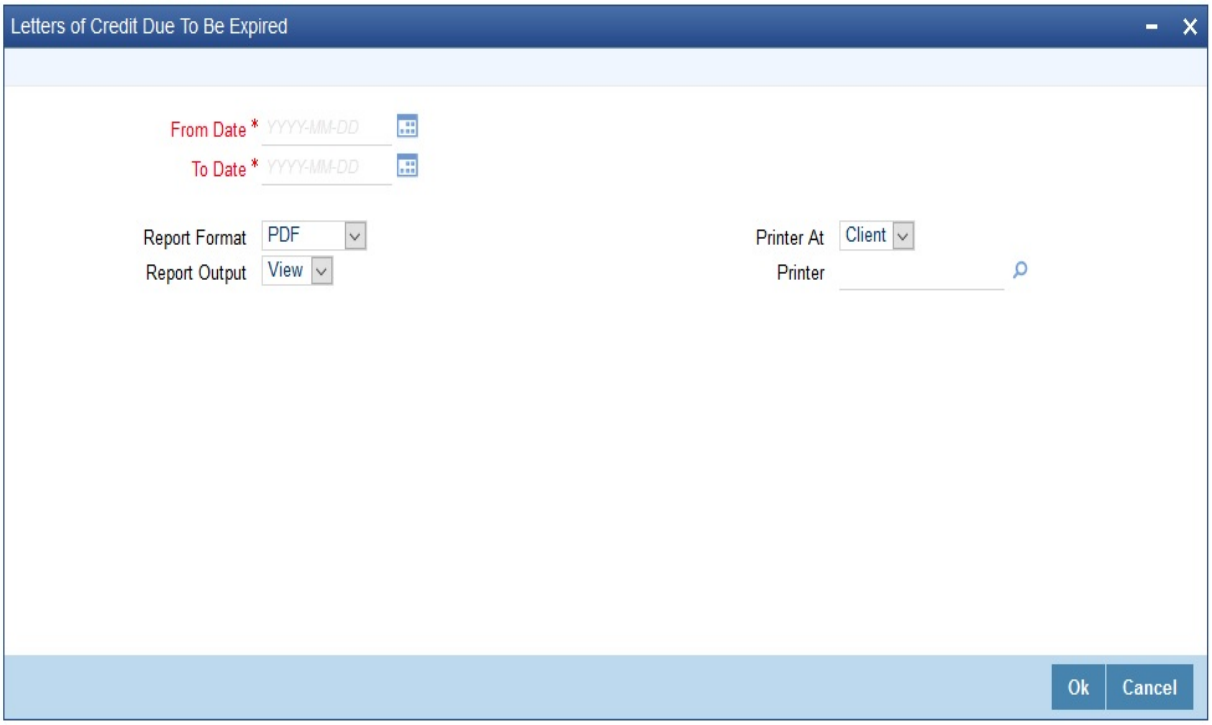
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the homepage, type **LCRPDUE** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Due To Be Expired** screen is displayed.

Figure 3:Letters of Credit Due To Be Expired



2. On the **Letters of Credit Due To Be Expired** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report for a selected date range.

   For more information on the fields, refer *Table 6: Letters of Credit Due To Be Expired Report - Field Description*.

Table 6: Letters of Credit Due To Be Expired Report - Field Description

Field	Description
From Date	Specify the period start date of the report using the calendar icon. This field is mandatory.

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Field	Description
To Date	Specify the period end date of the report using the calendar icon. This field is mandatory.
Report Format	Select the appropriate **Report Format** option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate **Report Output** option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate **Printer At** option from the drop-down list. This field is optional.
Printer	Select the required **Printer** from the option list. This field is optional.

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15.3.2 Selection Options

You can configure this report to be triggered automatically as part of the batch processes run at EOD or you can generate the report at any time in the day from the Reports Browser.

If the report is generated as part of EOD, the report will by default list all the LCs that is due to expire, on the date the report is generated.

If you generate the report outside the EOD, you can specify preferences for the generation of the report. On selecting this report, indicate the period (from and to dates) during which LCs that is due to expire.

The system will report all LCs due to expire whether they have outstanding items or not. The details are listed in the order of the expiry date of the LC.

15.3.3 Contents of the Report

The report is printed at the beginning of the report based on the selection options that you have specified while generating the report. The selection options are printed at the beginning of the report. The contents of the report is discussed under the following headings:

Table 7: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch Code • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Body of the Report

Field	Description
Contract Reference	This is the reference number assigned to the LC that is due to expire.
Customer Name	While you are processing an LC, you would have given the CIF ID of one party in the main screen of the LC Contract On-line function. Typically, it would be the applicant for an import LC while it would be the beneficiary or the issuing bank for an export LC. The short name of this customer will be shown here.
Customer Id	This is the Customer Identification number or code.
Country	This is the country code.

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Field	Description
Expiry Date	This is the date on which the LC is due to expire.
Closure Date	This is the date on which the LC is due for closure.
Currency	The description of the currency in which the LC amount is expressed.
Opening Liability Amount	This indicates the liability amount at the opening of the account.
Outstanding Amount	This is the amount of the outstanding item.
OS Item	This is the outstanding item. It could be cash collateral, commission or a charge which has not been liquidated.
Currency	This is the currency in which the outstanding item is represented.
Amount	This is the amount for which the LC was opened.

15.4 LCs Due to be Closed Report

You can generate LCs Due to be Closed Report.

15.4.1 Generate LCs Due to be Closed Report

This report lists the details of the LCs that are due for closure, during the period that you indicate.

CONTEXT:

This report lists the details of the LCs that are due for closure.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the homepage, type **LCRPCOLC** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Due To Be Closed** screen is displayed.

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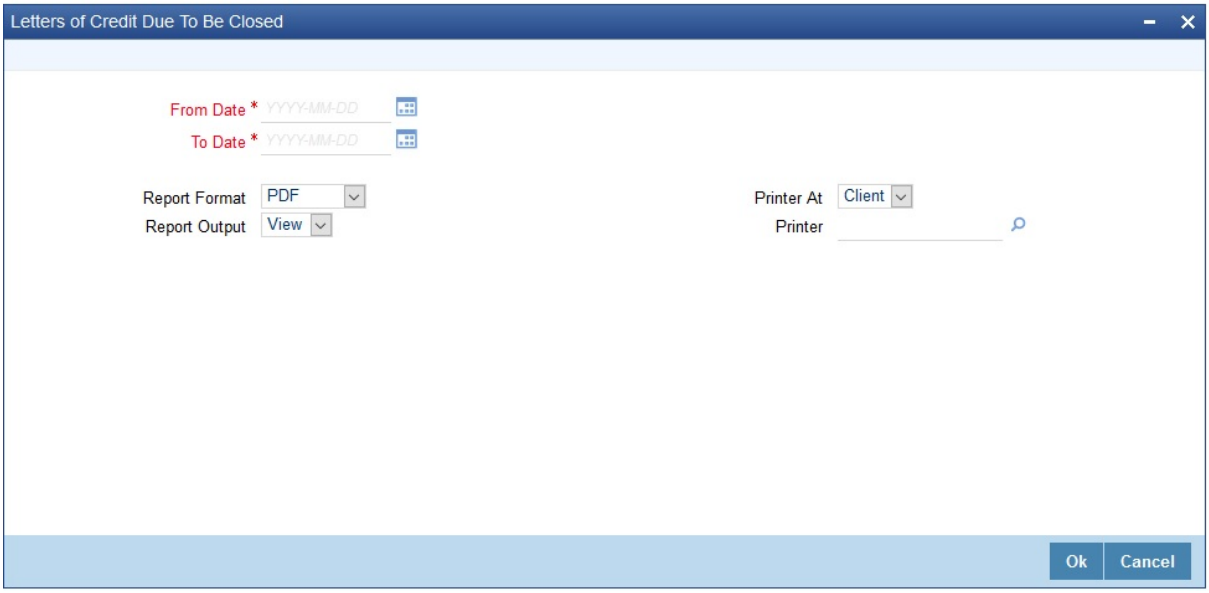
Figure 4:Letters of Credit Due To Be Closed



2. On the **Letters of Credit Due To Be Closed** screen, specify the fields and click **Ok**.

STEP RESULT: You can generate the report for the selected date range.

For more information on the fields, refer *Table 8: Letters of Credit Due To Be Closed - Field Description*.

Table 8: Letters of Credit Due To Be Closed - Field Description

Field	Description
From Date	Specify the period start date of the report using the calendar icon. This field is mandatory.
To Date	Specify the period end date of the report using the calendar icon. This field is mandatory.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.

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Field	Description
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.4.2 Selection Options

You can configure this report to be triggered automatically as part of the batch processes run at EOD. You can also generate the report at any time in the day from the Reports menu.

If the report is generated as part of EOD, the report will by default, list all the LCs that is due to be closed, on the date the report is generated.

If you generate the report outside the EOD, specify the period for which the report has to be generated. On selecting this report, you can indicate the period (from and to dates) during which LCs that are due to be closed should be reported. The system will report all LCs due to be closed, whether they have outstanding items or not.

15.4.3 Contents of the Report

The details of the report are listed on the basis of the closure date of the LC. The report options that you selected while generating the report are printed at the beginning of the report.The content following details are displayed in the header section:

Table 9: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch Code • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 10: Body of the Report

Field	Description
Contract Reference	This is the reference number assigned to the LC that is due to be closed.
Customer Name	While you are processing an LC, you would have given the CIF ID of one party in the main screen of the LC Contract On-line function. Typically, it would be the applicant for an import LC while it would be the beneficiary or the issuing bank for an export LC. The short name of this customer will be shown here.
Customer ID	This is the Customer Identification number or code.
Country	This is the country code.

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Field	Description
Expiry date	This is the date on which the LC expired or is due to expire.
Closure Date	This is the date on which the LC is due for closure.
OS Item	This is the outstanding item. It could be cash collateral, commission or a charge which has not been liquidated.
Currency	This is the currency in which the outstanding item is expressed.
Amount	This is the amount of the outstanding item.

15.5 Commission Due Report

15.5.1 Generate Commission Due Report

This report provides the systematic instruction to print the details of the periodic commissions that are due to be collected, for a specific period in time.

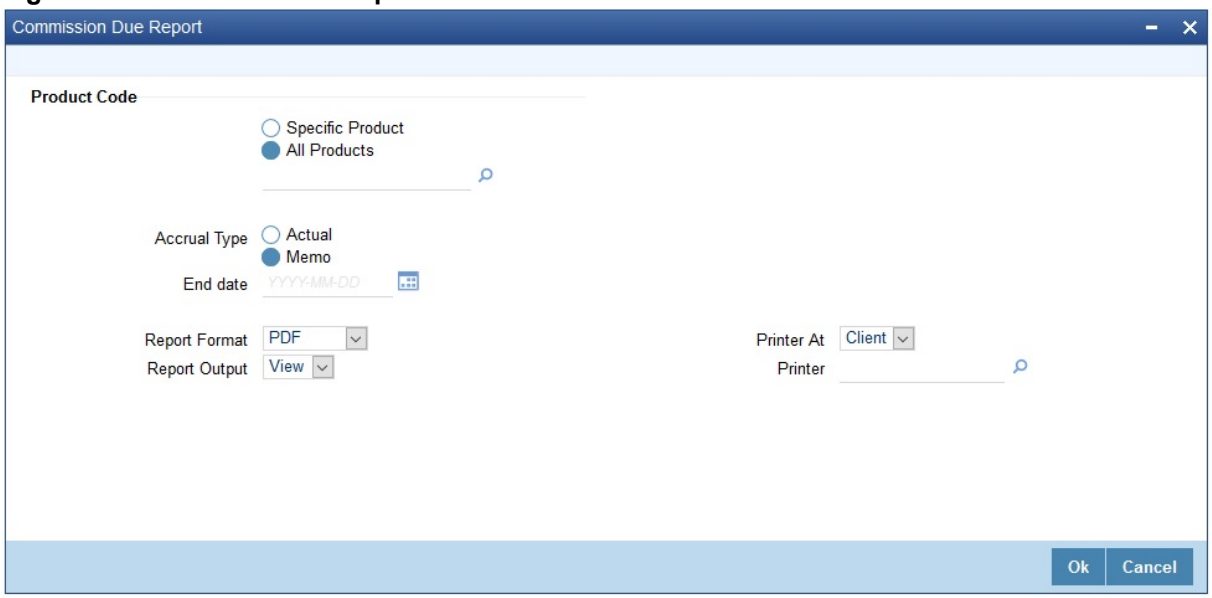
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the homepage, type **LCRPCODU** in the text box, and click next arrow.

   STEP RESULT: The **Commission Due Report** is displayed.

Figure 5:Commission Due Report



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2. On the **Commission Due Report** screen, specify the report options and click **Ok**.
   STEP RESULT: It allows you to generate the report.

For more information, refer *Table 11: Commission Due Report - Field Description*

Table 11: Commission Due Report - Field Description

Field	Description
Product Code	The product(s) for which you want details. To generate the report for a specific product, select the appropriate Product Code from the option list. This field is optional.
Accrual Type	Select the Accrual Type. Choose either Actual or Memo. This field is optional.
End Date	if you indicate a specific end date, the report will contain details of the commission due from LCs, from the current date (date of generating the report) to the end date that you indicate. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.5.2 Selection Options

You can specify that this report must contain details of the commission that is due to LCs for a specific period in the future or for all dates.

On selecting this report, you can specify the period for which the periodic commissions due to LCs should be reported. For the purposes of reporting, the system takes the next calculation date as the date of collection for LCs. This is for the LCs which you specified that commission should be collected in arrears.

15.5.3 Contents of the Report

The report options that you indicate while generating the report are printed at the beginning of the report.

Table 12: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The details of this report are sorted on the basis of the collection date (earliest to latest). The report contains information on:

Table 13: Body of the Report

Field	Description
Contract Reference	This is the reference number of the LC against which commission is due.
Component	This is the commission component that is due against the LC.
Currency	This is currency in which the commission is applied.
Commission Amount	This is the commission amount that is to be collected.
Calculation Method	This is the method of the calculation of commission.
Due Date	This is the due date of the commission.

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15.6 Commission Activity Report

15.6.1 Generate Commission Activity Report

The Commission Activity report provides systematic instruction to print details of all the LCs for which commission was liquidated or calculated, as of the date the report was generated.

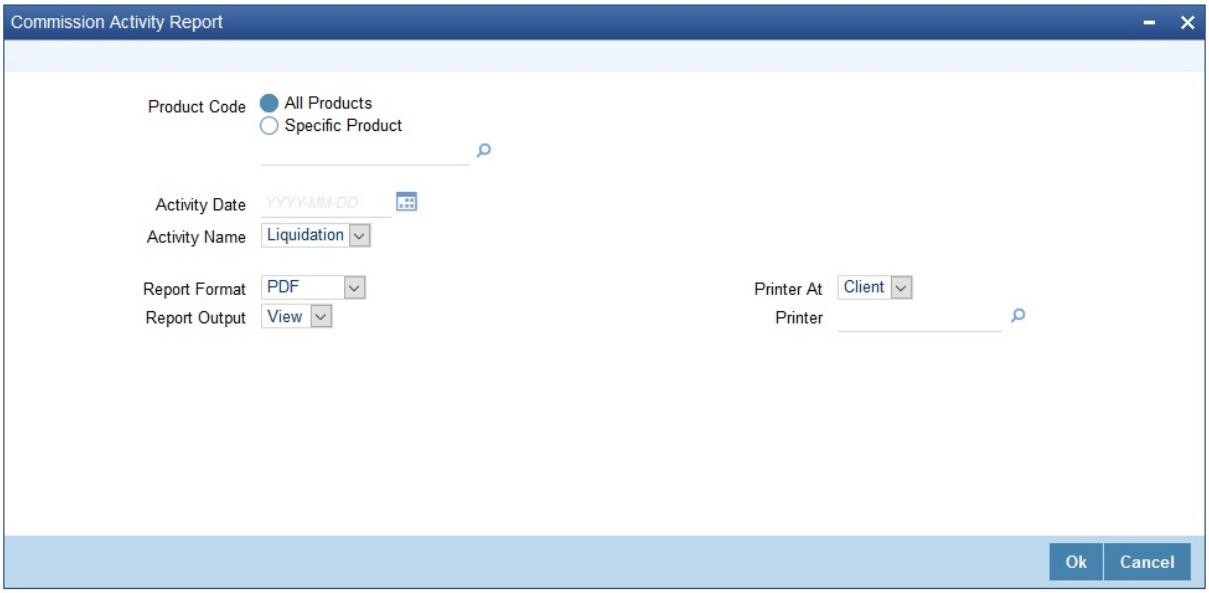
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPCAC** in the text box, and click next arrow.

   STEP RESULT: The **Commission Activity Report** screen is displayed.

Figure 6:Commission Activity Report



2. On **Commission Activity Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 14: Commission Activity Report - Field Description*.

Table 14: Commission Activity Report - Field Description

Field	Description
Product Code	Specify whether you want to generate the report for a one product or all the products. If you select Specific Product, specify the product code in the space provided below. If you select All Product Codes, the system will generate the report for all the products. **NOTE:** To generate the report for a specific product, select the appropriate Product Code from the option list.

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Field	Description
Activity Date	Select a activity date for which you want details using the calendar icon.
Activity Name	Select the activity name from the drop-down list.You can select the required option from the following: • Liquidation • Calculation • Both
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.6.2 Selection Options

You can configure this report to be triggered automatically as part of the batch processes run at EOD, or you can generate the report at any time in the day from the Reports menu.

If the report is generated as part of EOD, it will by default list all the LCs for which commission was liquidated or calculated as of the current date (the date on which the report was generated).

If you generate the report outside the EOD, you can indicate the date for which you want the activity reported. You also have the option to indicate the activity for which you want details.

15.6.3 Contents of the Report

The report options that you indicate while generating the report are printed at the beginning of the report. The selection options specified while generating the report are printed at the beginning of the report.The following details are displayed in the header section of the Commission Activity Report:

Table 15: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 16: Body of the Report

Field	Description
Contract Reference	This is the reference number assigned to the LC by the system.
Component	This is the commission component for which there was an activity.
Event	This is the Code that identifies the event, during which the commission component is being reported.
Component CCY	This is the currency of the commission component that had an activity.
Component Amount	This is the commission amount that was involved in the activity.
Start Date	This is the start date of the period for which the commission component is being reported.

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Field	Description
End Date	This is the end date of the period for which the commission component is being reported.
Debit Acc Branch	This is the branch to which the debit account belongs.
Debit Account	If the activity reported is collection, this is the account number or GL to which the commission amount is debited.

15.7 Unreplied Tracers Report

15.7.1 Generate Unreplied Tracers Report

This topic provides the systematic instruction to generate unreplied tracers report.

CONTEXT:

This report provides the details of LCs against which there are some tracers that are yet to be replied by the concerned party.

Items are listed on this report only after the three statutory tracers have been generated and there has been no response. It is listed ten days after the last tracer was sent. A tracer is taken to have been responded, to when you indicate that its generation should be stopped.

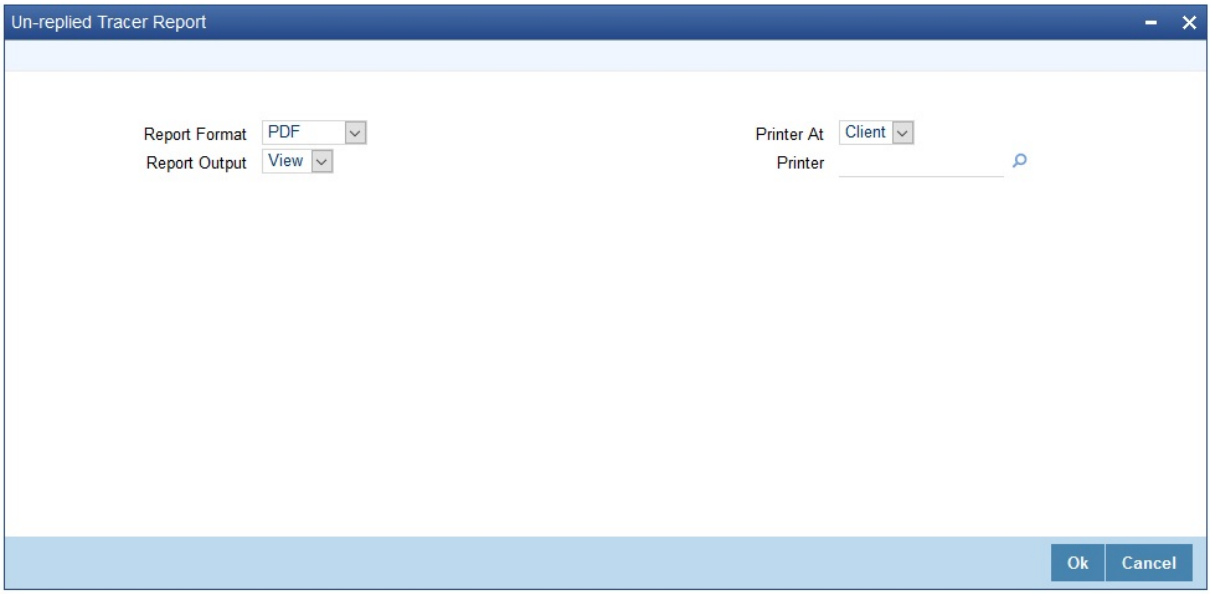
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPUNTR** in the text box, and click next arrow.

   STEP RESULT: The **Unreplied Tracer Report** screen is displayed.

Figure 7:Unreplied Tracer Report



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2. On the **Unreplied Tracer Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 17: Unreplied Tracers Report - Field Description*.

Table 17: Unreplied Tracers Report - Field Description

Field	Description
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.7.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.The following details are displayed in the header section of Revaluation Log Report:

Table 18: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 19: Body of the Report

Field	Description
Product Code	This is the code of the product involved.
Contract Reference	This is the reference number assigned to the LC by the system.
Reason for Follow-up	This is the reason for which the tracer was sent. It can be acknowledgment, confirmation or outstanding charges.
Last Tracer Date	This is the date on which the last tracer was sent.
Max Tracers	This is the maximum number of tracers that can be generated.
Customer Name	This is the name of the customer.
Customer Reference	This is the reference number of the customer.
Tracer Party	This is the party to whom the tracer is addressed. The first 15 characters of the name of the party to whom the tracer has been addressed are displayed. This is taken from the LC contract.

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15.8 Confirmed LC Report

15.8.1 Generate Confirmed LC Report

This topic provides the systematic instruction to generate confirmed LC Report.

CONTEXT:

This report lists all the LC that has been confirmed.

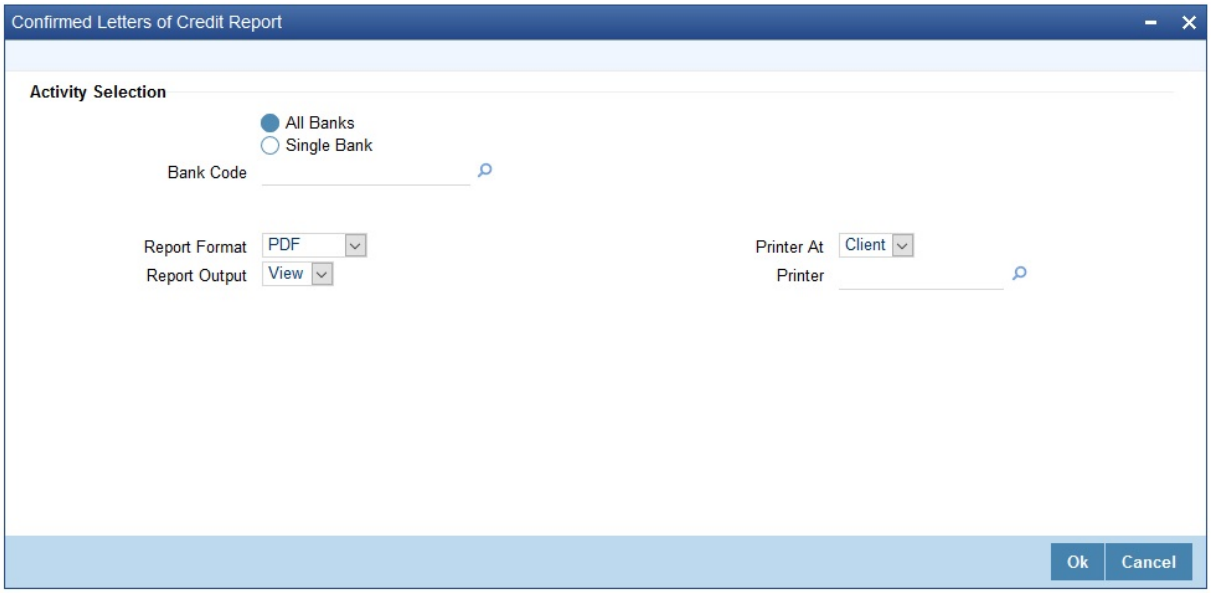
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRFNREP** in the text box, and click next arrow.

   STEP RESULT: The **Confirmed Letters of Credit Report** is displayed.

   Figure 8:Confirmed Letters of Credit Report



2. On the **Confirmed Letters of Credit Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 20: Confirmed Letters of Credit Report - Field Description*.

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Table 20: Confirmed Letters of Credit Report - Field Description

Field	Description
Activity Selection	Specify whether you want to generate the report for All Banks or Single Bank. If you select All Bank, specify the bank code in the space provided below. If you select All Bank, the system will generate the report for all the products. **NOTE:** To generate the report for a single bank, select the appropriate bank code from the option list. This field is optional.
Bank Code	Select the required Bank Code/Customer Id from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.8.2 Selection Options

You can configure this report to be triggered automatically, as part of the batch processes run as part of EOD or you can generate the report at any time, in the day from the Reports menu.

If the report is generated as part of EOD, the report will by default list details of the LCs that have the confirming bank, as a party.

If you generate the report outside the EOD process, you can specify preferences for the generation of the report. On selecting this report, you can indicate whether the report should contain details of all the banks that are involved as confirming banks or of a selected bank. You need to select the bank code from the option list.

15.8.3 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report.

Table 21: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 22: Body of the Report

Field	Description
CIF Id	This is the Customer Identification number or code.
Name	This is the short name of the CIF.
Currency	This is the currency of the LC.
Product	This is the code of the product involved in the LC.
LC Contract Reference	This is the reference number assigned to the LC by the system.
Contract Status	This is the current status of the LC.
Contract Amount	This is the amount for which the LC was issued.
Maximum LC Amount	This is the LC amount plus the positive tolerance specified for the LC.

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Field	Description
Current Availability	This is the current outstanding liability amount, as of the date the report was generated.
Totals	This is the total amount
LCY Equivalent	This is the equivalent amount in local currency

15.9 Overrides Report

15.9.1 Generate Overrides Report

This topic provides the systematic instruction to generate overrides report.

CONTEXT:

A contract can be saved, with certain exception conditions that were encountered, be given an override. This report lists the overrides that were encountered for contracts, on the date the report was generated.This report lists the overrides that were encountered for contracts, on the date the report was generated.

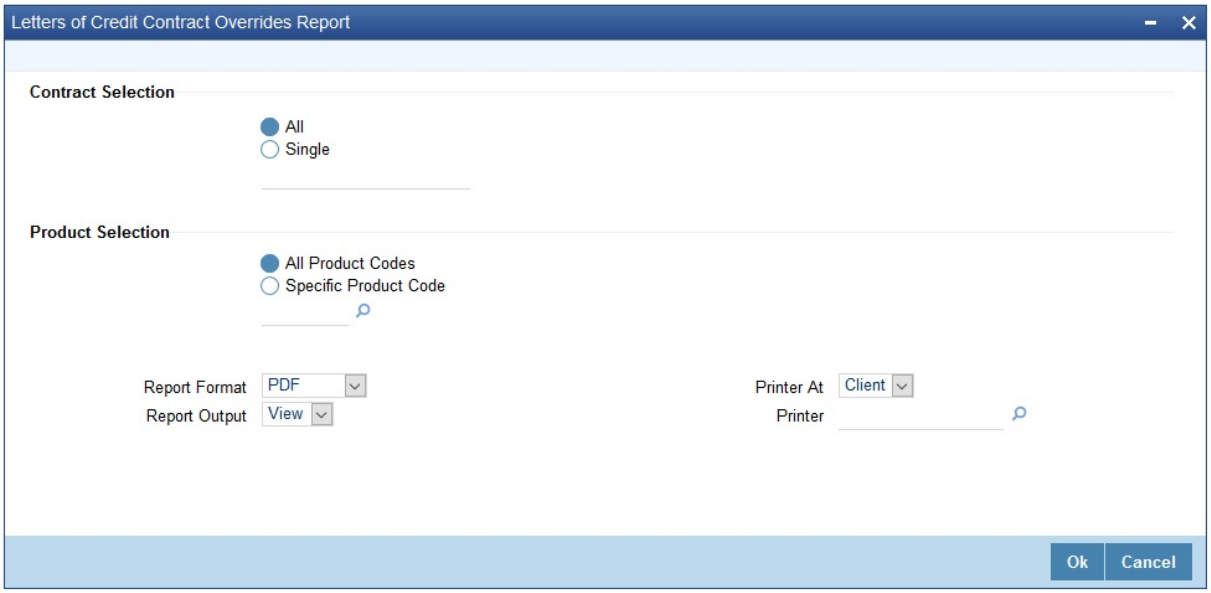
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPOVD** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Contract Overrides Report** is displayed.

Figure 9:Letters of Credit Contract Overrides Report



2. On the **Letters of Credit Contract Overrides Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 23: Overrrides Report - Field Description*.

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Table 23: Overrrides Report - Field Description

Field	Description
Contract Selection	Click either **All** or **Single** to select contract/contracts. This field is optional.
Product Selection	Specify whether you want to generate the report for All Product Codes or Specific Product Code by clicking the desired option. If you select Specific Product Code, select the product code from the option list. If you select All Product Codes, the system will generate the report for all the products. **NOTE:** To generate the report for a specific product code, select the appropriate bank code from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

15.9.2 Selection Options

You can generate this report to contain details of all the overrides that occurred during the day or to list the overrides that were encountered, while processing a single LC contract. If you indicate that the report should contain details of the overrides that were encountered in the processing of a single LC, you should also indicate the Reference

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number of the LC. Also, you need to indicate whether the override report should contain details of all product codes or for a specific product code.

15.9.3 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report.

Table 24: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 25: Body of the Report

Field	Description
Product Code	This is the code of the LC product that is involved in the LC.
Product Description	This is a short description of the product.
LC Reference	This is the reference number of the LC during the processing of which, an override occurred.
Contract Amount	This is the amount for which the LC was opened.
Expiry Date	This is the date on which the LC is due to expire.
Event Code	This is the Code that identifies the event, during which the override was encountered.
Event Description	This is the description of the event.
Error Code	This is the error code for which the override was encountered.
Description	This is the description of the error that was encountered.

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15.10 LC Daily Activity Journal Report

15.10.1 Generate LC Daily Activity Journal Report

This topic provides systematic instruction to generate the LC Daily Activity Journal Report.

CONTEXT:

This report gives the details of LCs daily activity journal report. You can initiate the necessary follow up activities after generating this report.

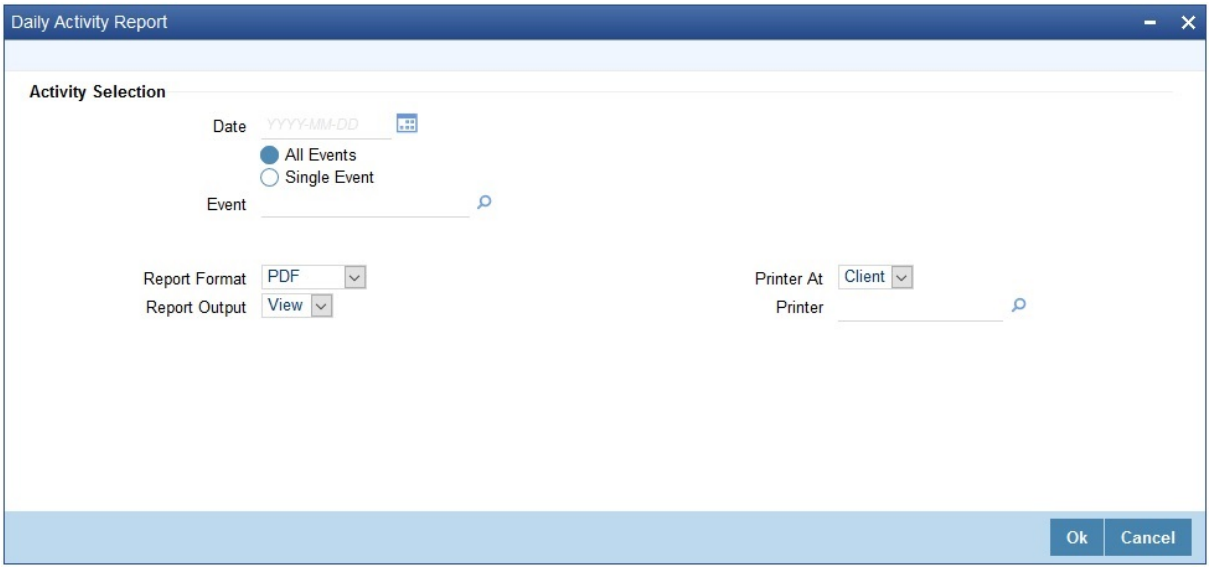
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRLYREP** in the text box, and click next arrow.

   STEP RESULT: The **Daily Activity Report** is displayed.

Figure 10:Daily Activity Report



2. On the **Daily Activity Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 26: Daily Activity Report - Field Description*.

Table 26: Daily Activity Report - Field Description

Field	Description
Date	Select the date for which you have to generate the report using the calendar icon.
Event	Click either All Events or Single Event. On selecting this report, you can indicate whether the report should contain details of all the events or single event. If you indicate single event, then you need to select the event code from the option list.

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Field	Description
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

15.10.2 Contents of the Report

The selection options specified while generating the report are printed at the beginning of the report.

Table 27: Body of the Report

Field	Description
Event Code	This is the code of the event
Description	This is the description of the event.
Product Code	This is the code of the product involved in the LC.
Description	This is the description of the product code involved in the LC.
Contract Currency	This is the currency in which the LC amount is expressed.
Contract Reference	This is the Contract Reference number of the LC.
CIF Id	This is the Customer Identification number or code.
Customer Name	The short name of the Customer maintained in LC will be displayed here.
Operation Code	This is the operation code of the LC.
Issue Date	The date on which the LC was issued.

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Field	Description
Expiry Date	This is the date on which the LC expired.
LC Amount/ Availment Amount	This is the amount for which the LC was opened.
Total for Currency	This is the sum of all the LC amount and currency involved in the LC.

15.11 Accruals Control Report

15.11.1 Accruals Control Report

This report lists all the LCs that was accrued. Such LCs may require follow-up action. The information given by this report will be as of the day on which the report is generated.

CONTEXT:

The section contains the following topics:

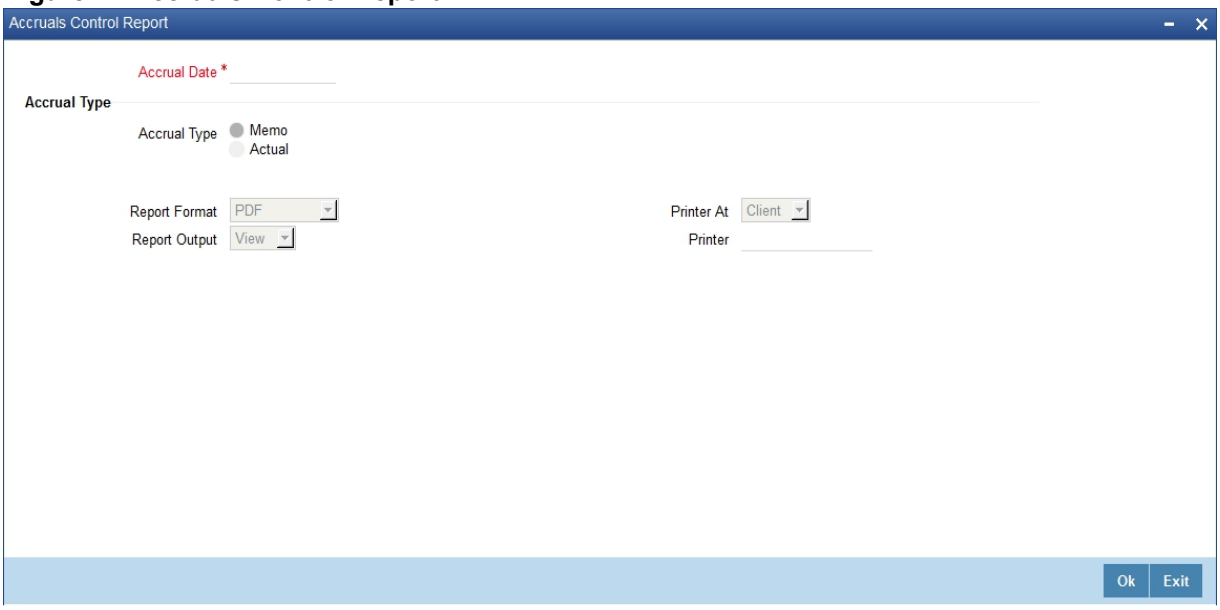
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPACCR** in the text box, and click next arrow.

   STEP RESULT: The **Accrual Control Report** is displayed.

Figure 11:Accruals Control Report



2. On the **Accruals Control Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 28: Accruals Control Report - Field Description*.

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Table 28: Accruals Control Report - Field Description

Field	Description
Accrual Date	Select the **Accrual Date** using the calendar icon. This field is mandatory.
Accrual Type	Specify the accrual type. You have the following options • Memo • Actual This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

15.11.2 Selection Options

You can generate this report to contain details of all the overrides that occurred during the day or to list the overrides that were encountered, while processing a single LC contract. If you indicate that the report should contain details of the overrides that were encountered in the processing of a single LC, you should also indicate the Reference

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number of the LC. Also, you need to indicate whether the override report should contain details of all product codes or for a specific product code

15.11.3 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 29: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 30: Body of the Report

Field	Description
Contract Reference	This is the reference number assigned to the LC by the system.
Component	This is the component for which there was an accrual.
Event Sequence Number	This is the sequence number of the event.
Currency	This is the currency of the accrued amount.
Current Accrued Amount	This is the current accrued amount, as of the date the report was generated.
Amount Accrued To Date	This is the accrued amount, as of the date the report was generated.
Contract Reference	This is the reference number assigned to the LC by the system.
Component	This is the component for which there was an accrual.
Currency	This is the currency of the accrued amount.
Current Accrued Amount Total	This is the sum of all the accrued amount, as of the date the report was generated.

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Field	Description
Accrued Amount To Date Total	This is the sum of all the accrued amount, as of the date the report was generated.

15.12 Commission Activity 3 Report

15.12.1 Generate Commission Activity 3 Report

This report lists all the LCs that was accrued. Such LCs may require follow-up action. The information given by this report will be as of the day on which the report is generated.

CONTEXT:

The section contains the following topics:

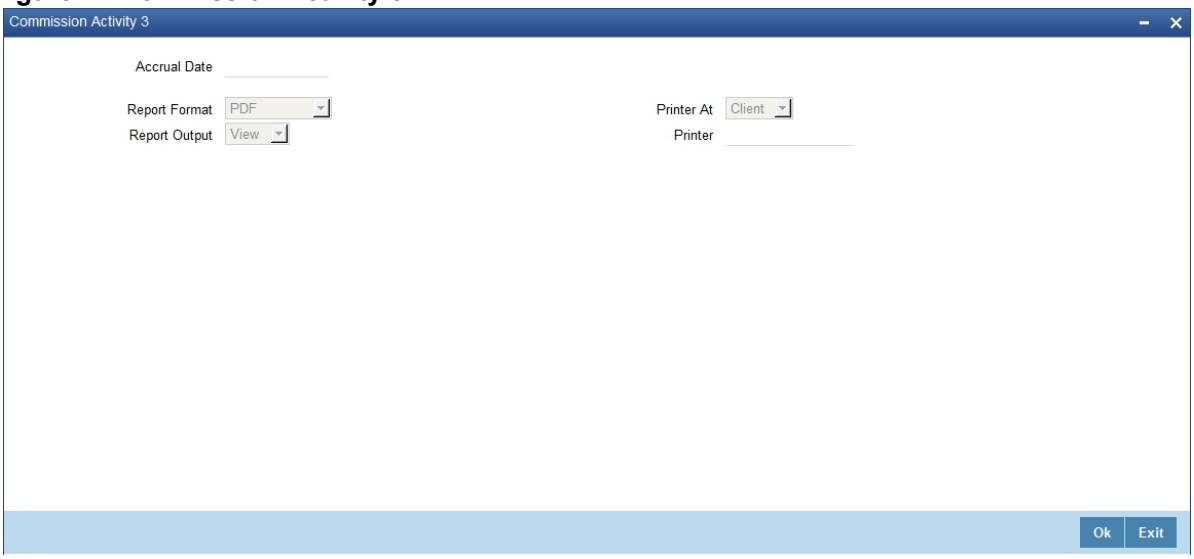
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPACR** in the text box, and click next arrow.

   STEP RESULT: The **Commission Activity 3 Report** is displayed.

Figure 12:Commission Activity 3



2. On the **Commission Activity 3** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer to *Table 31: Commission Activity 3 - Field Description*.

Table 31: Commission Activity 3 - Field Description

Field	Description
Accrual Date	Select the Accrual Date using the calendar icon. This field is optional.

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Field	Description
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.12.2 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 32: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 33: Body of the Report

Field	Description
Contract Reference	This is the reference number assigned to the LC by the system.
Component	This is the component for which there was an accrual.
Event Sequence Number	This is the sequence number of the event.
Currency	This is the currency of the accrued amount.
Current Accrued Amount	This is the current accrued amount, as of the date the report was generated.
Amount Accrued To Date	This is the accrued amount, as of the date the report was generated.
Product Code	This is the code of the product involved.
Component	This is the component for which there was an accrual.
Currency	This is the currency of the accrued amount.
Current Accrued Amount Total	This is the sum of all the accrued amount, as of the date the report was generated.
Accrued Amount To Date Total	This is the sum of all the accrued amount, as of the date the report was generated.

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15.13 Periodic Commission Activity Report

15.13.1 Generate Periodic Commission Activity Report

This report prints the details of the periodic commission activity. The information given by this report will be as of the day on which the report is generated.

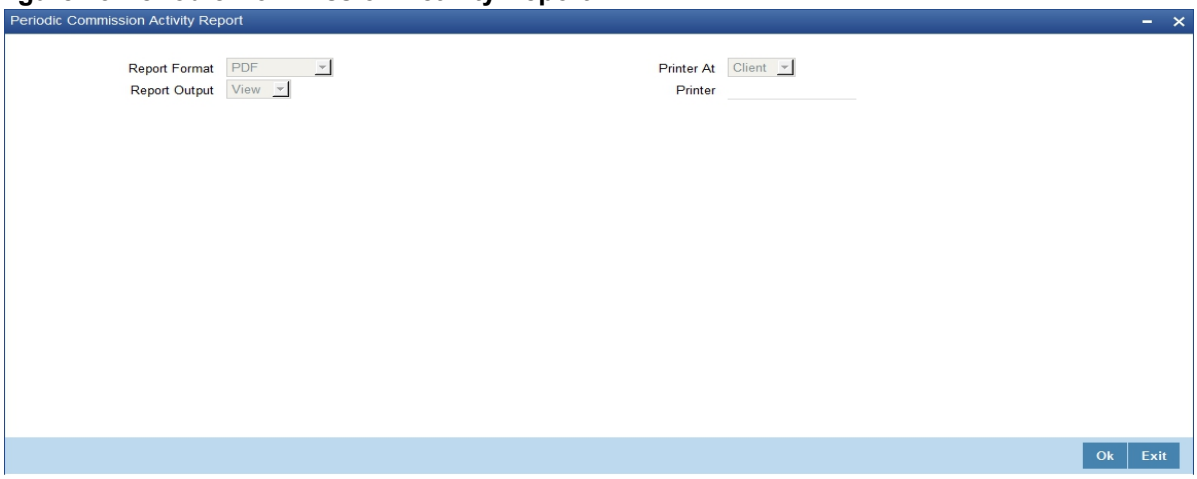
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPCACT** in the text box, and click next arrow.

   STEP RESULT: The **Periodic Commission Activity Report** is displayed.

Figure 13:Periodic Commission Activity Report



For more information on the fields, refer *Table 34: Periodic Commission Activity Report - Field Description*.

Table 34: Periodic Commission Activity Report - Field Description

Field	Description
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.

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Field	Description
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.

15.13.2 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 35: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 36: Body of the Report

Field	Description
Contract Reference	This is the reference number assigned to the LC by the system.
Component	This is the code of the component for which there was an commission activity.
Event Code	This is the code of the event.

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Field	Description
Component Currency	This is the currency of the component.
Component Amount	This is the component amount for which there was an commission activity.
Start Date	This is the start date of the commission activity.
End Date	This is the end date of the commission activity.

15.14 Process Exception Report

15.14.1 Generate Process Exception Report

This topic provides the systematic instruction to process the exception report.

CONTEXT: This report lists the process exceptions that were encountered for contracts, on the date the report was generated.

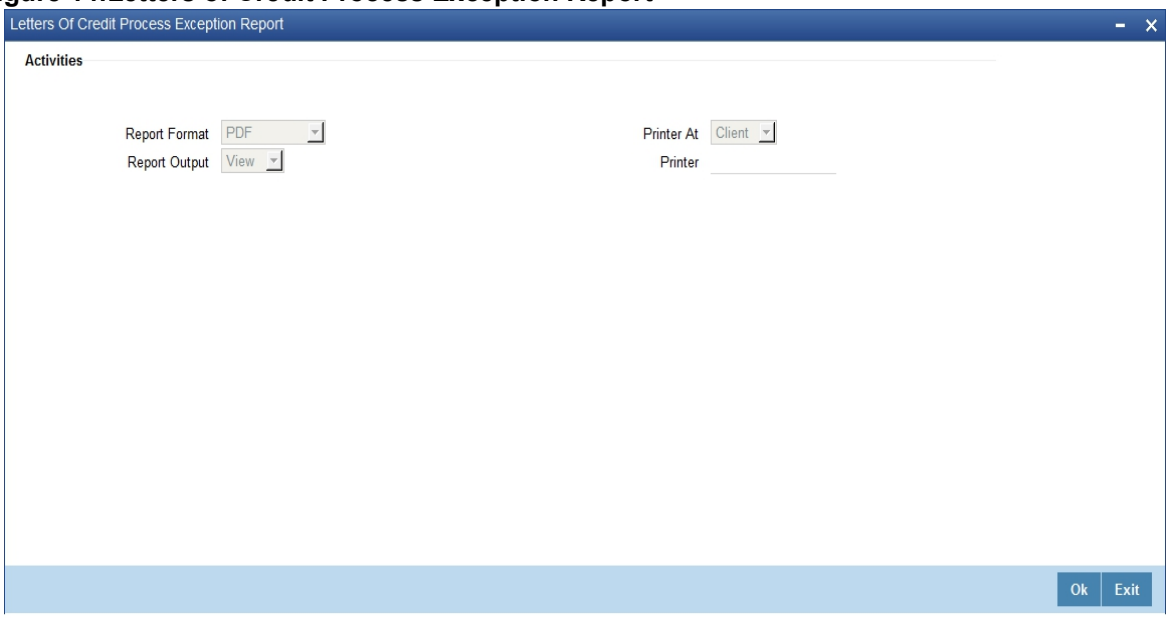
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRPEXP** in the text box, and click next arrow.

   STEP RESULT: The **Letters of Credit Process Exception Report** is displayed.

   Figure 14:Letters of Credit Process Exception Report



2. On the **Letters of Credit Process Exception Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 37: Letters of Credit Process Exception Report - Field Description*.

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Table 37: Letters of Credit Process Exception Report - Field Description

Field	Description
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.

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15.14.2 Selection Options

Select the process ID from the option list.

You need to indicate whether the process exception report should contain details of all types of activities or a single activity.

15.14.3 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 38: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 39: Body of the Report

Field	Description
Contract Reference Number	This is the reference number of the LC for which the process exception report is generated.
Customer	While you are processing an LC, you would have given the CIF ID of one party in the main screen of the LC Contract On-line function. Typically, it would be the applicant for an import LC while it would be the beneficiary or the issuing bank for an export LC. The short name of this customer will be shown here.
Error Code	This is the error code for which the process exception report is generated.
Error Description	This is the description of the error that was encountered.
Event Code	This is the Code that identifies the event, during which the override was encountered.
Branch Date	This is the branch date.

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15.15 Import License Details Report

15.15.1 Generate Import License Details Report

This topic provides the systematic instruction to generate license details report.

CONTEXT:

This report provides with the details of the import licenses captured for each customer.

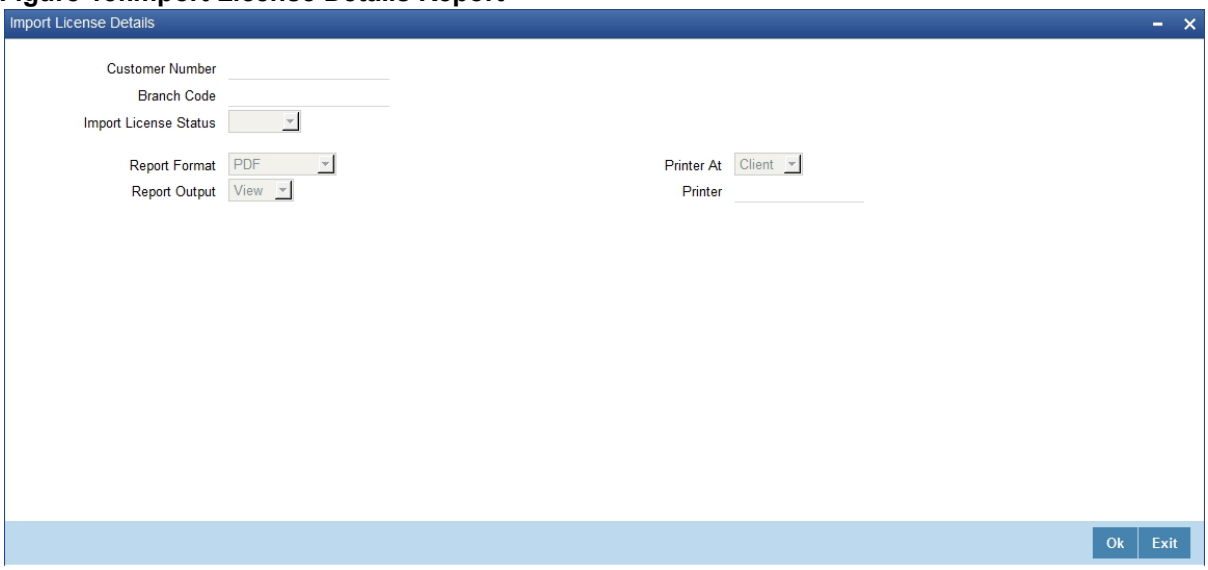
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRIMLIC** in the text box, and click next arrow.

   STEP RESULT: The **Import License Details Report** is displayed.

Figure 15:Import License Details Report



2. On the **Import License Details Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 40: Import License Details Report - Field Description*.

Table 40: Import License Details Report - Field Description

Field	Description
Customer Number	Select the customer number from the option list. This field is optional.
Branch Code	Select the branch code from the option list This field is optional.
Import License Status	Select the import license status from the option list. This field is optional.

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Field	Description
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.15.2 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 41: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 42: Body of the Report

Field	Description
Import License No	The Import License no is displayed.
Issue Date	Issue date recorded for the import license.
Effective Date	Effective date recorded for the import license.
Expiry Date	Expiry Date captured for import license.
Issuing Authority	The issuing Authority captured for the import license will be displayed.
Currency	Currency captured for sum total of License Amount is displayed.
Total License Amount	Total License Amount captured for the import license is displayed.
Total License Amount Utilized	Sum total of License Amount utilized for all goods codes of an import license is displayed.
Total License Amount Reinstated	Sum total of License Amount Reinstated for all goods codes of an import license is displayed.
Total License Amount Available	Sum total of Available License Amount of all goods codes of an import license is displayed
Goods Code	Goods code captured for import license will be displayed.

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Field	Description
Goods Description	The short description captured for the good code.
Qty	The quantity of the goods is displayed.
UOM	The Unit of Measurement is displayed.
License Amount	The License Amount for the goods code is displayed
Quantity Utilized	The Quantity Utilized for the goods code is displayed.
License Amount Utilized	The License Amount Utilized for the goods code is displayed.
Quantity Reinstated	The Quantity Reinstated for the goods code is displayed.
License Amount Reinstated	The License Amount Reinstated for the goods code is displayed.
Available Quantity	The Available Quantity for the goods code is displayed.
Available License Amount	The Available License Amount for the goods code is displayed.

15.16 Import License Utilization Report

15.16.1 Generate Import License Utilization Report

This topic provides the systematic instruction to generate import license utilization report.

CONTEXT:

This report provides with the details of utilization for an import license.

PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRILUTL** in the text box, and click next arrow.

   STEP RESULT: The **Import License Utilization** is displayed.

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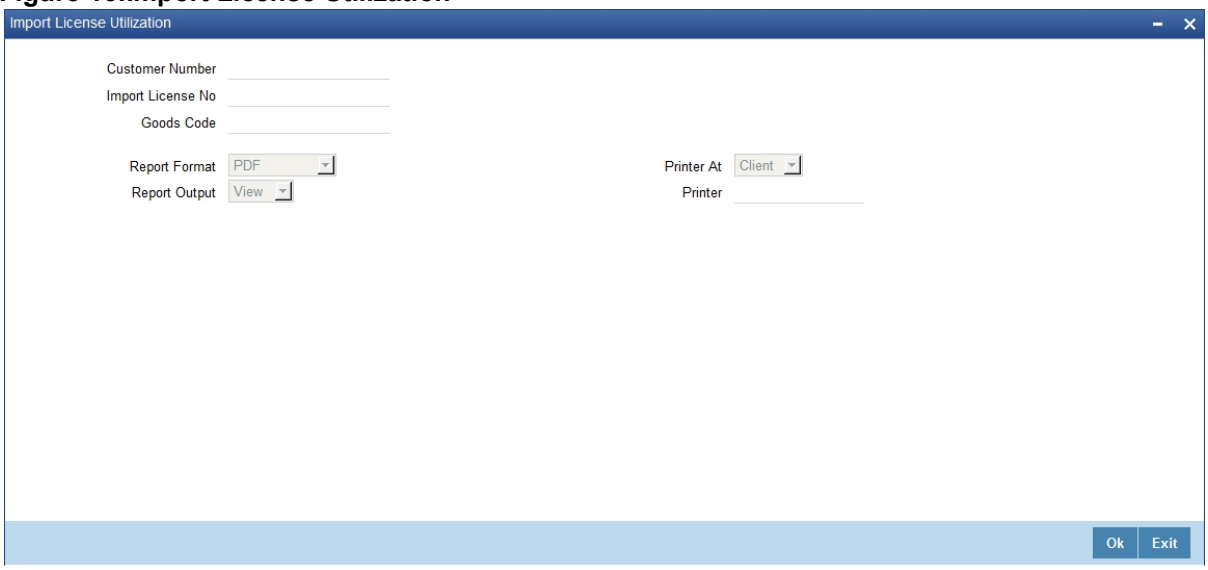
Figure 16:Import License Utilization



2. On the **Import License Utilization** screen, specify the fields and click **Ok**.

STEP RESULT: You can generate the report.

For more information on the fields, refer *Table 43: Import License Utilization - Field Description*.

Table 43: Import License Utilization - Field Description

Field	Description
Customer Number	Select the customer number from the option list. This field is optional.
Import License Number	Select the import license number from the option list. This field is optional.
Goods Code	Select the goods code from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.

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Field	Description
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

15.16.2 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 44: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 45: Body of the Report

Field	Description
Goods Code	Goods code captured for import license will be displayed
Goods Description	The short description captured for the good code

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Field	Description
Quantity	The quantity of the goods is displayed
Unit Of Measurement	The Unit of Measurement is displayed
License Amount (Ccy & Amount)	The License Amount for the goods code is displayed
Quantity Utilized	The Quantity Utilized for the goods code is displayed
Amount Utilized	The License Amount Utilized for the goods code is displayed
Quantity Reinstated	The Quantity Reinstated for the goods code is displayed
Amount Reinstated	The License Amount Reinstated for the goods code is displayed
Available Quantity	The Available Quantity for the goods code is displayed
Available Amount	The Available License Amount for the goods code is displayed
Transaction Date	Displays the transaction date
Utilization Ref No	Displays the transaction ref or the contract ref of the utilization\reinstatement done
Quantity Utilized	The Quantity Utilized for the goods code for that particular transaction
Amount Utilized	The License Amount Utilized for the goods code for that particular transaction
Quantity Reinstated	The Quantity Reinstated for the goods code for that particular transaction
Amount Reinstated	The License Amount Reinstated for the goods code for that particular transaction
Remarks	Displays the remarks if any.

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15.17 Lodged Guarantee Claim Report

15.17.1 Generate Lodged Guarantee Claim Report

This topic provides the systematic instruction to generate lodged guarantee claim report.

CONTEXT:

This report provides details of active guarantee contracts on which claim is lodged on the system.

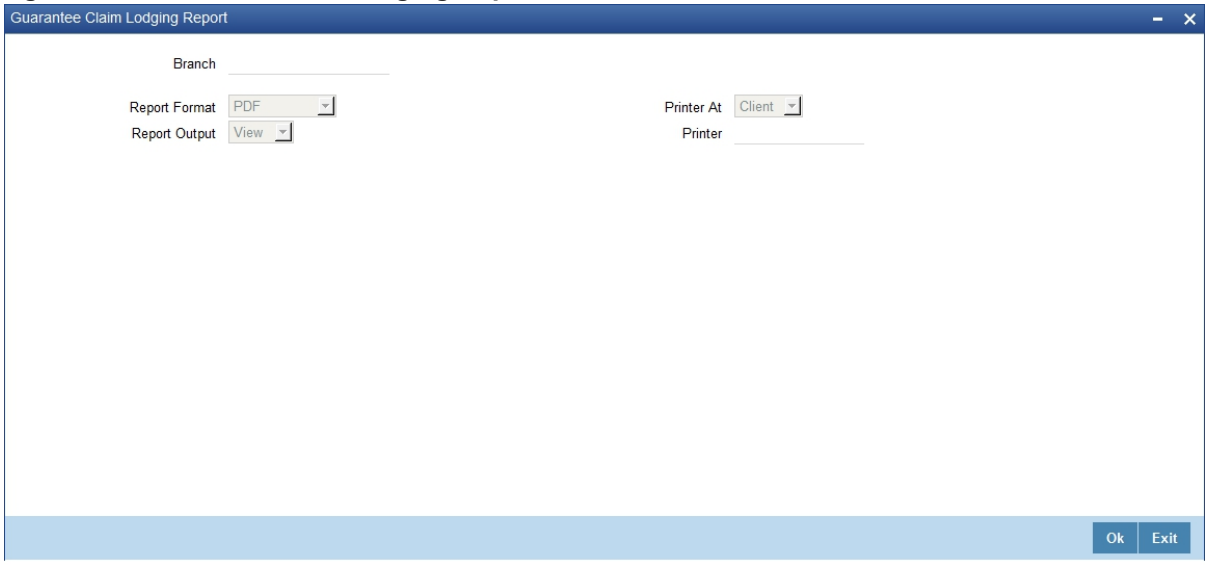
PREREQUISITE:

Specify the **User ID** and **Password**, and login to homepage.

1. On the Homepage, type **LCRGCLM** in the text box, and click next arrow.

   STEP RESULT: The **Guarantee Claim Lodging Report** is displayed.

Figure 17:Guarantee Claim Lodging Report



2. On the **Guarantee Claim Lodging Report** screen, specify the fields and click **Ok**.

   STEP RESULT: You can generate the report.

   For more information on the fields, refer *Table 46: Guarantee Claim Lodging Report - Field Description*.

Table 46: Guarantee Claim Lodging Report - Field Description

Field	Description
Customer Number	Select the customer number from the option list. This field is optional.
Import License Number	Select the import license number from the option list. This field is optional.

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Field	Description
Goods Code	Select the goods code from the option list. This field is optional.
Report Format	Select the appropriate Report Format option from the drop-down list. • PDF • HTML • Excel • LBL_XLSX • RTF This field is optional.
Report Output	Select the appropriate Report Output option from the drop-down list. • View • Print • Spool This field is optional.
Printer At	Select the appropriate Printer At option from the drop-down list. This field is optional.
Printer	Select the required Printer from the option list. This field is optional.

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15.17.2 Contents of the Report

The report options that you select while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Table 47: Header

Field	Description
Header	The Header contains the following: • Title of the report • Branch • Branch Date • User ID • Module Name • Date and Time at which the report was generated • Page Number of the Report

The following details are displayed as body of the generated report.

Table 48: Body of the Report

Field	Description
Contract Reference	Indicates the contract reference number
Issue Date	Indicates the date on which the guarantee was issued.
Effective Date	Indicates the date from which the guarantee was effective
Expiry Date	Indicates the date of expiry of the guarantee
Amount	Indicates the amount of guarantee
Applicant Name & Address	Indicates the applicant name and address
Beneficiary Name & address	Indicates the beneficiary name and address
Advising Bank	Indicates the advising bank
Claim Date	Indicates the date on which the guarantee claim was received by the bank
Claim Amount	Indicates the amount of the claim
Claim Remarks	Indicates the remarks if any specified
Counter Guarantee Reference	Indicates the counter guarantee reference number
Contract Reference	Indicates the contract reference number
Issue Date	Indicates the date on which the guarantee was issued.
Effective Date	Indicates the date from which the guarantee was effective

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Field	Description
Expiry Date	Indicates the date of expiry of the guarantee
Amount	Indicates the amount of guarantee
Applicant Name & Address	Indicates the applicant name and address

15.18 List of Glossary - Reports

LCRPEX
Expired Letters of Credit with Outstanding Items -*15.1 Expired LCs with Outstanding Items Report* (p. 540)

LCRPCOLI
Closed Letters of Credits -*15.2 Closed LCs with Outstanding Items Report* (p. 544)

LCRPDUE
Letters of Credit Due to be Expired - *15.3 LCs Due to Expire Report* (p. 547)

LCRPCOLC
Letters of Credit Due to be Closed -*15.4 LCs Due to be Closed Report* (p. 550)

LCRPCODU
Commission Due Report -*15.5 Commission Due Report* (p. 554)

LCRPCAC
Commission Activity Report -*15.6 Commission Activity Report* (p. 557)

LCRPUNTR
Un-replied Tracers Report -*15.7 Unreplied Tracers Report* (p. 560)

LCRFNREP
Confirmed Letters of Credit Report -*15.8 Confirmed LC Report* (p. 563)

LCRPOVD
Letters of Credit Contract Overrides Report-*15.9 Overrides Report* (p. 566)

LCRLYREP
Daily Activity Report - *15.10 LC Daily Activity Journal Report* (p. 569)

LCRPACCR
Accruals Control Report -*15.11 Accruals Control Report* (p. 571)

LCRPACR
Commission Activity 3 Report - *15.12 Commission Activity 3 Report* (p. 574)

LCRPCACT
Periodic Commission Activity Report - *15.13 Periodic Commission Activity Report* (p. 577)

LCRPEXP
Letters of Credit Process Exception Report - *15.14 Process Exception Report* (p. 579)

LCRIMLIC
Import License Details Report - *15.15 Import License Details Report* (p. 582)

LCRILUTL
Import License Utilization Report - *15.16 Import License Utilization Report* (p. 585)

LCRGCLM
Lodged Guarantee Claim Report - *15.17 Lodged Guarantee Claim Report* (p. 589)

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16. Annexure A - Accounting Entries for LCs

16.1 Accounting Entries for LCs

This Annexure contains details of the suggested accounting entries that can be set up, for the LC module of Oracle Banking Trade Finance. The annexure lists details of the suggested accounting entries, event-wise.

This topic contains the following sections:

1) *16.1.1 LC Events*
2) *16.1.2 Amount Tags*
3) *16.1.3 Accounting Roles*

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16.1.1 LC Events

The following is an exhaustive list of events that can take place during the lifecycle of an LC. In the subsequent paragraphs we shall examine the accounting entries for each of the events listed below.

Table 1: LC Events

Event Code	Event Description	Remarks
ACCR	Accrual (Of Commission)	All Types
AMND	Amendment	All Types
AOCF	Amendment from open to open and confirm	Import only
AATC	Amendment from Advice to Confirm	Export Only
APAC	Amend - Pre-advice to Adv & confirm	Export Only
APAD	Amendment from Pre-advice to advice	Export Only
AVAL	Availment	Only For LC's
BADV	Booking Of An LC With Operation Advise	Export LC Only
BANC	Booking Of An LC With Operation Advise And Confirm	Export LC Only
BCFM	Booking Of An LC With Operation Confirm	Export LC Only
BISS	Booking Of An LC Or Guarantee Issue (Open or Open & Confirm)	Only For Import LC, Standby LC, Clean LC, Shipping Guarantee And Guarantee
BPRE	Booking Of An LC With Operation Pre-Advise	All Types
CALC	Periodic commission calculation	All types
CANC	Cancellation of an LC	All Types
CLIQ	Commission Liquidation	All Types
CLOS	Closure Of An LC Or Guarantee	All Types
RAVL	Reversal of Availment	All types
REIM	Reimbursement Claim of an LC	Revolving LC
REIN	Reinstating An LC	Revolving LCs
ROPN	Reopening Of An LC	All Types
REVR	Reversal of an LC Contract	All types

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Event Code	Event Description	Remarks
REVE	Reversal of an LC Event	All Types
REIS	Reissue of Guarantee	Guarantee only
BKSG	Booking of Shipping Guarantee	Shipping Guarantee
CASG	Cancellation of Shipping Guarantee	Shipping Guarantee
APRE	Amendment of LC with Pre-advice	Import LC
GCLP	Guarantee Claim Settlement	Guarantees/ SBLCs
GCLM	Guarantee Claim Lodgement	Guarantees/ SBLCs
AASC	Amendment of Advice to Silent Confirmation	Export LC

Whenever a conversion of currency is involved, the conversion rate used is as follows:

- If the contracts currency is different from the takedown or maturity accounts and neither of them is in the local currency of your branch, the cross rate entered in the contract screen is picked up.
- If the contract currency is different from the contract account and one of them is in the local currency of your branch, the exchange rate is picked up from the currency table maintained in the Core services module of Oracle Banking Trade Finance. The FX spread is applied in a way that is favorable to your bank.

16.1.2 Amount Tags

Table 2: Amount Tags

Amount Tag	Description
AVAIL_SET_AMT	Availment amount paid
AVAIL_SET_AMTEQ	Availment amount received
COLL_AMNDAMT	Collateral amend amount Dr.
COLL_AMNDAMT_EQ	Collateral amend amount Cr.
COLLAMT_OS	Outstanding Collateral amount
COLLAMT_OS_EQ	Outstanding Collateral amount
LC_AMND_AMT	LC Amendment Amount
LC_OS_AMT	Outstanding LC amount
LC_REIN_AMT	Outstanding Reinstatement Amount
LIAB_AMND_AMT	Liability Amendment Amount
ADV_LIAB_AMND_AMT	Liability Amendment Amount for advised LCs

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Amount Tag	Description
CNF_LIAB_AMND_AMT	Liability Amendment Amount for confirmed LCs
LIAB_AMT	Liability Amount
LIAB_AVAIL_AMT	Availment Liability Amount
ADV_LIAB_AVAIL_AMT	Availment Liability Amount for advised LCs
CNF_LIAB_AVAIL_AMT	Availment Liability Amount for confirmed LCs
LIAB_OS_AMT	Outstanding liability amount
ADV_LIAB_OS_AMT	Outstanding liability amount for advised LCs
CNF_LIAB_OS_AMT	Outstanding liability amount for confirmed LCs
LIAB_REIN_AMT	Reinstatement Amount
ADV_LIAB_REIN_AMT	Reinstatement Amount for advised LCs
CNF_LIAB_REIN_AMT	Reinstatement Amount for confirmed LCs
UCNF_LIAB_OS_AMT	Unconfirmed Liability OS Amount
UCNF_LIAB_AMND_AMT	Unconfirmed Liability Amendment Amount
UCNF_LIAB_AVAIL_AMT	Unconfirmed Liability Availment Amount
UCNF_LIAB_REIN_AMT	Unconfirmed Liability Reinstated Amount
REIM_UND_AMT	Reimbursement Undertaking Amount
REIM_NON_UND_AMT	Reimbursement Non-Undertaking Amount
AVAL_REIM_UND_AMT	Availment - Reimbursement Undertaking Amount
AVAL_REIM_NON_UND_AMT	Availment - Reimbursement Non-Undertaking Amount
AMND_REIM_UND_AMT	Amend - Reimbursement Undertaking Amount
AMND_REIM_NON_UND_AMT	Amend - Reimbursement Non-Undertaking Amount
REIM_OS_UND_AMT	Reimbursement Outstanding Undertaken amount
REIM_OS_NON_UND_AMT	Reimbursement Outstanding Non-undertaken amount
CNF_LIAB_INCR_AMT	Confirmed Liability Increased Amount
UCNF_LIAB_INCR_AMT	Unconfirmed Liability Increased Amount
CNF_LIAB_DECR_AMT	Confirmed Liability Decreased Amount
UCNF_LIAB_DECR_AMT	Unconfirmed Liability Decreased Amount
LC_REM_NU	Reimbursement Non-Undertaking of LC
LC_REM_NU_OFF	Reimbursement Non-Undertaking of LC Offset

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Amount Tag	Description
COLL_AMT_OBP	Initial Collateral amount
COLL_AMTEQ_OBP	Initial Collateral amount
COLL_AMNDAMT_OBP	Collateral amend amt Dr.
COLL_AMNDAMTEQ_OBP	Collateral amend amt Cr.
COLL_AMT_DECR_OBP	Decreased Collateral amount
COLL_AMT_DECREQ_OBP	Decreased Collateral amount equivalent
COLL_REFUND_OBP	Collateral Refund to Customer
COLLAMT_OS_OBP	Outstanding Collateral amount
COLLAMT_OSEQ_OBP	Outstanding Collateral amount
SCF_LIAB_OS_AMT	Silent confirmation liability outstanding amount
SCF_LIAB_AMND_AMT	Silent confirmation liability amend amount
SCF_LIAB_AVAL_AMT	Silent confirmation liability availment amount

16.1.3 Accounting Roles

The following is an exhaustive list that contains details of the Accounting Roles that are applicable to the LCs you can process at your bank.

Table 3: Accounting Roles

Accounting Role	Description	Role Type
LC_OCU	Outstanding Credit Unutilized	Contingent Liability
LC_OCU_OFFSET	Unutilized Credit Offset	Contingent Asset
LC_CNF	Confirmation of LC	Real GL
LC_CNF_OFF	Confirmation of LC Offset	Real GL
LC_COLL_ACCT	LC Collateral account	Liability
AVL_DEBIT_ACCT	Availment Debit account	Real / Type ‘X’
AVL_CREDIT_ACCT	Availment Credit account	Real / Type ‘X’
CHG_CUST_ACC	Customer Accounts	Real/Type “X”
COMM_CUST_ACC	Customer Accounts	Real/Type “X”
COLL_CUST_ACC	Customer Accounts	Real/Type “X”
TAX_CUST_ACC	Customer Accounts	Real/Type “X”
COMM_INC	Commission Income	Income

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Accounting Role	Description	Role Type
COMM_REC	Commission earned not collected	Asset
COMM_RIA	Commission collected in advance	Liability
CHG_INC	Charge Income	Income
CHG_REC	Charge receivable	Asset
CHG_EXP	Charge expense	Expense
CHG_PAY	Charge payable	Liability
TAX_PAY	Tax payable	Liability
TAX_EXP	Tax expense	Expense
LC_COLL_BRIDGE	Collateral bridge between LC shipping guarantee and Bills	Liability
LC_LOAN_BRIDGE	Bridge GL between LC and CL	Liability
COL_OBP_ACC	Obligor Account	Real/Type “X”
LC_SCF	Silent Confirmation of LC	Real GL
LC_SCF_OFF	Silent Confirmation of LC Offset	Real GL

16.2 Event-wise Accounting Entries

In this topic we will discuss the suggested accounting entries that should be generated for each event in the life cycle of an LC.

This topic contains the following sections:

1) *16.2.1 BISS: Booking of an import LC*
2) *16.2.2 AVAL: Availment Under LC*
3) *16.2.3 CLOS: Closure of an LC / Guarantee*
4) *16.2.4 REIN: Reinstatement of an LC / Guarantee*
5) *16.2.5 BADV: Advising an LC*
6) *16.2.6 BCFM: Confirming an LC*
7) *16.2.7 BPRE: Pre-advising an LC*
8) *16.2.8 BANC: Advising and Confirming An LC*
9) *16.2.9 AMND: Amendment*
10) *16.2.10 AOCF: Amendment from Open to Open and Confirm*

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11) *16.2.11 APAD: Amendment from Pre-advice to Advice*

12) *16.2.12 APAC: Amendment from Pre-advice to Advice and Confirm*

13) *16.2.13 REVR: Reversal of an LC Contract*

14) *16.2.14 REVE: Reversal of an LC Event*

15) *16.2.15 ACCR: Accrual of Commission*

16) *16.2.16 CALC: Periodic Commission Calculation Date*

17) *16.2.17 CLIQ: Liquidation of Commission*

18) *16.2.18 ROPN: Reopening of an LC*

19) *16.2.19 CANC: Cancellation of an LC*

20) *16.2.20 TRGN: Generation of Tracers*

21) *16.2.21 AATC: Amendment from Advice to Confirm*

22) *16.2.22 RASN: Reassign an LC*

23) *16.2.23 Transfer of an LC*

24) *16.2.24 RAVL: Reversal of Availment*

25) *16.2.25 BKSG: Booking of Shipping Guarantee*

26) *16.2.26 CASG: Cancellation of Shipping Guarantee*

27) *16.2.27 APRE: Amendment of LC with Pre-advice*

28) *16.2.28 GCLP: Guarantee Claim Settlement*

29) *16.2.29 AASC: Amendment of Advice to Silent Confirmation*

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16.2.1 BISS: Booking of an import LC

Liability

Table 4: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
LC_OCU	LIAB_AMT	Dr
LC_OCU_OFFSET	LIAB_AMT	Cr

Booking LC Contract

When the LC contract gets booked through MT740 processing (Authorization to reimburse), the accounting entries are passed as follows:

Table 5: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
LC_OCU_OFFSET	REIM_UND_AMT	Dr
LC_OCU	REIM_UND_AMT	Cr

The following accounting entries are passed for the product to handle the entries for Non undertaking portion:

Table 6: Accounting Entries

Role	Amount Tag	Debit/Credit
LC_REM_NU_OFF	REIM_NON_UND_AMT	Dr
LC_REM_NU	REIM_NON_UND_AMT	Cr

Collateral (If Any)

Booking (From Customer Account)

Table 7: Accounting Entries

Role	Amount Tag	Debit/Credit
COLL_CUST_ACC	COLL_AMT_OS	Dr
LC_COLL_ACC	COLL_AMT_OSEQ	Cr

Booking (From Customer and Obligor Account)

Table 8: Accounting Entries

Role	Amount Tag	Debit/Credit
COL_CUST_ACC	COLL_AMT	Dr
LCCOLL_INT_ACCT	COLL_AMTEQ	Cr
COL_OBP_ACC	COLL_AMT_OBP	Dr
LCCOLL_INT_ACCT	COLL_AMTEQ_OBP	Cr

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Charges Booking (From Customer Account)

Table 9: Accounting Entries

Role	Amount Tag	Debit/Credit
CHG_CUST_ACC	CHARGES	Dr
CHG_INC	CHARGES	Cr

Booking (From Receivable Account)

Table 10: Accounting Entries

Role	Amount Tag	Debit/Credit
CHG_REC	CHARGES	Dr
CHG_INC	CHARGES	Cr

On Receipt (For booking Under Receivable Account)

Table 11: Accounting Entries

Role	Amount Tag	Debit/Credit
CHG_CUST_ACC	CHARGES	Dr
CHG_REC	CHARGES	Cr

Commission

In Advance (Non - Accrual - On Booking)

Table 12: Accounting Entries

Role	Amount Tag	Debit/Credit
COMM_CUST_ACC	COMMSN	Dr
COMM_INC	COMMSN	Cr

In Advance (Accrual - On Booking)

Table 13: Accounting Entries

Role	Amount Tag	Debit/Credit
COMM_CUST_ACC	COMMSN	Dr
COMM_RIA	COMMSN	Cr

In Advance (Month-End Accrual)

Table 14: Accounting Entries

Role	Amount Tag	Debit/Credit
COMM_RIA	COMMSN	Dr

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Role	Amount Tag	Debit/Credit
COMM_INC	COMMSN	Cr

In Arrears (Non - Accrual - On Booking)

No Entries for Booking

In Arrears (Non - Accrual - On Receipt

Table 15: Accounting Entries

Role	Amount Tag	Debit/Credit
COMM_RIA	COMMSN	Dr
COMM_INC	COMMSN	Cr

In Arrears (Accrual - On Booking)

No Entries for Booking

In Arrears (Month - End Accrual)

Table 16: Accounting Entries

Role	Amount Tag	Debit/Credit
COMM_REC	ACCR_COMMSN	Dr
COMM_INC	ACCR_COMMSN	Cr

In Arrears (On Receipt of Commission)

Table 17: Accounting Entries

Role	Amount Tag	Debit/Credit
COMM_CUST_ACC	COMMSN	Dr
COMM_REC	COMMSN	Cr

The following accounting entries are maintained for a shipping guarantee product:

Table 18: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_COLL_BRIDGE	COLL_AMT	Dr
LCCOLL_INT_ACCT	COLL_AMT	Cr
LC_OCU_OFFSET	LIAB_OS_AMT	Dr
LC_OCU	LIAB_OS_AMT	Cr
LCCOLL_INT_ACCT	COLLAT_DECR	Dr
Customer	COLLAT_DECR	Cr
Customer	COLL_AMT_INCR	Dr

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Accounting Role	Amount Tag	Dr/Cr
LCCOLL_INT_ACCT	COLL_AMT_INCR	Cr

16.2.2 AVAL: Availment Under LC

Liability

Table 19: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	AVAIL_SET_AMT	Cr
LC_OCU_OFFSET	AVAIL_SET_AMTEQ	Dr
LC_OCU	ADV_LIAB_AVAIL_AMT	Cr
LC_OCU_OFFSET	ADV_LIAB_AVAIL_AMT	Dr
LC_CNF_OFF	CNF_LIAB_AVAIL_AMT	Dr
LC_CNF	CNF_LIAB_AVAIL_AMT	Cr

Collateral (If Any)

Table 20: Accounting Entries

Role	Amount Tag	Dr/Cr
COLL_CUST_ACC	COLL_AMNDAMT	Cr
LCCOLL_INT_ACCT	COLL_AVALAMT	Dr
LC_OCU_OFFSET	AVAIL_SET_AMT	Dr
LC_OCU	AVAIL_SET_AMT	Cr
LCCOLL_INT_ACCT	COLL_AMT_DECR	Dr
LC_COLL_BRIDGE	COLL_AMT_DECR	Cr

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16.2.3 CLOS: Closure of an LC / Guarantee

Liability

Table 21: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	LIAB_OS_AMT	Cr
LC_OCU_OFFSET	LIAB_OS_AMT	Dr
LC_OCU	ADV_LIAB_OS_AMT	Cr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Dr
LC_CNF	CNF_LIAB_OS_AMT	Cr
LC_CNF_OFFSET	CNF_LIAB_OS_AMT	Dr

Collateral

Booking (From Customer Account)

Table 22: Accounting Entries

Role	Amount Tag	Debit/Credit
COLL_CUST_ACC	COLLAMT_OS	Cr
LC_COLL_ACCT	COLLAMT_OSEQ	Dr

Booking (From Customer and OBP account)

Table 23: Accounting Entries

Role	Amount Tag	Dr/Cr
LCCOLL_INT_ACCT	COLLAMT_OS	Dr
COLL_CUST_ACC	COLLAMT_OSEQ	Cr
LCCOLL_INT_ACCT	COLLAMT_OS_OBP	Dr
COLL_OBP_ACC	COLLAMT_OSEQ_OBP	Cr

When the Export LC is closed, the amount will be reduced proportionately from Confirmed portion and Unconfirmed portion.

Table 24: Accounting Entries

Dr/Cr	Account role code	Amount tag	LCY Amount Description
Dr	LC_OCU_OFFSET(Unutilized Credit Offset)	UCNF_LIAB_OS_AMT	Unconfirmed LC Amount
Cr	LC_OCU(Outstanding Credit Unutilized)	UCNF_LIAB_OS_AMT	Unconfirmed LC Amount

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Dr/Cr	Account role code	Amount tag	LCY Amount Description
Dr	LC_CNF_OFF(Confirmation of LC Offset)	CNF_LIAB_OS_AMT	Confirmed LC Amount
Cr	LC_CNF (Confirmation of LC)	CNF_LIAB_OS_AMT	Confirmed LC Amount

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16.2.4 REIN: Reinstatement of an LC / Guarantee

Table 25: Accounting Entries

Role	Amount Tag	Debit/Credit
LC_OCU	LIAB_REIN_AMT	Dr
LC_OCU_OFFSET	LIAB_REIN_AMT	Cr
LC_OCU	ADV_LIAB_REIN_AMT	Dr
LC_OCU_OFFSET	ADV_LIAB_REIN_AMT	Cr
LC_CNF	CNF_ LIAB_REIN_AMT	Dr
LC_CNF_OFF	CNF_ LIAB_REIN_AMT	Cr

The accounting entries for reinstatement for Revolving LC (in case of reinstatement of more than the confirmed amount) are as follows:

Table 26: Accounting Entries

Account role code	Amount tag	Dr/ Cr
LC_OCU (Outstanding Credit Unutilized)	UCNF_LIAB_REIN_AMT	Dr
LC_OCU_OFFSET (Unutilized Credit Offset)	UCNF_LIAB_REIN_AMT	Cr
LC_CNF (Confirmation of LC)	CNF_LIAB_REIN_AMT	Dr
LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_REIN_AMT	Cr
Account role code	Amount tag	Dr/ Cr
LC_OCU (Outstanding Credit Unutilized)	UCNF_LIAB_REIN_AMT	Dr

The amount of the Confirmed Portion will be reinstated first. In this case, the entire confirmed amount is reinstated

Accounting entries for increase in the confirmation as part of amendment are as follows:

Table 27: Accounting Entries

Account role code	Amount tag	Dr/ Cr
LC_OCU_OFFSET (Unutilized Credit Offset)	CNF_LIAB_INCR_AMT	Dr
LC_OCU (Outstanding Credit Unutilized)	CNF_LIAB_INCR_AMT	Cr

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Account role code	Amount tag	Dr/ Cr
LC_CNF (Confirmation of LC)	CNF_LIAB_INCR_AMT	Dr
LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_INCR_AMT	Cr

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Accounting entries for decrease in the confirmation as part of amendment are as follows:

Table 28: Accounting Entries

Account role code	Amount tag	Dr/ Cr
LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_DECR_AMT	Dr
LC_CNF (Confirmation of LC Offset)	CNF_LIAB_DECR_AMT	Cr
LC_OCU (Outstanding Credit Unutilized)	CNF_LIAB_DECR_AMT	Dr
LC_OCU_OFF (Outstanding Credit Unutilized Offset)	CNF_LIAB_DECR_AMT	Cr

If the amendment is done for change of confirmation amount, if any charges associated with this event with Basis Amount as Confirmation amount will be collected along with other charges associated with this event.

16.2.5 BADV: Advising an LC

Booking LC Advice

Table 29: Accounting Entries

Role	Amount Tag	Debit/Credit
LC_OCU	ADV_LIAB_OS_AMT	Dr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Cr

Charges/ Commission

As given in event BISS

16.2.6 BCFM: Confirming an LC

Liability

Table 30: Accounting Entries

Role	Amount Tag	Debit/Credit
LC_OCU	LIAB_AMT	Dr
LC_OCU_OFFSET	LIAB_AMT	Cr

Collateral (if Any)

Table 31: Accounting Entries

Role	Amount Tag	Debit/Credit
COLL_CUST_ACC	COLL_AMT_OS	Cr

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Role	Amount Tag	Debit/Credit
LC_COLL_ACCT	COLL_AMT_OSEQ	Dr

Charges/ Commission

As given in event BISS

16.2.7 BPRE: Pre-advising an LC

The accounting entries passed for BPRE are similar to those passed for BISS event.

16.2.8 BANC: Advising and Confirming An LC

Table 32: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_CNF	CNF_LIAB_OS_AMT	Dr
LC_CNF_OFFSET	CNF_LIAB_OS_AMT	Cr

16.2.9 AMND: Amendment

Liability

Reverse all the previous entries for booking. Re-book entries based on BISS or BADV or BPRE or BANC.

Table 33: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	ADV_LIAB_OS_AMT	Dr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Cr
LC_CNF	CNF_LIAB_OS_AMT	Dr
LC_CNF_OFFSET	CNF_LIAB_OS_AMT	Cr

Undertaking Amount

When Undertaking Amount is reduced as part of amendment, the accounting entries passed during “AMND” event are as follows:

Table 34: Accounting Entries

Role	Amount tag	Dr/Cr
LC_OCU	REIM_NON_UND_AMT	Dr
LC_OCU_OFFSET	REIM_NON_UND_AMT	Cr
LC_REM_NU_OFF	REIM_NON_UND_AMT	Dr
LC_REM_NU	REIM_NON_UND_AMT	Cr

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When Undertaking Amount is increased as part of amendment, the accounting entries passed during AMND event are as follows:

Table 35: Accounting Entries

Role	Amount tag	Dr/Cr
LC_OCU_OFFSET	REIM_UND_AMT	Dr
LC_OCU	REIM_UND_AMT	Cr

From Customer and OBP account

Table 36: Accounting Entries

Role	Amount tag	Dr/Cr
COL_CUST_ACC	COLL_AMNDAMT	Dr
LCCOLL_INT_ACCT	COLL_AMNDAMTEQ	Cr
COL_OBP_ACC	COLL_AMNDAMT_OBP	Dr
LCCOLL_INT_ACCT	COLL_AMNDAMTEQ_OBP	Cr
LCCOLL_INT_ACCT	COLL_AMT_DECR	Dr
COLL_CUST_ACC	COLL_AMT_DECREQ	Cr
LCCOLL_INT_ACCT	COLL_AMT_DECR_OBP	Dr
COLL_OBP_ACC	COLL_AMT_DECREQ_OBP	Cr

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16.2.10 AOCF: Amendment from Open to Open and Confirm

None

16.2.11 APAD: Amendment from Pre-advice to Advice

None

16.2.12 APAC: Amendment from Pre-advice to Advice and Confirm

Same as For BISS

16.2.13 REVR: Reversal of an LC Contract

Reverse out all the accounting entries booked for the contract till date.

16.2.14 REVE: Reversal of an LC Event

Reverse the accounting entries of the last version creating event.

16.2.15 ACCR: Accrual of Commission

See Commissions under event BISS.

16.2.16 CALC: Periodic Commission Calculation Date

No entries due to commission calculation.

16.2.17 CLIQ: Liquidation of Commission

LC Status Change

Table 37: Accounting Entries

Role	Amount Tag	Dr/Cr
<component>INC	<Component>_MOVINC	Dr
<component>NORMINC	<Component>_MOVINC	Cr

See Commissions under event BISS.

16.2.18 ROPN: Reopening of an LC

Liability

Table 38: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	LIAB_OS_AMT	Dr
LC_OCU_OFFSET	LIAB_OS_AMT	Cr

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Role	Amount Tag	Dr/Cr
LC_OCU	ADV_LIAB_OS_AMT	Dr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Cr
LC_CNF	CNF_LIAB_OS_AMT	Dr
LC_CNF_OFFSET	CNF_LIAB_OS_AMT	Cr

Collateral Booking (From Customer Account)

Table 39: Accounting Entries

Role	Amount Tag	Dr/Cr
COLL_CUST_ACC	COLLAMT_OS	Dr
LC_COLL_ACCT	COLLAMT_OS_EQ	Cr

Booking (From Customer and Obligor Account)

Table 40: Accounting Entries

Role	Amount Tag	Dr/Cr
COL_CUST_ACC	COLLAMT_OS	Dr
LCCOLL_INT_ACCT	COLLAMT_OSEQ	Cr
COL_OBP_ACC	COLLAMT_OS_OBP	Dr
LCCOLL_INT_ACCT	COLLAMT_OSEQ_OBP	Cr

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16.2.19 CANC: Cancellation of an LC

Table 41: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	LIAB_OS_AMT	Cr
LC_OCU_OFFSET	LIAB_OS_AMT	Dr
LC_OCU	ADV_LIAB_OS_AMT	Cr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Dr
LC_CNF	CNF_LIAB_OS_AMT	Cr
LC_CNF_OFFSET	CNF_LIAB_OS_AMT	Dr

The following accounting entries are maintained in Shipping Guarantee product:

Table 42: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_OCU_OFFSET	LIAB_OS_AMT	Dr
LC_OCU	LIAB_OS_AMT	Cr
LCCOLL_INT_ACCT	COLL_AMT_DECR	Dr
LC_COLL_BRIDGE	COLL_AMT_DECR	Cr

Collateral

From Customer and Obligor account

Table 43: Accounting Entries

Role	Amount Tag	Dr/Cr
LCCOLL_INT_ACCT	COLLAMT_OS	Dr
COLL_CUST_ACC	COLLAMT_OSEQ	Cr
LCCOLL_INT_ACCT	COLLAMT_OS_OBP	Dr
COLL_OBP_ACC	COLLAMT_OSEQ_OBP	Cr

16.2.20 TRGN: Generation of Tracers

None

16.2.21 AATC: Amendment from Advice to Confirm

Table 44: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	LIAB_OS_AMT	Cr

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Role	Amount Tag	Dr/Cr
LC_OCU_OFFSET	LIAB_OS_AMT	Dr
LC_OCU	ADV_LIAB_OS_AMT	Cr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Dr
LC_CNF	CNF_LIAB_OS_AMT	Dr
LC_CNF_OFFSET	CNF_LIAB_OS_AMT	Cr

16.2.22 RASN: Reassign an LC

None

16.2.23 Transfer of an LC

When an Export LC is transferred, the amount in the old LC (From LC) would be reduced proportionately from Confirmed portion and Unconfirmed portion as part of AVAL event

Table 45: Accounting Entries

Dr/ Cr	Account role code	Amount tag	LCY Amount Description
Dr	LC_OCU_OFFSET (Unutilized Credit Offset)	UCNF_LIAB_AVAIL_AMT	Unconfirmed LC Amount
Cr	LC_OCU (Outstanding Credit Unutilized)	UCNF_LIAB_AVAIL_AMT	Unconfirmed LC Amount
Dr	LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_AVAIL_AMT	Confirmed LC Amount
Cr	LC_CNF (Confirmation of LC)	CNF_LIAB_AVAIL_AMT	Confirmed LC Amount

The new Export LC contract will have the same split of Confirmed LC amount and Unconfirmed LC amount as it was there in the old LC

Table 46: Accounting Entries

Dr/ Cr	Account role code	Amount tag	LCY Amount Description
Dr	LC_OCU (Outstanding Credit Unutilized)	UCNF_LIAB_OS_AMT	Unconfirmed LC Amount
Cr	LC_OCU_OFFSET (Unutilized Credit Offset)	UCNF_LIAB_OS_AMT	Unconfirmed LC Amount
Dr	LC_CNF (Confirmation of LC)	CNF_LIAB_OS_AMT	Partial Confirmation Amount

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Dr/ Cr	Account role code	Amount tag	LCY Amount Description
Cr	LC_CNF_OFF (Confirmation of LC Offset)	CNF_LIAB_OS_AMT	Partial Confirmation Amount

16.2.24 RAVL: Reversal of Availment

Fetch entries for an availment event and reverse them.

16.2.25 BKSG: Booking of Shipping Guarantee

Table 47: Accounting Entries

Role	Amount Tag	Dr/Cr
LC_OCU	AVAIL_SET_AMT	Dr
LC_OCU_OFFSET	AVAIL_SET_AMT	Cr
LCCOLL_INT_ACCT	COLL_AMT_DECR	Dr
LC_COLL_BRIDGE	COLL_AMT_DECR	Cr

16.2.26 CASG: Cancellation of Shipping Guarantee

The following accounting entries are maintained for cancellation of Shipping Guarantee.

Table 48: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_OCU	AVAIL_SET_AMT	Dr
LC_OCU_OFFSET	AVAIL_SET_AMT	Cr
LC_COLL_BRIDGE	COLL_AMT_INCR	Dr
LCCOLL_INT_ACCT	COLL_AMT_INCR	Cr

16.2.27 APRE: Amendment of LC with Pre-advice

The accounting entries passed for BPRE are similar to those passed for AMND event.

16.2.28 GCLP: Guarantee Claim Settlement

The following accounting entries are maintained for GCLP event.

Table 49: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
CLAIM_DEBIT_ACCT	CLAIM_CUST_AMT	Dr
CLAIM_SUSPENSE	CLAIM_CUST_AMT	Cr

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Accounting Role	Amount Tag	Dr/Cr
CLAIM_CREDIT_ACCT	CLAIM_SETTLE_AMT	Cr
CLAIM_SUSPENSE	CLAIM_SETTLE_AMT	Dr
LC_OCU	CLAIM_SETTLE_AMT	Cr
LC_OCU_OFFSET	CLAIM_SETTLE_AMT	Dr
CLAIM_SUSPENSE	COLL_AVALAMT	Cr
LCCOLL_INT_ACCT	COLL_AVALAMT	Dr
COL_CUST_ACC	COLL_REFUND	Cr
LCCOLL_INT_ACCT	COLL_REFUND	Dr
COL_OBP_ACC	COLL_REFUND_OBP	Cr
LCCOLL_INT_ACCT	COLL_REFUND_OBP	Dr

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16.2.29 AASC: Amendment of Advice to Silent Confirmation

Accounting entry of AASC event with contingent entries with new amount tags and the reversal entry of ADV

Table 50: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Dr
LC_OCU	ADV_LIAB_OS_AMT	Cr
LC_SCF	SCF_LIAB_OS_AMT	Dr
LC_SCF_OFF	SCF_LIAB_OS_AMT	Cr

Accounting entry of AMND event with operation code as SCF.

Table 51: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_SCF	SCF_LIAB_AMND_AMT	Dr
LC_SCF_OFF	SCF_LIAB_AMND_AMT	Cr

Accounting entry of AVAL event with operation code as SCF.

Table 52: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_SCF_OFF	SCF_LIAB_AVAIL_AMT	Dr
LC_SCF	SCF_LIAB_AVAIL_AMT	Cr

Accounting entry of CLOS/CANC event with operation code as SCF

Table 53: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_SCF_OFF	SCF_LIAB_OS_AMT	Dr
LC_SCF	SCF_LIAB_OS_AMT	Cr

Accounting entry of ROPN event with operation code as SCF

Table 54: Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
LC_SCF	SCF_LIAB_OS_AMT	Dr
LC_SCF_OFF	SCF_LIAB_OS_AMT	Cr

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17. Annexure B – Events, Advices and SDEs for LC

This section includes the following topics:

1) *17.1 Event - Advices for LCs*
2) *17.2 LC Advices*
3) *17.3 LC SDEs*

17.1 Event - Advices for LCs

This Annexure contains details of the suggested messages that can be generated for the LC module. The annexure lists details of the suggested messages event-wise.

17.2 LC Advices

The following is an exhaustive list of events, related advices and the Data Tags that are supported for LC Module.

Table 1: LC Advices

EVENT	EVENT DESCRIPTION	ADVICES	Advice Description
BISS	Booking of an import LC	ISB_BEN_CL	Covering letter to beneficiary
		LC_AMND_INSTR	Amendment Instrument
		LC_CASH_COL_ADV	Cash Collateral Advices
		LC_INSTRUMENT	L/C instrument
		GUARANTEE	Guarantee Instrument
		LC_INSTR_COPY	Copy of LC Instrument
		SG_INSTRUMENT	Shipping Guarantee Instrument
CLOS	Closure of an LC / Guarantee	Nil	
REIN:	Reinstatement of an LC / Guarantee	LC_AMND_INSTR	Amendment Instrument
		LC_INSTRUMENT	L/C instrument
BADV:	Advising an LC	LC_ACK_ADVICE	ACK of import LC
BCFM:	Confirming an LC	LC_ACK_ADVICE	ACK of import LC
		LC_CASH_COL_ADV	Cash Collateral Advices
BPRE:	Pre-advising an LC	LC_ACK_ADVICE	ACK of import LC
		PADV_CL	Pre-advising a Credit

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EVENT	EVENT DESCRIPTION	ADVICES	Advice Description
		NTF_FOR_BPRE	Notification for LC booking with pre-advice
BANC:	Advising and confirming an LC	LC_ACK_ADVICE	ACK of import LC
		LC_CASH_COL_ADV	Cash Collateral Advices
REIS:	Reissue of Guarantee	LC_INSTRUMENT	L/C instrument
		GUARANTEE	Guarantee Instrument
		LC_PRE_ADVICE	L/C Pre-Advice
AMND:	LC amendments	AMD_EXP_CR	Amendment of Export Credit
		LC_ACK_AMND	ACK of Amendment to LC
		LC_CASH_COL_ADV	Cash Collateral Advices
		LC_AMD_AUTH_REB	Amendment-auth to reimburse
		AMD_IMP_CR	Amendment of Import Credit
		GUA_AMD_INSTR	Guarantee Amendment
		LC_AMND_INSTR	Amendment Instrument
		LC_INSTRUMENT	L/C instrument
		GUA_AMD_INSTR	Guarantee Amendment
		LC_AM_INST_COPY	Copy of LC Amend Instrument
ACCR:	Accrual of commission	Nil	
CALC:	Periodic commission calculation date	Nil	
ROPN:	Reopening of an LC	LC_INSTRUMENT	L/C instrument
		GUARANTEE	Guarantee Instrument
TRGN:	End of day check for tracers	ACK_TRACER	Acknowledgement tracer
		CHG_COM_TRACER	Charges & commission tracer
		CON_TRACER	Confirmation tracer

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EVENT	EVENT DESCRIPTION	ADVICES	Advice Description
CANC:	Cancellation of an LC	LC_CANCEL_ADV	Cancellation Advice
		NTF_FOR_CANC	Cancellation of LC pre-advice
APAC:	Amendment from Pre-Advice to Advice and Confirm	PADV_TO_ADVCON	Pre-adv to adv & confirm
		AMD_EXP_CR	Amendment of Export Credit
		LC_ACK_AMND	ACK of Amendment to LC
		LC_CASH_COL_ADV	Cash Collateral Advices
APAD:	Amendment from Pre-advice to Advice	AMD_EXP_CR	Amendment of Export Credit
		LC_ACK_AMND	ACK of Amendment to LC
		ADV_TO_ADVCON	
		AMD_EXP_CR	
		ADV_TO_ADVCON	Adv to adv & confirm
		AMD_EXP_CR	Amendment of Export Credit
RASN:	Reassign an LC	Nil	
RAVL:	Reversal of availment	Nil	
CALC:	Periodic commission calculation	Nil	
APRE	Amendment of Pre-advice LC	NTF_FOR_APRE	Notification for amendment of LC pre-advice
		ADV_FOR_APRE	Advice for LC pre-advice
GCLM	Guarantee Claim	GUA_CLAIM_ADV	Guarantee Claim Advice
AMNV	Initiation Of Amendment Confirmation	LC_AMND_INSTR	Amendment Instrument
		GUA_AMD_INSTR	Guarantee Amendment

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17.2.1 ISB_BEN_CL

Table 2: ISB BEN CL

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	System Date for the Branch	Date	
RECV-NAME	Receiver Name	Contract Input Screen-Settlement Tab	Varchar	150
RECV-ADDR-LN1	Receiver Information	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN2	Receiver Information	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN3	Receiver Information	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN4	Receiver Information	Contract Input Screen-Settlement Tab	Varchar	105
OUR-REF-NO	Sender's contract reference no	Contract Input Screen-Reference Number	Varchar	35
USERREF	User Reference No	Contract Input Screen-User Reference Number	Varchar	35

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
APP-NAME	Applicant name	Contract Input Screen-Parties-Party details-customer name		150
APP-ADDR-LN1	Applicant address	Contract Input Screen-Parties-party details-address1	varchar	105
APP-ADDR-LN2	Applicant address	Contract Input Screen-Parties-party details-address2	varchar	105
APP-ADDR-LN3	Applicant address	Contract Input Screen-Parties-party details-address3	varchar	105
APP-ADDR-LN4	Applicant address	Contract Input Screen-Parties-party details-address4	varchar	105
OTHER-FFTS	Other Free Format Texts	Letters of Credit-Contract Input-Detailed-Advices Tab-FFTS Details	Varchar	2000

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
SND2RECINFO	Sender to Receiver Information	Contract Input Screen-Advices	Varchar	2000
BRANCH-NAME	Branch Name	Branch Parameters detailed - Branch Name	varchar	105

17.2.2 GUA_CLAIM_ADV

Table 3: GUA_CLAIM_ADV

ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
BRANCH-NAME	Branch Name	Branch Parameters detailed - Branch Name	varchar	105
BRANCH-ADDR-LN1	This is the address of the Branch	Branch Parameters detailed -Branch Address Line 1	Varchar	105
BRANCH-ADDR-LN2	- DO -	Branch Parameters detailed -Branch Address Line 2	Varchar	105
BRANCH-ADDR-LN3	- DO -	Branch Parameters detailed -Branch Address Line 3	Varchar	105
BRANCH-ADDR-LN4	- DO -	Branch Parameters detailed -Country code	Varchar	105
BRANCH-DATE	Branch Date	System Date for the Branch	Date	
APP-NAME	This is the name of the LC applicant.	LC Contract Input Screen - Parties - Party details	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
APP-ADDR-LN1	This is the address of the LC applicant. Each line of the address can contain a maximum of 35 characters.	LC Contract Input Screen - Parties - Party details - address1	Varchar	105
APP-ADDR-LN2	- DO -	LC Contract Input Screen - Parties - Party details - address2	Varchar	105
APP-ADDR-LN3	- DO -	LC Contract Input Screen - Parties - Party details - address3	Varchar	105
APP-ADDR-LN4	- DO -	LC Contract Input Screen - Parties - Party details - address4	Varchar	105
PARTY-REF-APP	This is the reference number you have assigned to the Applicant of LC.	LC Contract Input Screen - Parties screen - Party details	Number	35
OUR-REF-NO	This is the reference number you have assigned to the LC.	LC Contract Input Screen - Main	Number	35
ISSUE-DATE	This is the date on which the LC was issued.	Issue date- Main Screen-Issue date	Date	

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
EXPIRY-DATE	This is the date up to which the LC is valid.	LC Contract Input Screen - Main - under Terms-expiry date	Date	
LC-AMOUNT	This is the amount for which the LC was opened.	LC Contract Input Screen-Main-contract Amount	Number	22,3
LC-OS-AMT	This is the outstanding amount of LC.	LC Contract Input Screen-Main-contract Amount	Number	22,3
BEN-NAME	This is the name of the institution/ company in favor of whom the LC is drawn.	LC Contract Input Screen - Parties screen - Party details	Varchar	105
CLAIM-DATE	This is the date on which the LC was claimed.	LC Guarantee Claim Lodging Screen - Main - Claim Date	Date	
_CLAIM_AMOUNT_	This is the amount for which the LC was claimed.	LC Guarantee Claim Lodging Screen - Main - Claim Amount	Number	22,3

17.2.3 LC_AMND_INSTR (MT 707)

Table 4: LC_AMND_INSTR (MT707)

ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
ISB-ADDR-LN1	This is the mailing address of the issuing bank	LC Contract Input Screen-Parties-Party details-Address1	Varchar	105
ISB-ADDR-LN2	This is the mailing address of the issuing bank	LC Contract Input Screen-Parties-Party details-Address2	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
ISB-ADDR-LN3	This is the mailing address of the issuing bank	LC Contract Input Screen-Parties-Party details-Address3	Varchar	105
ISB-ADDR-LN4	This is the mailing address of the issuing bank	LC Contract Input Screen-Parties-Party details-Address4	Varchar	105
AMND-DATE	This is the date on which the details of the documentary credit were last amended.	LC Contract Input Screen-Main	Date	
NO-OF-AMENDS	If the documentary credit has been amended more than once then the number of times it was amended will be displayed here.	LC Contract Input Screen-others-Amendment Number	Number	4
NEW-EXPIRY-DATE	This is the new expiry date of the documentary credit.	LC Contract Input Screen-Main-Expiry Date	Date	
INC-LC-AMOUNT	This amount reflects the increase in the documentary credit amount.	LC Contract Input Screen-Main-Amount	Number	22,3
NEW-AMT-WORDS	If there has been an increase in the documentary credit amount then this is the new amount expressed in words	System derived from LC Contract Input Screen-Main	Varchar	
DEC-LC-AMOUNT	This amount reflects the decrease in the documentary credit amount.	LC Contract Input Screen-Main-Amount	Number	22,3

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
NEW-AMT-WORDS	If there has been a decrease in the documentary credit amount then this is the new amount expressed in words.	System derived from LC Contract Input Screen-Main	Varchar	
LC-AMOUNT	This is the amount for which the LC was opened.	LC Contract Input Screen-Main-contract Amount	Number	22,3
AMT-IN-WORDS	This is the new LC amount expressed in words	System derived from LC Contract Input Screen-Main	Varchar	
SND2RECINFO	These are a set of instructions or additional information meant for the receiver.	LC Contract Input Screen-Advices	Varchar	2000

17.2.4 LC_INSTRUMENT (MT 700/MT 701)

Table 5: LC_INSTRUMENT (MT 700/MT 701)

ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
ISSUE-DATE	This is the date on which the LC was issued.	Issue date- Main Screen-Issue date	date	
APB-NAME	This is the name of the applicant bank.	LC Contract Input Screen-Parties-Customer Name	VarChar	150
APB-ADDR-LN1	This is the address for correspondence of the applicant bank.	LC Contract Input Screen-Parties-Party details-address1	VarChar	105
APB-ADDR-LN2	This is the address for correspondence of the applicant bank.	LC Contract Input Screen-Parties-Party details-address2	VarChar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
APB-ADDR-LN3	This is the address for correspondence of the applicant bank.	LC Contract Input Screen-Parties-Party details-address3	VarChar	105
APB-ADDR-LN4	This is the address for correspondence of the applicant bank.	LC Contract Input Screen-Parties-Party details-address4	VarChar	105
CR-DAYS-FROM1	The information that has been entered in the Drafts screen of the LC Contract screen is displayed here.	LC Contract Input Screen-Drafts-credit days from	Varchar	107
DRAFT-AMT	This is the amount for which the draft was drawn on.	LC Contract Input Screen-Drafts-Amount	Number	22,3
TENOR1	This is the tenor of the draft that is drawn for the LC. The tenor is expressed in terms of days.	LC Contract Input Screen-Drafts	Number	10
NO-DRAFTS	These are the number of drafts that can be drawn.	LC Contract Input Screen-Drafts-Draft Tenor	Number	4
PAYMENT-DETAILS	This field contains details pertaining to reference numbers, invoice numbers and any other details which enable the beneficiary to identify the transaction.	LC Contract Input-Detailed-Main Tab	VarChar	140

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
PARTIAL-SHP	This field indicates whether the partial shipment of goods is allowed or disallowed.	LC Contract Input Screen-Ships/docs-shipment-Partial shipment allowed	VarChar	1
TRANS-SHP	This field indicates whether trans-shipment of goods is allowed.	LC Contract Input Screen-Ships/docs-shipment-trans shipment allowed	Varchar	1
SHIPMENT-DET	These are additional details for the shipment of the merchandise.	LC Contract Input Screen-Ships/docs-shipment-Additional shipment details	VarChar	Long
SHIPMENT-MARK	These are the specific shipment marks applicable for the shipment.	LC Contract Input Screen-Ship/Documents-Shipping Marks	VarChar	2000
GOODS-DESCR	This is the description of the commodity	LC Contract Input Screen-Ships/docs-Goods-description	VarChar	Long
DOC-DESCR	This is the description of the document code.	LC Contract Input Screen-Ships/docs-Documents-description	VarChar	255
CLAUSES	This is the clause code that should accompany the document required for the bill being processed.	LC Contract Input Screen-Ships/docs-Clauses Details	Varchar	12
OTHER-FFTS	This is the code that identifies the additional conditions that should accompany the advice.	Letters of Credit-Contract Input-Detailed-Advices Tab-FFTS Details	VarChar	2000

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
CHG-FROM-BEN	This field corresponds to field 71B of the S.W.I.F.T message MT 700.	LC Contract Input Screen-Others-Charges From Beneficiary	VarChar	210
PR-DATE	This field corresponds to field 48 of the S.W.I.F.T message MT 700.	LC Contract Input Screen others screen-Period of presentation field	VarChar	140
OPERATION-CODE	This is the code that identifies the additional instructions.	Letters of Credit-Contract Input-Detailed-Main Screen	Varchar	3
REB-NAME	This is the name of the reimbursement bank.	LC Contract Input Screen-Parties-Party details	VarChar	150
REB-ADDR-LN1	This is the name of the reimbursement bank.	LC Contract Input Screen-Parties-Party details-address1	VarChar	105
REB-ADDR-LN2	This is the name of the reimbursement bank.	LC Contract Input Screen-Parties-Party details-address2	VarChar	105
REB-ADDR-LN3	This is the name of the reimbursement bank.	LC Contract Input Screen-Parties-Party details-address3	VarChar	105
REB-ADDR-LN4	This is the name of the reimbursement bank.	LC Contract Input Screen-Parties-Party details-address4	VarChar	105
_ATB-NAME	This is the name of the bank through which the advice is routed.	LC Contract Input Screen-Parties -Party details	VarChar	150

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
ATB-ADDR-LN1	This is the address of bank through which the advice is routed. Each line of the address can contain a maximum of 35 characters.	LC Contract Input Screen-Parties - Party details-address1	VarChar	105
ATB-ADDR-LN2	-Do -	LC Contract Input Screen-Parties - Party details-address2	VarChar	105
ATB-ADDR-LN3	-Do -	LC Contract Input Screen-Parties - Party details-address3	VarChar	105
ISB-NAME	This is the name of the issuing bank.	LC Contract Input Screen-Parties	VarChar	150

17.2.5 GUARANTEE (MT 760)

Table 6: GUARANTEE (MT 760)

ADVICE TAGS	DESCRIPTION
GU-DET	These are the details of the guarantee.

17.2.6 LC_INSTR_COPY

Table 7: LC_INSTR_COPY

ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/ Date	Length
GU-DET	These are the details of the guarantee.	LC Contract Input Screen - Details of Guarantee such as Applicant, Beneficiary, Amount, Expiry date, and so on, as entered in the contract	Varchar	_GU-DET_

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17.2.7 LC_ACK_ADVICE (MT 730)

Table 8: LC_ACK_ADVICE (MT 730)

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
ACCOUNT-IDENTY	This is the unique identity associated with the account	LC Contract Input Screen-Others-Charges from issuing Bank-Account	Varchar	35
ACK-SENT-DATE	This is the date as on which the message was acknowledged.	LC Contract Input Screen-Dated Field under the Customer	Date	
CHRGS-FROM-ISB	These are the charges levied by the issuing bank for processing the LC.	LC Contract Input Screen-Others-Charges from issuing Bank -description	Varchar	210
AMT-IN-WORDS	This is amount for which the LC was opened, reflected in words.	System derived from Letters of Credit-Contract Input-Detailed-Main Tab	Varchar	

17.2.8 PADV_CL

Table 9: PADV_CL

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
REVOCABLE	This indicates the nature of the LC whether it is revocable or irrevocable.	LC Contract Input Screen -Main- Type - (As maintained in the product)	Varchar	1
TRANSFERABLE	This indicates whether the LC is transferable or non-transferable.	LC Contract Input Screen - Main - terms	Varchar	1
SETL-TYPE	This is the type of credit for which the LC is being processed.	Letters of Credit-Contract Input-Detailed-Main Tab-Credit	Varchar	1

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
CUMULATIVE	For an LC which revolves in value this reflects whether the method of reinstatement is cumulative or non-cumulative.	LC Contract Input Screen - Main - Under Revolving details	Varchar	1
REINSTAT-TYPE	This indicates whether the reinstatement is Auto or Manual.	LC Contract Input Screen - Main - Under Revolving details	Varcahar	1
REVOLVES-IN	This indicates whether the LC revolves in time or in value. A revolving LC will be reinstated in time or value based on whether the LC is cumulative or non-cumulative.	LC Contract Input Screen - Main - Under Revolving details	Varchar	1
OUR-REF-NO	This is the reference number you have assigned to the LC.	LC Contract Input Screen - Main	Number	35
THEIR-REF-NO	This is the unique reference number assigned to the party involved in the LC.	LC Contract Input Screen - Main - under Customer	Number	35
EXPIRY-DATE	This is the date up to which the LC is valid.	LC Contract Input Screen - Main - under Terms-expiry date	Date	
EXPIRY-PLACE	This is the city, country or bank where the LC expires.	LC Contract Input Screen - Main - under Terms - expiry place	Varchar	29
APP-NAME	This is the name of the LC applicant.	LC Contract Input Screen - Parties - Party details	Varchar	150

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
APP-ADDR-LN1	This is the address of the LC applicant. Each line of the address can contain a maximum of 35 characters.	LC Contract Input Screen - Parties - Party details - address1	Varchar	105
APP-ADDR-LN2	- DO -	LC Contract Input Screen - Parties - Party details - address2	Varchar	105
APP-ADDR-LN3	- DO -	LC Contract Input Screen - Parties - Party details - address3	Varchar	105
APP-ADDR-LN4	- DO -	LC Contract Input Screen - Parties - Party details - address4	Varchar	105
BEN-NAME	This is the name of the institution/company in favor of whom the LC is drawn.	LC Contract Input Screen - Parties screen - Party details	Varchar	150
BEN-ADDR-LN1	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address1	Varchar	105
BEN-ADDR-LN2	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address2	Varchar	105
BEN-ADDR-LN3	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address3	Varchar	105
BEN-ADDR-LN4	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address4	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
LC-AMOUNT	This is the amount for which the LC has been opened.	LC Contract Input Screen - Main	Number	22,3
AMT-IN-WORDS	This is the LC amount in words.	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	Varchar	
TOLERANCE	This indicates the positive and negative tolerance of the LC amount.	LC Contract Input Screen - Main	Number	7
TOLR-TEXT	If the tolerance amount has not been specified then this field is populated with 'Not Exceeding'.	Letter of Credit-Contract Input-Detailed-Main Tab-Tolerance	Varchar	1
ADDL-AMT	This field corresponds to field 39C of the S.W.I.F.T messages Mt 700 and MT 740	LC Contract Input Screen - others -additional amounts covered	Varchar	140
CR-AVL-WITH	This indicates the S.W.I.F.T. address of the bank where the amount availed under the LC should be credited with.	Contract Input Screen-Main under credit -with	Varchar	140
CR-AVL-BY	This indicates whether the credit will be availed by Payment, Acceptance etc.	Letters of Credit-Contract Input-Detailed-Main Tab-Credit	Varchar	1
FROM-PLACE	This indicates where the taking in charge at/loading on board or dispatching the goods is to take place.	LC Contract Input Screen - Ship/Documents - Shipment - from	Varchar	65

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
TO-PLACE	This is the place where the goods have to be transported to.	LC Contract Input Screen - Ship/Documents - Shipment - to	Varchar	65
LATEST-SHP-DATE	This is the date by which the shipment of the goods has to take place	LC Contract Input Screen - Ship/Documents - Shipment - latest shipment date	Date	
SHIPMENT-PERIOD	This information pertains to the place from and to which goods are to be dispatched or transported.	LC Contract Input Screen - Ship/Documents - Shipment - shipment period	Varchar	395
GOODS-DESCR	This field holds the full description of the merchandise traded under the LC for which the advice is being generated.	LC Contract Input Screen - Ship/Documents - Goods- discription	Varchar	Long
ATB-NAME	This is the name of the bank through whom the advice is routed	LC Contract Input Screen - Parties - Party details-customer Name		11
ATB-ADDR-LN1	This is the mailing address of the bank through whom the advice is routed.	LC Contract Input Screen - Parties - Party details-address1	Varchar	150
PRE-ADVICE	This is the description of the pre advice.	LC Contract Input Screen - Ship/Documents - Goods	Varchar	255
LC-TYPE	This indicates whether the LC is an Import LC or an Export LC.	Letters of Credit-Contract Input-Detailed-Main Screen - type	Varchar	1

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
PRE-ADVICE	These are the details of the guarantee.	LC Contract Input Screen - Ship/Documents - Goods	Varchar	255

17.2.9 LC_PRE_ADVICE (MT 705)

Table 10: LC_PRE_ADVICE (MT 705)

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE		System Date for the Branch	Date	
RECV-NAME	Receiver Name		varchar	150
RECV-ADDR-LN1	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN2	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN3	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN4	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
REVOCABLE		LC Contract Input Screen -Main- Type	Varchar	1
TRANSFERABLE		LC Contract Input Screen -Main	varchar	1
SETL-TYPE		Letters of Credit-Contract Input-Detailed-Main Tab-Credit	Varchar	1
CUMULATIVE		LC Contract Input Screen -Main - Cumulative	varchar	1
REINSTAT-TYPE				

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
REVOLVES-IN		Letter of Credit-Contract Input-Detailed-Main Tab-Revolving Details	Varchar	1
OUR-REF-NO		Letter of Credit-Contract Input-Detailed-Main Tab-Terms	Varchar	35
USERREF		Letter of Credit-Contract Input-Detailed-Main Screen	varchar	35
EXPIRY-DATE		LC Contract Input Screen-Main- expiry date	Date	
EXPIRY-PLACE		LC Contract Input Screen-Main - expiry place	varchar	29
APP-NAME	This is the name of the LC applicant.	Contract Input Screen-Parties-Party details-customer name	varchar	150
APP-ADDR-LN1	This is the address of the LC applicant. Each line of the address can contain a maximum of 35 characters.	Contract Input Screen-Parties-Party details-address1	varchar	105
APP-ADDR-LN2	- DO -	Contract Input Screen-Parties-Party details-address2	varchar	105
APP-ADDR-LN3	- DO -	Contract Input Screen-Parties-Party details-address3	varchar	105
APP-ADDR-LN4	- DO -	Contract Input Screen-Parties-Party details-address4	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BEN-NAME		LC Contract Input Screen - Parties screen - Party details- customer name	varchar	150
BEN-ADDR-LN1		LC Contract Input Screen - Parties screen - Party details- address1	varchar	105
BEN-ADDR-LN2		LC Contract Input Screen - Parties screen - Party details- address2	varchar	105
BEN-ADDR-LN3		LC Contract Input Screen - Parties screen - Party details- address3	varchar	105
BEN-ADDR-LN4		LC Contract Input Screen - Parties screen - Party details- address4	varchar	105
LC-AMOUNT		LC Contract Input Screen -Main		22,3
AMT-IN-WORDS		System derived from Letter of Credit-Contract Input-Detailed-Main Tab	varchar	
TOLERANCE		Letter of Credit-Contract Input-Detailed-Main Tab-Tolerance	Varchar	7
TOLR-TEXT		Letter of Credit-Contract Input-Detailed-Main Tab-Tolerance	Varchar	1
ADDL-AMT		Letter of Credit-Contract Input-Detailed-others		
CR-AVL-WITH		Contract Input Screen-Main under credit -with	varchar	140

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
CR-AVL-BY		Contract Input Screen-Main under credit -with	varchar	1
FROM-PLACE		Letter of Credit-Contract Input-Detailed-Ship/ Documents Tab-Shipment	Varchar	65
TO-PLACE		Letter of Credit-Contract Input-Detailed-Ship/ Documents Tab-Shipment	Varchar	65
LATEST-SHP-DATE		Letter of Credit-Contract Input-Detailed-Ship/ Documents Tab-Shipment	Date	
SHIPMENT-PERIOD		Letter of Credit-Contract Input-Detailed-Ship/ Documents Tab-Shipment	Varchar	395
GOODS-DESCR		Letter of Credit-Contract Input-Detailed-Ship/ Documents Tab-Goods	Varchar	Long
ATB-NAME		LC Contract Input Screen-Parties -Party details-customer name	Varchar	150
ATB-ADDR-LN1		LC Contract Input Screen-Parties -Party details - address1	Varchar	105
ATB-ADDR-LN2		LC Contract Input Screen-Parties -Party details - address2	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
ATB-ADDR-LN3		LC Contract Input Screen-Parties -Party details - address3	Varchar	105
ATB-ADDR-LN4		LC Contract Input Screen-Parties -Party details - address4	Varchar	105
PRE-ADVICE	This is the description of the pre advice.	LC Contract Input Screen - Ship/Documents - Goods	Varchar	255
OTHER-FFTS		Letters of Credit-Contract Input-Detailed-Advices Tab-FFTS Details	Varchar	2000
SND2RECINFO		Contract Input Screen-Advices	Varchar	2000
BRANCH-NAME		Branch Parameters detailed - Branch Name	varchar	105

17.2.10 LC_ACK_AMEND

Table 11: LC_ACK_AMEND

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE		System Date for the Branch	Date	
RECV-NAME	Receiver Name	Contract Input Screen-Settlement Tab	varchar	150
RECV-ADDR-LN1	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN2	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN3	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
RECV-ADDR-LN4	Receiver Information	Contract Input Screen-Settlement Tab	varchar	105
OUR-REF-NO		Letters of Credit-Contract Input-Detailed-Main Tab	varchar	35
USERREF		Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
THEIR-REF-NO		Letters of Credit-Contract Input-Detailed-Main Screen-their reference number	varchar	35
LC-AMOUNT		LC Contract Input Screen-Main	Number	22,3
AMT-IN-WORDS		System Derived from the LC contract input-main screen	varchar	
BEN-NAME	This is the name of the institution/company in favor of whom the LC is drawn.	LC Contract Input Screen - Parties screen - Party details- customer name	varchar	150
BEN-ADDR-LN1	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address1	varchar	105
BEN-ADDR-LN2	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address2	varchar	105
BEN-ADDR-LN3	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address3	varchar	105
BEN-ADDR-LN4	This is the address of the beneficiary	LC Contract Input Screen - Parties screen - Party details - address4	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
OTHER-FFTS		Letters of Credit-Contract Input-Detailed-Advices Tab-FFTS Details	varchar	2000
SND2RECINFO		Contract Input Screen-Advices	varchar	2000
BRANCH-NAME	Name of the Branch	Branch Parameters detailed - Branch Name	varchar	105

17.2.11 LC_CASH_COL_ADV

Table 12: LC_CASH_COL_ADV

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
VDATE	This is the value date of the contract	LC Contract Input Screen-Main	Date	
SETL-AMOUNT	This is the amount or percentage of the maximum LC amount	LC Contract Input Screen-Collateral Tab-Amount or Percentage	Number	22,3
SETL-AMT-WORDS	This is the settlement amount expressed in words.	System derived from LC Contract Input Screen-Collateral Tab-Amount or Percentage	Varchar	
COLLATERAL-AMT	This is the value of the cash collateral expressed in the collateral currency.	LC Contract Input Screen-Collateral Tab-collateral amount	Number	22,3
COLL-AMT-WORDS	This is the collateral amount expressed in words	System derived from LC Contract Input Screen-Collateral Tab	Varchar	
COLLATERAL-CCY	This is the currency in which the cash collateral is collected.	LC Contract Input Screen-Collateral Tab-collateral currency	Varchar	3

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
EX-RATE	This is the exchange rate to be used if the collateral currency is different from the currency of the account from which it is collected.	LC Contract Input Screen-Collateral Tab-Exchange Rate	Number	24,12
ACCOUNT	This is the identification number assigned to the account which has been debited	LC Contract Input Screen-Settlement details - Account details	Varchar	20

17.2.12 LC_AMD_AUTH_REB (MT 747)

Table 13: LC_AMD_AUTH_REB (MT 747)

ADVICE TAGS	DESCRIPTION
NOT AVAILABLE	

17.2.13 AMD_IMP_CR

Table 14: AMD_IMP_CR

ADVICE TAGS	DESCRIPTION
NOT AVAILABLE	

17.2.14 GUA_AMD_INSTR (MT 767)

Table 15: GUA_AMD_INSTR (MT 767)

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
GUA-TYPE	If the LC being processed is a guarantee, this field indicates the guarantee type.	LC Contract Input Screen-Main - Guarantee Type	VarChar	105
LC-AMOUNT	This is the Guarantee amount.	Letters of Credit-Contract Input-Detailed-Main Tab- contract amount	Number	22,3

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
INC-LC-AMOUNT	This amount reflects the increase in the guarantee amount.	LC Contract Input Screen-Main-contract amount	Number	22,3
NEW-AMT-WORDS	If there has been an increase in the guarantee amount then this is the new amount expressed in words.	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	VarChar	
DEC-LC-AMOUNT	This amount reflects the decrease in the guarantee amount.	LC Contract Input Screen-Main-contract amount	Number	22,3
NEW-AMT-WORDS	If there has been a decrease in the guarantee amount then this is the new amount expressed in words.	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	VarChar	

17.2.15 LC_AM_INST_COPY

Table 16: LC_AM_INST_COPY

ADVICE TAGS	DESCRIPTION
NOT AVAILABLE	

17.2.16 ACK_TRACER

Table 17: ACK_TRACER

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	Application Date of the Branch	Date	
RECV-NAME	Receiver's Name	Contract Input Screen-Settlement Tab	Varchar	150
RECV-ADDR-LN1	Receiver Address Line 1	Contract Input Screen-Settlement Tab	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
RECV-ADDR-LN2	Receiver Address Line 2	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN3	Receiver Address Line 3	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN4	Receiver Address Line 4	Contract Input Screen-Settlement Tab	Varchar	105
OUR-REF-NO	Our Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	varchar	35
USERREF	User Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
THEIR-REF-NO	Their Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
LC-AMOUNT	LC Amount	LC Contract Input Screen-Main-Amount	Number	22,3
AMT-IN-WORDS	LC Amount in Words	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	Varchar	
BEN-NAME	Beneficiary's Name	LC Contract Input Screen - Parties screen - Party details - customer name	Varchar	150
BEN-ADDR-LN1	Beneficiary's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BEN-ADDR-LN2	Beneficiary's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	Varchar	105
BEN-ADDR-LN3	Beneficiary's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	Varchar	105
BEN-ADDR-LN4	Beneficiary's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	Varchar	105
APP-NAME	Applicant's Name	LC Contract Input Screen - Parties screen - Party details - customer name	Varchar	150
APP-ADDR-LN1	Applicant's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	Varchar	105
APP-ADDR-LN2	Applicant's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	Varchar	105
APP-ADDR-LN3	Applicant's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	Varchar	105
APP-ADDR-LN4	Applicant's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	Varchar	105
ISSUE-DATE	Date of Issue	Contract Input Screen-Main	Date	

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17.2.17 CHG_COM_TRACER

Table 18: CHG_COM_TRACER

ADVICE TAGS	DESCRIPTION
NOT AVAILABLE	

17.2.18 CON_TRACER

Table 19: CON_TRACER

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	System Date for the branch	Date	
RECV-NAME	Receiver Name	Contract Input Screen-Settlement Tab	Varchar	150
RECV-ADDR-LN1	Receiver Address Line 1	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN2	Receiver Address Line 2	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN3	Receiver Address Line 3	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN4	Receiver Address Line 4	Contract Input Screen-Settlement Tab	Varchar	105
OUR-REF-NO	Our Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	varchar	35
USERREF	User Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
THEIR-REF-NO	Their Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
LC-AMOUNT	LC Amount	LC Contract Input Screen-Main-Amount	Number	22,3

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
AMT-IN-WORDS	LC Amount in Words	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	Varchar	
BEN-NAME	Beneficiary's Name	LC Contract Input Screen - Parties screen - Party details -Customer name	varchar	150
BEN-ADDR-LN1	Beneficiary's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	varchar	105
BEN-ADDR-LN2	Beneficiary's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	varchar	105
BEN-ADDR-LN3	Beneficiary's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	varchar	105
BEN-ADDR-LN4	Beneficiary's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	varchar	105
APP-NAME	Applicant's Name	LC Contract Input Screen - Parties screen - Party details -Customer name	varchar	150
APP-ADDR-LN1	Applicant's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	varchar	105
APP-ADDR-LN2	Applicant's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	varchar	105
APP-ADDR-LN3	Applicant's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
APP-ADDR-LN4	Applicant's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	varchar	105
ISSUE-DATE	Date of Issue	Contract Input Screen-Main- issue date	Date	
BRANCH-NAME	Branch Name	Branch Parameters detailed - Branch Name	varchar	105

17.2.19 LC_CANCEL_ADV

Table 20: LC_CANCEL_ADV

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	System Date for the branch	Date	
RECV-NAME	Receiver Name	Contract Input Screen-Settlement Tab	Varchar	150
RECV-ADDR-LN1	Receiver Address Line 1	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN2	Receiver Address Line 2	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN3	Receiver Address Line 3	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN4	Receiver Address Line 4	Contract Input Screen-Settlement Tab	Varchar	105
OUR-REF-NO	Our Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	varchar	35

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
USERREF	User Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
THEIR-REF-NO	Their Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35
ISB-NAME	Issuing Bank Name	LC Contract Input Screen-Parties - Party details - customer name	varchar	150
ISB-ADDR-LN1	Issuing Bank Address Line 1	LC Contract Input Screen-Parties - Party details - address1	varchar	105
ISB-ADDR-LN2	Issuing Bank Address Line 2	LC Contract Input Screen-Parties - Party details - address2	varchar	105
ISB-ADDR-LN3	Issuing Bank Address Line 3	LC Contract Input Screen-Parties - Party details - address3	varchar	105
ISB-ADDR-LN4	Issuing Bank Address Line 4	LC Contract Input Screen-Parties - Party details - address4	varchar	105
APP-NAME	Applicant's Name	LC Contract Input Screen-Parties - Party details - customer name	varchar	150
APP-ADDR-LN1	Applicant's Address Line 1	LC Contract Input Screen-Parties - Party details - address1	varchar	105
APP-ADDR-LN2	Applicant's Address Line 2	LC Contract Input Screen-Parties - Party details - address2	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
APP-ADDR-LN3	Applicant's Address Line 3	LC Contract Input Screen-Parties - Party details - address3	varchar	105
APP-ADDR-LN4	Applicant's Address Line 4	LC Contract Input Screen-Parties - Party details - address4	varchar	105
BEN-NAME	Beneficiary's Name	LC Contract Input Screen-Parties - Party details - customer name	varchar	150
BEN-ADDR-LN1	Beneficiary's Address Line 1	LC Contract Input Screen-Parties - Party details - address1	varchar	105
BEN-ADDR-LN2	Beneficiary's Address Line 2	LC Contract Input Screen-Parties - Party details - address2	varchar	105
BEN-ADDR-LN3	Beneficiary's Address Line 3	LC Contract Input Screen-Parties - Party details - address3	varchar	105
BEN-ADDR-LN4	Beneficiary's Address Line 4	LC Contract Input Screen-Parties - Party details - address4	varchar	105
LC-AMOUNT	LC Amount	LC Contract Input Screen-Parties - Party details - customer name	Number	22,3
AMT-IN-WORDS	LC Amount in Words	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	Varchar	
ISSUE-DATE	Date of Issue	LC Contract Input Screen-Main - issue date	Date	
EXPIRY-DATE	Date of Expiry	LC Contract Input Screen-Main - expiry date	Date	

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
SND2RECINFO	Sender to Receiver Information	Contract Input Screen-Advices	varchar	2000
BRANCH-NAME	Branch Name	Branch Parameters detailed - Branch Name	varchar	105

17.2.20 PADV_TO_ADVCON

Table 21: PADV_TO_ADVCON

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	System Date for the branch	Date	
RECV-NAME	Receiver Name	Contract Input Screen-Settlement Tab	Varchar	150
RECV-ADDR-LN1	Receiver Address Line 1	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN2	Receiver Address Line 2	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN3	Receiver Address Line 3	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN4	Receiver Address Line 4	Contract Input Screen-Settlement Tab	Varchar	105
OUR-REF-NO	Our Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	varchar	35
THEIR-REF-NO	Their Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	varchar	35

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
ISB-NAME	Issuing Bank Name	LC Contract Input Screen-Parties - Party details - customer name	varchar	150
ISB-ADDR-LN1	Issuing Bank Address Line 1	LC Contract Input Screen-Parties - Party details - address1	varchar	105
ISB-ADDR-LN2	Issuing Bank Address Line 2	LC Contract Input Screen-Parties - Party details - address2	varchar	105
ISB-ADDR-LN3	Issuing Bank Address Line 3	LC Contract Input Screen-Parties - Party details - address3	varchar	105
ISB-ADDR-LN4	Issuing Bank Address Line 4	LC Contract Input Screen-Parties - Party details - address4	varchar	105
APP-NAME	Applicant's Name	LC Contract Input Screen-Parties - Party details - customer name	varchar	150
APP-ADDR-LN1	Applicant's Address Line 1	LC Contract Input Screen-Parties - Party details - address1	varchar	105
APP-ADDR-LN2	Applicant's Address Line 2	LC Contract Input Screen-Parties - Party details - address2	varchar	105
APP-ADDR-LN3	Applicant's Address Line 3	LC Contract Input Screen-Parties - Party details - address3	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
APP-ADDR-LN4	Applicant's Address Line 4	LC Contract Input Screen-Parties - Party details - address4	varchar	105
BEN-NAME	Beneficiary's Name	LC Contract Input Screen-Parties - Party details - customer name	varchar	150
BEN-ADDR-LN1	Beneficiary's Address Line 1	LC Contract Input Screen-Parties - Party details - address1	varchar	105
BEN-ADDR-LN2	Beneficiary's Address Line 2	LC Contract Input Screen-Parties - Party details - address2	varchar	105
BEN-ADDR-LN3	Beneficiary's Address Line 3	LC Contract Input Screen-Parties - Party details - address3	varchar	105
BEN-ADDR-LN4	Beneficiary's Address Line 4	LC Contract Input Screen-Parties - Party details - address4	varchar	105
LC-AMOUNT	LC Amount	LC Contract Input Screen-Main-Amount	Number	22,3
AMT-IN-WORDS	LC Amount in Words	System derived from Letter of Credit-Contract Input-Detailed-Main Tab	Varchar	
EXPIRY-DATE	Date of Expiry	LC Contract Input Screen-Main	Date	
_FOR-ATB__	Details for Advising Through Bank	LC Contract Input Screen - Parties screen - Party details-Party Type	Varchar	16

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
FOR-BEN	Details for Beneficiary	LC Contract Input Screen - Parties screen - Party details-Party Type	Varchar	16
SND2RECINFO	Sender to Receiver Information	Contract Input Screen-Advices	varchar	2000
BRANCH-NAME	Branch Name	Branch Parameters detailed - Branch Name	varchar	105

17.2.21 ADV_TO_ADVCON

Table 22: ADV_TO_ADVCON

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	Application Date of the Branch	Date	
RECV-NAME	Receiver Name	Contract Input Screen-Settlement Tab	Varchar	150
RECV-ADDR-LN1	Receiver Address Line 1	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN2	Receiver Address Line 2	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN3	Receiver Address Line 3	Contract Input Screen-Settlement Tab	Varchar	105
RECV-ADDR-LN4	Receiver Address Line 4	Contract Input Screen-Settlement Tab	Varchar	105
OUR-REF-NO	Our Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	Varchar	35

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
USERREF	User Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	Varchar	35
THEIR-REF-NO	Their Reference Number	Letters of Credit-Contract Input-Detailed-Main Screen	Varchar	35
ISB-NAME	Issuing Bank Name	LC Contract Input Screen - Parties screen - Party details- customer name	Varchar	150
ISB-ADDR-LN1	Issuing Bank Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	Varchar	105
ISB-ADDR-LN2	Issuing Bank Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	Varchar	105
ISB-ADDR-LN3	Issuing Bank Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	Varchar	105
ISB-ADDR-LN4	Issuing Bank Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	Varchar	105
APP-NAME	Applicant's Name	LC Contract Input Screen - Parties screen - Party details- customer name	Varchar	150
APP-ADDR-LN1	Applicant's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
APP-ADDR-LN2	Applicant's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	Varchar	105
APP-ADDR-LN3	Applicant's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	Varchar	105
APP-ADDR-LN4	Applicant's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	Varchar	105
BEN-NAME	Beneficiary's Name	LC Contract Input Screen - Parties screen - Party details- customer name	Varchar	150
BEN-ADDR-LN1	Beneficiary's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	Varchar	105
BEN-ADDR-LN2	Beneficiary's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	Varchar	105
BEN-ADDR-LN3	Beneficiary's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	Varchar	105
BEN-ADDR-LN4	Beneficiary's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	Varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
PRE-SENT-DATE	LC Present Date	LC Contract Input Screen - Audit trial Date field i.e., checker_dt_stamp (on first save and authorize of contract)	Date	
SND2RECINFO	Sender to Receiver Information	Contract Input Screen-Advices	Varchar	2000

17.2.22 AMD_EXP_CR

Table 23: AMD_EXP_CR

ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BRANCH-DATE	Branch Date	Application Date of the Branch	Date	
RECV-NAME	Receiver Name	Contract Input -Settlement Tab-Local Clearings Tab- Under Receiver Information Title-Receiver Name	Varchar	150
RECV-ADDR-LN1	Receiver Address Line 1	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN2	Receiver Address Line 2	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN3	Receiver Address Line 3	Contract Input Screen-Settlement Tab	varchar	105
RECV-ADDR-LN4	Receiver Address Line 4	Contract Input Screen-Settlement Tab	varchar	105
OUR-REF-NO	Our Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	Varchar	35

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
THEIR-REF-NO	Their Reference Number	Letters of Credit-Contract Input-Detailed-Main Tab	Varchar	35
ISB-NAME	Issuing Bank Name	LC Contract Input Screen-Parties-Party details - customer name		150
ISB-ADDR-LN1	Issuing Bank Address Line 1	LC Contract Input Screen-Parties-Party details - address1	varchar	105
ISB-ADDR-LN2	Issuing Bank Address Line 2	LC Contract Input Screen-Parties-Party details - address2	varchar	105
ISB-ADDR-LN3	Issuing Bank Address Line 3	LC Contract Input Screen-Parties-Party details - address3	varchar	105
ISB-ADDR-LN4	Issuing Bank Address Line 4	LC Contract Input Screen-Parties-Party details - address4	varchar	105
APP-NAME	Applicant's Name	LC Contract Input Screen-Parties-Party details - customer name	varchar	150
APP-ADDR-LN1	Applicant's Address Line 1	LC Contract Input Screen-Parties-Party details - address1	varchar	105
APP-ADDR-LN2	Applicant's Address Line 2	LC Contract Input Screen-Parties-Party details - address2	varchar	105
APP-ADDR-LN3	Applicant's Address Line 3	LC Contract Input Screen-Parties-Party details - address3	varchar	105
APP-ADDR-LN4	Applicant's Address Line 4	LC Contract Input Screen-Parties-Party details - address4	varchar	105

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ADVICE TAGS	DESCRIPTION	Tab/Button-FIELD NAME	Varchar/Number/Date	Length
BEN-NAME	Beneficiary's Name	LC Contract Input Screen - Parties screen - Party details - customer name	varchar	150
BEN-ADDR-LN1	Beneficiary's Address Line 1	LC Contract Input Screen - Parties screen - Party details - address1	varchar	105
BEN-ADDR-LN2	Beneficiary's Address Line 2	LC Contract Input Screen - Parties screen - Party details - address2	varchar	105
BEN-ADDR-LN3	Beneficiary's Address Line 3	LC Contract Input Screen - Parties screen - Party details - address3	varchar	105
BEN-ADDR-LN4	Beneficiary's Address Line 4	LC Contract Input Screen - Parties screen - Party details - address4	varchar	105
LC-AMOUNT	LC Amount	LC Contract Input Screen-Main	Number	22,3
AMT-IN-WORDS	LC Amount in Words	System Derived from the LC contract input-main screen	Number	
EXPIRY-DATE	Date of Expiry	LC Contract Input Screen-Main- expiry date	Date	
OTHER-FFTS	Other Free Format Texts	Letters of Credit-Contract Input-Detailed-Advices Tab-FFTS Details	Varchar	2000
SND2RECINFO	Sender to Receiver Information	Contract Input Screen-Advices	Varchar	2000
BRANCH-NAME	Branch Name	Branch Parameters detailed - Branch Name	varchar	105

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17.2.23 SG _Instrument

Table 24: SG_Instrument

ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/Date	Length
_BRANCH_DATE_	Advice generation date.	Application date	date	
BEN-NAME	This is the name of the Beneficiary bank.	LC Contract Input Screen - Parties Customer Name	Varchar	150
BEN-ADDR-LN1	This is the address for Correspondence of the Beneficiary bank.	LC Contract Input Screen-Parties - Party details-address1	Varchar	105
BEN-ADDR-LN2	This is the address for Correspondence of the Beneficiary bank.	LC Contract Input Screen-Parties - Party details-address2	Varchar	105
BEN-ADDR-LN3	This is the address for Correspondence of the Beneficiary bank.	LC Contract Input Screen-Parties - Party details-address3	Varchar	105
BEN-ADDR-LN4	This is the address for Correspondence of the Beneficiary bank.	LC Contract Input Screen-Parties - Party details-address4	Varchar	105
FROM-PLACE	From Port of Lading	From Shipment Details	Varchar	65
TO-PLACE	To Port of Discharge	To Shipment Details	Varchar	65
GOODS-DESCRIPTION	Description of Goods	Goods Description from Goods Detail	Varchar	CLOB
DOCUMENT-REF	Bill of Lading Reference Number	Document Reference of Bill of Lading related documents	Varchar	105
LC-AMOUNT	Invoice Value	Contract Amount and Currency	Varchar	22,3
SHIPPING-COMPANY	Name of the Shipping Company	Shipping Company	Varchar	150

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ADVICE TAGS	DESCRIPTION	Tab/Button - FIELD NAME	Varchar/Number/Date	Length
CARRIER-NAME	Ship name - Shipment term	Carrier/Vessel	Varchar	150
CONSIGNEE-ADDRESS_	Consignee is the person to whom the carrier (Ship) is supposed to deliver the goods. In most cases the consignee is the Buyer of the goods but not always. Consignee could be the agent nominated by the buyer. Consignee could also be the buyer's bank.	UDF to be captured as CONSIGNEE_NAME CONSIGNEE_ADDRESS1 CONSIGNEE_ADDRESS2 CONSIGNEE_ADDRESS3 CONSIGNEE_ADDRESS4	Varchar	150
SHIPMENT-MARKS	Shipment marks	Shipment marks	Varchar	2000
BRANCH-NAME	Issuing Bank of SG	Issuing Bank	Varchar	35
SG-TERMS-CONDITIONS	FFT Details	To be captured as FFT. FFT:SGTERMSCONDS	Varchar	CLOB

17.2.24 LC Messages

The exhaustive list of messages that can be generated during the lifecycle of an LC are listed below:

Table 25: List of Messages

Message	Mail	Telex	SWIFT	From	To
L/C Instrument	Y	Y	Y	ISB	ABK/BEN
Amendment Instrument	Y	Y	Y	ISB	ABK/BEN
Guarantee Instrument	Y	Y	Y	ISB	ABK
Guarantee Amendment	Y	Y	Y	ISB	ABK

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Message	Mail	Telex	SWIFT	From	To
Debit Advice	Y	Y	Y	ISB /ABK	APP/BEN
Credit Advice (Generated automatically on Reversal)	Y	Y	Y	ISB /ABK	APP/BEN
Charge Claim Advice	Y	Y	Y	ISB /ABK	APP/BEN
Cash Collateral Advices	Y	Y	Y	ISB /ABK	APP/ISB
Reimbursement Advice	Y	Y	Y	ISB	RIB
Cancellation Advice	Y	N	N	ISB/ ABK	ABK/APP/ BEN/RIB/A TB
L/C Pre-Advice: MT-705	Y	Y	Y	ISB	ABK/BEN
Reimbursement Advice Telex: MT-756	Y	Y	Y	ISB	ABK/BEN
ACK of an Import LC: MT-730	Y	Y	Y	ABK	ISB
ACK of Receipt Of Amendment To LC	Y	N	N	ABK	ISB
Authorization to Reimburse: MT-740	Y	Y	Y	ISB	REB
Amendment to Authorization to Reimburse: MT-740	Y	Y	Y	ISB	REB
When No ABK	Y	N	N	ISB	BEN
Pre-Advise To BEN	Y	N	N	ABK	BEN
Change From Pre-Advice To Advice	Y	N	N	ABK	AT/BEN

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Message	Mail	Telex	SWIFT	From	To
Change From Pre-Advice To Advice And Confirm	Y	N	N	ABK	ATB/BEN
Change From Advice To Advice And Confirm	Y	N	N	ABK	ATB/BEN
Amending An Import Credit, No ABK	Y	N	N	ISB/ ABK	BEN
Amending An Export Credit Previously Advised Or Confirmed, Via ATB	Y	N	N	ABK	ATB
Acknowledgment Tracer	Y	N	N	ISB	ABK
Confirmation Tracer	Y	N	N	ISB	ABK
Charges And Commission Tracer	Y	N	N	Issuing /ABK	APP/BEN/ ABK /ATB/ISB
Insurance Advice	Y	N	N	ISB	Insurance Company
Fax 700/707/LC confirmation Mail Message to counterparty	Y	N	N	ISB	Counterparty
ACK of LC Reimbursement : MT-747	Y	Y	Y	REB	ISB
Shipping Guarantee Instrument	Y	N	N	ISB	BEN

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17.2.25 Generate Multiple Copies of LC Instrument

You can generate multiple copies of the LC instrument with the same data and also specify different headers for each of the copy that you generate. To generate multiple copies, you need to maintain specific details in the following screens:

1) **Format File Maintenance Screen**

To generate multiple copies, you need to maintain a file format that will be used for the message and advices. For the LC_Instrument advice, you must associate the 'NUMCOPIESX' advice tag, where X denotes the number of the copy that is generated. Here you can specify different headers for each copy.

NOTE: Refer to the Maintaining Advice Formats chapter of Messaging System user manual for the procedure to define file formats.

Table 26: Format File Maintenance

Module	Message type	Media
LC	LC_INSTRUMENT_FAX	FAX
LC	LC_AMND_INSTR_FAX	FAX

2) **Customer Address Maintenance Screen**

In this screen, you need to specify the number of copies allowed for the message type LC_Instrument. The system generates the number of copies specified for the instrument at the time of authorization for the customer address maintained in the screen.

NOTE: Refer to the Maintaining Advice Formats chapter of Messaging System user manual for the procedure to define file formats.

3) **Outgoing Message Browser**

When you are generating multiple copies of the original message, the system classifies the outgoing message as original or a copy in the Outgoing Message Browser.

The 'Copy' box indicates whether the outgoing message is a copy and in the 'No of Copy' field the number of that message is also displayed. This will help you keep count of the number of copies that is generated for the same message.

> **NOTE:** Refer to the Processing Outgoing Messages chapter in Messaging System user manual for further details on the Outgoing Message Browser.

17.2.26 Generate Fax 700/707 LC Confirmation Mail Message Copy to Counterparty

You can generate multiple copies of the LC instrument with the same data and also specify different headers for each of the copy that you generate. To generate multiple copies, you need to maintain specific details in the following screens:

1) **Format File Maintenance Screen**

To generate Fax 700/707 LC confirmation Mail Message copy, you need to maintain a file format that will be used for the message and advices. For the LC_Instrument advice, you must associate the 'FAX_DUPLICATE' advice tag, which carries the address of the receiver and a copy of the original message.

The advice format vs. message type mapping for the new message types should be as follows

Table 27: Advice format vs. Message type mapping

Module	Message type	Media
LC	LC_INSTRUMENT_FAX	FAX

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Module	Message type	Media
LC	LC_AMND_INSTR_FAX	FAX

NOTE: Refer to the Maintaining Advice Formats chapter of Messaging System user manual for the procedure to define file formats.

2) **Customer Address Maintenance Screen**

In this screen, you need to specify the format for the message type LC_INSTR_COPY and LC_AM_INST_COPY. The system generates the fax message for LC confirmation for the customer address maintained in the screen.

The customer address maintenance for media FAX should be as follows

Table 28: Customer Address Maintenance

Module	Message type	Format
LC	LC_INSTR_COPY	FAX_DUPLICATE
LC	LC_AM_INST_COPY	FAX_DUPLICATE

NOTE: Refer to the Maintaining Addresses for a Customer chapter of Messaging System user manual for maintaining addresses for the customer.

Party Type Abbreviations:

This is an exhaustive list of the parties that can be involved in an LC.

Table 29: Parties that can be involved in an LC

Code	Party
APP	Applicant
ACC	Accountee
ISB	Issuing Bank
ABK	Advising Bank
BEN	Beneficiary
ATB	Advise through bank
RIB	Reimbursing Bank
REIS	Reissue of Guarantee

17.2.27 LC event - Messages

17.2.28 BISS: Booking of an Import LC/ Shipping Guarantee

Table 30: BISS: Booking of an LC

Event	Message/Advice
BISS	LC_REIMB_ADV
BISS	ISB_BEN_CL

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Event	Message/Advice
BISS	LC_AMND_INSTR
BISS	LC_CHC_MSG
BISS	LC_CASH_COL_ADV
BISS	LC_DR_MSG
BISS	LC_INSTRUMENT
BISS	GUARANTEE
BISS	LC_REIMB_ADV
BISS	LC_RIM_MSG
BISS	SG_INSTRUMENT

17.2.29 AVAL: Availment under LC

Table 31: AVAL: Availment Under LC

Event	Message/Advice	From	To
AVAL	LC_CHC_MSG	ABK	ISB
AVAL	LC_DR_MSG	ABK	BEN

17.2.30 CLOS: Closure of an LC / Guarantee

None.

17.2.31 REIN: Reinstatement of an LC / Guarantee

Table 32: REIN: Reinstatement of an LC / Guarantee

Event	Message/Advice	From	To
REIN	LC_AMND_INSTR	ISB	ABK/BEN
REIN	LC_CHC_MSG	ISB/ABK	APP/BEN
REIN	LC_DR_MSG	ISB/ABK	APP/BEN
REIN	LC_INSTRUMENT	ISB	ABK/BEN

17.2.32 BADV: Advising an LC

Table 33: BADV: Advising an LC

Event	Message/Advice	From	To
BADV	LC_ACK_ADVICE	ABK	ISB
BADV	LC_CHC_MSG	ABK	ISB

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Event	Message/Advice	From	To
BADV	LC_DR_MSG	ABK	BEN
BADV	LC_ACK_ADVICE	ABK	ISB

17.2.33 BCFM: Confirming an LC

Table 34: BCFM: Confirming an LC

Event	Message/Advice	From	To
REIN	LC_AMND_INSTR	ISB	ABK/BEN
REIN	LC_CHC_MSG	ISB/ABK	APP/BEN
REIN	LC_DR_MSG	ISB/ABK	APP/BEN
REIN	LC_INSTRUMENT	ISB	ABK/BEN

17.2.34 BPRE: Pre-advising an LC

Table 35: BPRE: Pre-advising an LC

Event	Message/Advice	From	To
BPRE	LC_ACK_ADVICE	ABK	ISB
BPRE	LC_ATB_MSG	ABK	ATB
BPRE	LC_CHC_MSG	ISB/ABK	ABK/ISB
BPRE	LC_ACK_ADVICE	ABK	ISB
BPRE	LC_PA_MSG	ISB	ABK
BPRE	PADV_CL	ABK	ATB
BPRE	PADV_CL	ABK	BEN

17.2.35 BANC: Advising and Confirming an LC

Table 36: BANC: Advising and Confirming an LC

Event	Message/Advice	From	To
BANC	LC_ACK_ADVICE	ABK	ISB
BANC	LC_CASH_COL_ADV	ABK	ISB
BANC	LC_ACK_ADVICE	ABK	ISB

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17.2.36 REIS: Reissue of Guarantee

Table 37: REIS: Reissue of Guarantee

Event	Message/Advice	From	To
REIS	LC_INSTRUMENT	ISB	ABK/BEN
REIS	GUARANTEE	ISB	ABK/BEN
REIS	LC_PRE_ADVICE	ABK	ISB

17.2.37 AMND: LC Amendments

Table 38: AMND: LC Amendments

Event	Message/Advice	From	To
AMND	LC_AMD_MSG	ISB	ABK
AMND	AMD_EXP_CR	ABK	ATB
AMND	AMD_EXP_CR	ABK	BEN
AMND	LC_ACK_AMND	ABK	ISB
AMND	LC_CASH_COL_ADV	ABK	ISB
AMND	LC_DR_MSG	ABK	BEN
AMND	LC_AMD_AUTH_REB	ISB	RIB
AMND	AMD_IMP_CR	ISB	BEN
AMND	GUA_AMD_INSTR	ISB	ABK
AMND	LC_AMND_INSTR	ISB	ABK/BEN
AMND	LC_CHC_MSG	ISB/ABK	ISB/ABK
AMND	LC_DR_MSG	ISB/ABK	APP/BEN
AMND	LC_INSTRUMENT	ISB	ABK/BEN
AMND	GUA_AMD_INSTR	ISB	ABK/BEN
AMND	LC_REIMB_ADV	ISB	ABK
AMND	LC_REIMB_ADV	ISB	RIB
AMND	LC_AM_INST_COPY	ISB	BEN

For the generation of outgoing MT707 from an incoming MT707, you need to link the message type ‘AMD_EXP_CR’ to the ‘AMND’ event of the product. In case of LC amendment, if the media is ‘SWIFT’ and message type is ‘AMD_-EXP_CR’, the system will generate MT707. During generation of MT707 to the advice through bank, field 30 will be

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updated with the date in ‘Issuing Bank Amendment Date’ field. If the amendment date is null, then field 30 will not updated.

In response to MT700 and MT707, Oracle Banking FLEXCUBE also allows you to generate MT730 as an acknowledgment of LC creation or amendment respectively. During LC amendment, MT730 is generated along with the advise ‘LC_ACK_AMND’ if the media is ‘SWIFT’ and message type is ‘LC_ACK_AMND’.

17.2.38 REVR: Reversal of Contract

Table 39: REVR: Reversal of Contract

Event	Message/Advice	From	To
REVR	LC_CNC_MADV	ISB	APP/ABK
REVR	LC_CR_MSG	ISB/ABK	APP/BEN

17.2.39 REVR: Reversal of Event

None

17.2.40 ACCR: Accrual of Commission

None

17.2.41 CALC: Periodic Commission Calculation Date

None

17.2.42 CLIQ: Liquidation of Commission

Table 40: CLIQ: Liquidation of Commission

Event	Message/Advice	From	To
CLIQ	LC_DR_MSG	ISB/ABK	APP/BEN

17.2.43 ROPN: Reopening of an LC

Table 41: ROPN: Reopening of an LC

Event	Message/Advice	From	To
ROPN	LC_CHC_MSG	ISB/ABK	ISB/ABK
ROPN	LC_DR_MSG	ISB/ABK	APP/BEN
ROPN	LC_INSTRUMENT	ISB	ABK/BEN
ROPN	GUARANTEE	ISB	ABK/BEN

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17.2.44 TTRGN: End of Day Check for Tracers

Table 42: TRGN: End of Day Check for Tracers

Event	Message/Advice	From	To
Event	Message/Advice	From	To
CHTR	ACK_TRACER	ISB	ABK
CHTR	CHG_COM_TRACER	ISB/ABK	APP/BEN/ABK/ATB /ISB
CHTR	CON_TRACER	ISB	ABK

17.2.45 CANC: Cancellation of an LC

Table 43: CANC: Cancellation of an LC

Sl No	Event	Message/ Advice	From	To
	CANC	LC_CANCEL_ADV	ISB	ABK/APP/BEN/RIB
	CANC	LC_CANCEL_ADV	ABK	BEN/ABK/ATB/RIB

17.2.46 APAC: Amendment from Pre-advice to Advice and Confirm

Table 44: APAC: Amendment from Pre-advice to Advice and Confirm

Event	Message/Advice	From	To
APAC	PADV_TO_ADVCON	ABK	ATB
APAC	PADV_TO_ADVCON	ABK	BEN
APAC	PADV_TO_ADVCON	ABK	ATB
APAC	PADV_TO_ADVCON	ABK	BEN
APAC	AMD_EXP_CR	ABK	ATB
APAC	AMD_EXP_CR	ABK	BEN
APAC	LC_ACK_AMND	ABK	ISB
APAC	LC_CASH_COL_ADV	ABK	ISB
APAC	LC_DR_MSG	ABK	BEN

17.2.47 APAD: Amendment from Pre-advice to Advice

Table 45: APAD: Amendment from Pre-advice to Advice

Event	Message/Advice	From	To
APAD	LC_AMD_MSG	ISB	ABK

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Event	Message/Advice	From	To
APAD	AMD_EXP_CR	ABK	ATB
APAD	AMD_EXP_CR	ABK	BEN
APAD	LC_ACK_AMND	ABK	ISB
APAD	LC_DR_MSG	ABK	BEN
AATC	LC_AMD_MSG	ISB	ABK
AATC	ADV_TO_ADVCON	ABK	ATB
AATC	AMD_EXP_CR	ABK	ATB
AATC	AMD_EXP_CR	ABK	BEN
AATC	LC_ACK_AMND	ABK	ISB
AATC	LC_DR_MSG	ABK	BEN

17.2.48 AMNV: Invitation of Amendment Confirmation

Table 46: AMNV: Initiation of Amendment Confirmation

EVENT	Message/Advice	From	To
AMNV	LC_AMND_INSTR	ISB/ABK	ABK/CON/BEN
AMNV	GUA_AMD_INSTR	ISB/ABK	ABK/BEN/ATB

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17.2.49 RASN: Reassign an LC

None

17.2.50 RAVL: Reversal of availment

None

17.2.51 CALC: Periodic commission calculation

None

17.2.52 Advice Generated for the Insurance Company

The **LC_INSURANCEADV** message is generated by the bank and sent to the Insurance Company at the time of Opening (BISS) and Amendment (AMND) of LC contract.

An insurance company advice gives details of the deal.

INSURANCE ADVICE

To,

INSURANCECO

_INSURANCECO_ADDR1_

_INSURANCECO_ADDR2_

_INSURANCECO_ADDR3_

_INSURANCECO_ADDR4_

Dear Sirs,

SUB:Open Policy/Cover No : _INSURANCECO_POLICYNO_

Our Letter Of Credit No. : _USERREFNO_ DATED : _ISSUE_DATE_

This is to advise you that we have today established the subject

Letter of Credit the details of which are as under. Kindly provide

us with Insurance Policy/Certificate/Declaration/Cover Note, which

ever is applicable, at your earliest

L/C No.:_CONTREFNO_

IRREVOCABLE

Amount:ABOUT _LC_CCY__LC_AMOUNT_CFR

Expiring On:_EXPIRY_DATE_

Opener of L/C:_APP_NAME_

_APP_ADDR1_

_APP_ADDR2_

_APP_ADDR3_

_APP_ADDR4_

Merchandise:_GOODS_DESCR_

Shipment From:_FROM_PLACE_

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To:_TO_PLACE_

By:_SHIPMENT_DET_

Not Later Than:_LATEST_SHP_DATE_

Partial Shipment:_PARTIAL_SHP_

Transhipment:_TRANS_SHP_

Yours faithfullyFor Investbank PSC

[FILE COPY]

17.2.53 Advice Generated for Counterparty

The **LC_INSTR_COPY and LC_AM_INST_COPY** message types will be processed and an advice will be generated by the bank and sent to the counterparty at the time of LC confirmation.

The advice format maintenance will be as follows:

FAX_DUPLICATE

ADDRESS

ORIGINALMESSAGE

LC Contract processing will specify the receiver of the new message types as the applicant.

The message processing function will process confirmation / duplicate messages on the basis of the following:

- If the original message is not processed, then the original message will be processed first before generation of confirmation/duplicate message.
- If the status of original message is Repair then the duplicate message will also be in the same status.
- If the original message is generated, then the same message is copied to the duplicate message.
- The _ORIGINALMESSAGE_ advice tag will be populated with the actual message body of original message.
- The additional tags which will be updated for duplicate messages are Receiver address and sender address.
- The advice generation process will fetch the above tags and forms the message for duplicate messages.

17.3 LC SDEs

The following is an exhaustive list of SDEs that are supported for LC Module:

Table 47: LC SDEs

Name	Description
CUSTOMER_CREDIT_RATING	Holds the Credit Rating information of Customer

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18. Annexure C - SWIFT Category 7 Messages

This topic contains the following details:

1) *18.1 List of SWIFT Messages*
2) *18.2 SWIFT Advices*
3) *18.3 Details of MT202 (General Financial Institution Transfer)*

18.1 List of SWIFT Messages

The following messages are supported in the LC module.

Table 1:SWIFT Messages

Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 700	BISS, REIN, REIS, AMND, ROPN	LC_INSTRUMENT	L/C Instrument	On opening Import LC	It is used to indicate the terms and conditions of a documentary credit which has been originated by the Sender (issuing bank). This message is sent by the issuing bank to the advising bank. e.g Tag 78 = 'INSTRUCTION%' 72Z = 'SND2RECMT700'
MT 701	BISS, REIN, REIS, AMND, ROPN	LC_INSTRUMENT	L/C Instrument - Continuation	On opening Import LC	Continuation of an MT 700 for fields 45a, 46a and 47a This message is sent by the issuing bank to the advising bank.

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 705	BISS, REIS	LC_PRE_ADVICE	L/C Pre-Advice	On opening Import LC	It is a brief advice of a documentary credit, the full details of which will follow. The pre-advice is not an operative credit instrument. Unless otherwise stated, the issuing bank must forward the operative credit instrument, that is, MT 700 Issue of a Documentary credit, without delay. This message is sent by the issuing bank to the advising bank. e.g • Tag 72z = 'SND2RECMT705' • Tag 79z = 'NARRATIVE'

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 707	AMND, REIN, AMND	LC_AMND_INSTR	LC Amendment Instrument	Import LC Amendment	It is used to inform the Receiver about amendments to the terms and conditions of a documentary credit issued by the Sender or by a third bank. The amendment is to be considered as part of the documentary credit, unless the MT 707 is used to convey only brief details of the amendment, details of which are to follow. This message is sent by the issuing bank to the advising bank. It may also be sent by an advising bank to another advising bank or by a transferring bank to an advising bank. • e.g Tag 78 = 'INSTRUCTION%' • Tag 72Z = 'SND2RECMT707'
MT 710	BADV, BANC	ADV_THIRD_BANK	Advice of a Third Bank's Documentary Credit	Export LC Advise	It is used to advise the Receiver of the terms and conditions of a documentary credit issued by a third bank. • e.g Tag 78 = 'INSTRUCTION%' • Tag 72Z = 'SND2RECMT710'

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 711	BADV, BANC	ADV_THIRD_BANK	Advice of a Third Bank's Documentary Credit - Continuation	Export LC Advise	Continuation of an MT 710 for fields 45a, 46a and 47a
MT 720	TRNF	TRANSFER_LC	Transfer of a Documentary Credit	Export LC Advise	It is used to advise the transfer of a documentary credit, or part thereof, to the bank advising the second beneficiary. • e.g Tag 78 = 'INSTRUCTION%' • Tag 72Z = 'SND2RECMT720'
MT 721	TRNF	TRANSFER_LC	Transfer of a Documentary Credit - Continuation	Export LC Advise	Continuation of an MT 720 for fields 45a, 46a and 47a

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 730	BPRE, BADV, BANC, BCFM, AMND, APAD,APAC & AATC	LC_ACK_ADVICE	Acknowledgement	Export LC Advise	This message is used to acknowledge receipt of any documentary credit message. When applicable, it may also explicitly indicate that the message has been forwarded according to instructions. This message type may also be used: to account for bank charges to advise of acceptance or rejection of an amendment of a credit • e.g Tag 57 = '57ACWITHBANK' • Tag 72Z = 'SND2RECMT730' • Tag 79Z = 'NARRATIVE'
MT 732	INIT	RESERVE_RELEASE	Advice of Discharge	When Discrepancies are accepted by the drawee, the negotiating bank is informed.	It is used to advise that documents received with discrepancies have been taken up.
MT 734	REFP	PAYMENT_REFUSAL / ACCEPT_REFUSAL	Advice of Refusal	When Bills are received with discrepancies, the negotiating bank is refused payment/acceptance	It is used to advise the refusal of documents that are not in accordance with the terms and conditions of a documentary credit.

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 740	BISS	LC_AUTH_REIMB	Authorization to Reimburse, Amendment to Authorization to Reimburse	Import LC Opening	It is used to request the Receiver to honour claims for reimbursement of payment(s) or negotiation(s) under a documentary credit. The MT 740 authorises the reimbursing bank to debit the account of the Sender, or one of the Sender's branches if so indicated, for reimbursements effected in accordance with the instructions in the MT 740. This message is sent by the issuing bank to the reimbursing bank. e.g Tag 72Z = 'SND2RECMT740'
MT 742	INIT	REIMBRSMNT_CLM	Reimbursement Claim	When Export Bills are negotiated, a claim is sent to the Reimbursing bank.	It is used to provide a reimbursement claim to the bank authorized to reimburse the Sender or its branch for its payments/negotiations.

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 747	BISS	LC_AMD_AUTH_REB	Amendment to an Authorisation to Reimburse	Import LC Amendment	It is used to inform the Receiver about amendments to the terms and conditions of the credit relevant to the authorisation to reimburse. The amendment is to be considered as part of the authorisation to reimburse. This message is sent by the bank which has issued an authorisation to reimburse (issuing bank) to the reimbursing bank. e.g Tag 72Z = 'SND2RECMT747' Tag 77A = '77NARRATIVE'
MT 750	BOOK	DISCREPANCY_REQ	Advice of Discrepancy	When Export Bills are negotiated, and if the same contains discrepancies, request for approval is sent to the LC opening bank	It is used to advise of discrepancies and request authorisation to honour documents presented that are not in accordance with the terms and conditions of the documentary credit.

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 752	INIT	DISCREPANCY_AUT	Authorisation to Pay, Accept or Negotiate	When an import LC is booked	It is used to advise a bank which has requested authorisation to pay, accept, negotiate or incur a deferred payment undertaking that the presentation of the documents may be honoured, notwithstanding the discrepancies, provided they are otherwise in order.
MT 754	INIT	ADV_PMT_ACPT	Advice of Payment/Acceptance/Negotiation	During initiation of Export Bill	It is used to advise that documents have been presented in accordance with the terms of a documentary credit and are being forwarded as instructed. This message type also handles the payment/negotiation.
MT 756	LIQD	REIM_PAY_ADV	Advice of Reimbursement or Payment	On liquidation of an import Bill	It is used to advise of the reimbursement or payment for a drawing under a documentary credit in which no specific reimbursement instructions or payment provisions were given.

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 760	BISS, REIS, ROPN	GUARANTEE	Guarantee Instrument	1. Request another bank to issue a guarantee. 2. Issue a guarantee through another bank.	This message is sent between banks involved in the issuance of a guarantee. It is used to issue a guarantee or to request the Receiver to issue a guarantee. • e.g Tag 72z = 'SND2RECMT760' • Tag 23X = '23XFILEIDENT' • Tag 39D= '39DADDAMTINF' • Tag 44H = '44HGOVRNLAW' • Tag 45L = '45LTRNDTLS' • Tag 24E = '24EDELORGUND' • Tag 24G = '24GDELORCOLL' • Tag 22K= '2KTYPEOFUND' • Tag 44H = '44HGOVERNLWC' • Tag 45L = '45LTRNDTSEQC' • Tag 24E = '24EDELORGC' • Tag 24G = '24GDELCOLLC' • Tag 45C= '45CDOCPRSDTL' • Tag 39D= '39DADAMTINFC'

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 767	AMND	GUA_AMD _INSTR	Guarantee Amendment	1. Request another bank to amend a guarantee. 2. Amend a guarantee through another bank	It is used to amend or request the amendment of the guarantee. This message is sent by a bank which has issued a guarantee to the bank to which the guarantee was issued. It may also be sent by a bank which has requested the issuance of a guarantee to the bank to which the request for a guarantee was sent. • e.g Tag 72Z = 'SND2RECMT767' • Tag 23X = '23XFILEIDENT' • Tag 24E = '24EDLRYGUAMD' • Tag 24G = '24GDLYCOLAMD' • Tag 24E = '24EDLYAMNDC' • Tag 24G = '24GDLYCLAMDC'

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 768	BPRE, BADV, BANC,AMND, APAD,APAC & AATC, BISS, AMND	GUA_ACK_ADVICE	Acknowledgement of a Guarantee Message		It is used to acknowledge receipt of any message relating to a guarantee and, where applicable, to indicate that action has been taken according to the instructions. The Sender's charges may also be accounted for in this message. This message type is sent by a bank which has received a guarantee to the bank which issued the guarantee or an amendment thereto. It may also be sent by a bank which has been requested to issue a guarantee to the bank which requested the guarantee or an amendment thereto. The charges amount and the charges details of the issuing bank are also populated in the MT768 message. • e.g Tag 57 = '57ACWITHBANK' • Tag 72Z= 'SND2RECMT768' • Tag 23X = '23XFILEIDENT'

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 790	N.A.	N.A.	Request for Payment of Charges, Interest and Other Expenses	Generated using Common Group Messages Option (MSDCOMMS)	Requests payment of charges, interest or other expenses
MT 791	N.A.	N.A.	Request for cancellation of the message	Generated using Common Group Messages Option (MSDCOMMS)	Requests the Receiver to consider cancellation of the message identified in the request
MT 792	N.A.	N.A.	Queries	Generated using Common Group Messages Option (MSDCOMMS)	Requests information relating to a previous message or amendment to a previous message
MT 795	N.A.	N.A.	Answers	Generated using Common Group Messages Option (MSDCOMMS)	Responds to a MT 795 Queries message or MT 792 Request for Cancellation or other messages where no specific message type has been provided for the response

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 796	N.A.	N.A.	Proprietary Message	Generated using Common Group Messages Option (MSDCOMMS)	Contains formats defined and agreed to between users and for those messages not yet live
MT 799	N.A.	N.A.	Free format message	Generated using Common Group Messages Option (MSDCOMMS)	
MT799	GCLM	GUA_CLAIM_ADV	Guarantee Claim Advice	Guarantee Claim Advice	It is used to advice the claim details
MT 740		LC_AUTH_REIMB			It is used to Reimbursement Bank.
MT 747		LC_AMD_AUTH_REB			
				Issuance of Local Guarantee	Counter Guarantee Issuing Bank isw used to

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Message	Event	Message Type in Oracle Banking Trade Finance	Message Description	Generated On	Message Information
MT 767		GUA_AMD_INSTR			It is used • e.g Tag 72Z = 'SND2RECMT767' • Tag 23X = '23XFILEIDENT' • Tag 24E = '24EDLRYGUAMD' • Tag 24G = '24GDLYCOLAMD' • Tag 24E = '24EDLYAMNDC' • Tag 24G = '24GDLYCLAMDC'
MT 775					
MT786	GCLR	GUA_CLAIM_REJ	Guarantee Claim Rejection	Claim Rejection	It is used to support rejection of Claim lodged
MT799/MT759		GUA_PAY_ADV	LIB is the receiver		
MT799/MT759		GUA_PAY_ADV	CIB	Claim Rejection/Settlement for Counter Counter Guarantee	It is used to to support CIB and LIB parties during Guarantee/SBLC Issuance.

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18.2 SWIFT Advices

This topic contains the list of the SWIFT advices supported in the LC module.

Table 2:SWIFT Advices

EVENT	EVENT DESCRIPTION	SWIFT MT	Tag	Advice Description
BISS	Issue of a Documentary Credit	MT 700	LC_INSTRUMENT	This message is sent by the issuing bank to the advising bank. It is used to indicate the terms and conditions of a documentary credit which has been originated by the Sender (issuing bank).
BISS	Pre-Advice of a Documentary Credit	MT 705	LC_PRE_ADVICE	This message is sent by the issuing bank to the advising bank. It is a brief advice of a documentary credit, the full details of which will follow. The pre-advice is not an operative credit instrument. Unless otherwise stated, the issuing bank must forward the operative credit instrument, ie, MT 700 Issue of a Documentary credit, without delay.

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EVENT	EVENT DESCRIPTION	SWIFT MT	Tag	Advice Description
AMND	Amendment to a Documentary Credit	MT 707	LC_AMND_INSTR	This message is sent by the issuing bank to the advising bank. It may also be sent by an advising bank to another advising bank or by a transferring bank to an advising bank. It is used to inform the Receiver about amendments to the terms and conditions of a documentary credit issued by the Sender or by a third bank. The amendment is to be considered as part of the documentary credit, unless the MT 707 is used to convey only brief details of the amendment, details of which are to follow.
BPRE, BADV, BANC,AMND, APAD,APAC & AATC	Acknowledgement	MT 730	LC_ACK_ADVICE	This message is used to acknowledge receipt of any documentary credit message. When applicable, it may also explicitly indicate that the message has been forwarded according to instructions. This message type may also be used: To account for bank charges To advise of acceptance or rejection of an amendment of a credit.

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EVENT	EVENT DESCRIPTION	SWIFT MT	Tag	Advice Description
BISS	Authorisation to Reimburse	MT 740	LC_AUTH_REIMB	This message is sent by the issuing bank to the reimbursing bank. It is used to request the Receiver to honour claims for reimbursement of payment(s) or negotiation(s) under a documentary credit. The MT 740 authorises the reimbursing bank to debit the account of the Sender, or one of the Sender's branches if so indicated, for reimbursements effected in accordance with the instructions in the MT 740.
BISS	Amendment to an Authorisation to Reimburse	MT 747	LC_AMD_AUTH_REB	This message is sent by the bank which has issued an authorisation to reimburse (issuing bank) to the reimbursing bank. It is used to inform the Receiver about amendments to the terms and conditions of the credit relevant to the authorisation to reimburse. The amendment is to be considered as part of the authorisation to reimburse.

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EVENT	EVENT DESCRIPTION	SWIFT MT	Tag	Advice Description
BISS	Guarantee	MT 760	GUARANTEE	This message is sent between banks involved in the issuance of a guarantee. It is used to issue a guarantee or to request the Receiver to issue a guarantee.
AMND	Guarantee Amendment	MT 767	GUA_AMD_INSTR	This message is sent by a bank which has issued a guarantee to the bank to which the guarantee was issued. It may also be sent by a bank which has requested the issuance of a guarantee to the bank to which the request for a guarantee was sent. It is used to amend or request the amendment of the guarantee.

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EVENT	EVENT DESCRIPTION	SWIFT MT	Tag	Advice Description
BPRE, BADV, BANC,AMND, APAD,APAC & AATC, BISS	Acknowledgement of a Guarantee Message	MT 768	GUA_ACK_ADVICE	This message type is sent by a bank which has received a guarantee to the bank which issued the guarantee or an amendment thereto. It may also be sent by a bank which has been requested to issue a guarantee to the bank which requested the guarantee or an amendment thereto. It is used to acknowledge receipt of any message relating to a guarantee and, where applicable, to indicate that action has been taken according to the instructions. The Sender's charges may also be accounted for in this message. MT768 during guarantee issuance is generated only when the counterparty in the guarantee contract is an applicant bank.
ALL	Free format Message	MT 799	NOT SUPPORTED AT THE PRODUCT LEVEL. CAN BE INPUT FROM MESSAGING MODULE.	Free format messages for LC which is not covered in any of the 10xx series.

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18.3 Details of MT202 (General Financial Institution Transfer)

This topic deals with the mapping between the fields in the SWIFT message MT202 and the corresponding fields in Oracle Banking Trade Finance.

Table 3:SWIFT advices

Field in SWIFT	Description	Mandatory/ Optional	Field in Oracle Banking Trade Finance	Remarks
20	Transaction Reference Number	M	Reference Number	contract_ref_no for all module expect LC & BC. For LC & BC LCTMS_BRANCH_PARAMETERS & BCTMS_BRANCH_PARAMETERS
21	Related Reference	M	Source Reference no, user Reference Number, NON REF	For uploaded contracts it is source_ref and this should not be equal to user_ref_number. For normal contracts user_ref_number. Again if user_ref = contract_Ref then "NONREF"
13C	Time Indication	O		
32A	Value Date, Currency Code, Amount	M	Value Date / Account Currency / Settlement Amount	As entered in the front end as transfer amount
52a	Ordering Institution	O	Ordering Institution 1 to 5	Only if sender is different than that of the Ordering institution. The validation is done for A and B. If the value in Ordering_instution1 is BIC code then A else B.

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Field in SWIFT	Description	Mandatory/ Optional	Field in Oracle Banking Trade Finance	Remarks
53a	Sender's Correspondent	O	BIC Code, Address1	Is populated only when receiver <> sender's corres. It is normally the BIC code of the customer (selected based on the nostro account). This populates :53A:. If there is a maintenance in the Recon module for Class "NOST" under external account maintenance (external_account from RETMS_EXTACC_ACC GL_DEFN), then 53B will be populated with acc number and swift address
54a	Receiver's Correspondent	O	Receiver's Correspondent 1 to 5	Receiver's Correspondent field, this is normally null, unless filled through front end.
56a	Intermediary	O	Intermediary 1 to 5	Intermediary field, this is normally null, unless filled through front end. Under "S" button third tab
57a	Account With Institution	O	Account With Institution 1 to 5	Is populated only when receiver <> AWI. It is normally the BIC code as entered through front end
58a	Beneficiary Institution	M	Beneficiary Institution 1 for cover to 5	As entered in the front end, if this only a bank transfer. If 202 is fired as a part of "cover" to a customer then this value would be the "reciver" of 100 or 103

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Field in SWIFT	Description	Mandatory/ Optional	Field in Oracle Banking Trade Finance	Remarks
72	Sender to Receiver Information	O	Sender to Receiver Information 1 to 6	In FT, Sender to receiver Info. from front end, for other module under "S" button and under message details tab. If this a part of cover then the values starting with /OCMT,/PHONBEN or /TELEIBK will form part of the this field.

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19. Annexure D - Letter of Credit Glossary

19.1 List of Important Terms

The following terms occur in this manual.

Letter of Credit (LC)

This is an arrangement that is irrevocable and thereby constitutes a definite undertaking of the issuing bank to honor a complying presentation.

Clean or Documentary LC

Clean Letters of Credit require no documents for processing, as opposed to Documentary Letters of Credit, which require documents.

Applicant

It means the party at whose request the LC is issued.

Beneficiary

It means the party in whose favour a LC is issued.

Import LC

This is an incoming Letter of Credit that involves an applicant who is a customer of the processing bank.

Export LC

This is an outgoing Letter of Credit that involves the beneficiary who is a customer of the processing bank.

Guarantees

Guarantee is a form of comfort, issued by the bank to its client, in cases where the bank is not very comfortable with the credit rating of the customer. Unlike a letter of credit, in which the bank has to pay on maturity, the amount is payable only on invocation of guarantee by the creditor.

Shipping Guarantee

This is a guarantee extended during the period in which the goods are under transit.

Standby Guarantee

This is a guarantee for performance of a contract. These are immediately realizable whenever the beneficiary presents a declaration to the issuing bank that the named party has not fulfilled the terms of contract.

Red Clause LC

This is an LC, the terms of which allow the confirming bank to make advance payments to the beneficiary before documents are received, towards anticipatory drawings on the part of the beneficiary.

Transferable LC

This is an LC, the terms of which allow transference of the LC to other buyers, sellers or parties.

Non-transferable LC

This is an LC, the terms of which disallow transference of the LC to other buyers, sellers or parties.

Revolving LC

This is an LC, the terms of which allow the restoration of the original LC amount (or the tenor) after its full settlement, without any further changes to any of the other terms. A revolving LC could be either revocable or irrevocable.

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Non-Revolving LC

This is an LC, the terms of which disallow the restoration of the original LC amount (or the tenor) after its full settlement. A non-revolving LC could be either revocable or irrevocable.

Sight LC

This is an LC that involves immediate payment to the seller by the negotiating bank. The payment is later reimbursed by the issuing bank.

Usance LC

This is an LC that involves payment to the seller at maturity i.e., (at a future date). The drawee bank obligates itself to make the payment.

Issuing Bank

This is the bank at which a letter of credit is first initiated by the buyer or importer. It is the bank at which the buyer account is debited for the trade. The advising bank sends the documents for the trade to the issuing bank, from where they are released to the buyer.

Advising Bank

This is the bank in the LC chain which advises by sending a copy of the LC to the beneficiary. The advising bank also sometimes acts as the bank will receive and negotiate the documents from the beneficiary which the seller or exporter involved in a letter of credit receives payment towards the trade.

The issuing bank sends the letter of credit to the advising bank. The documents regarding the trade are sent to` the advising bank by the seller. The advising bank then sends the documents to the issuing bank.

Confirming Bank

This is the bank that ratifies the trade involving a letter of credit, to the advising bank. Tracers (messages) requesting letters of confirmation of the trade are sent to the confirming bank.

Confirmation

This is the adding of a separate undertaking by a bank to an LC in addition to that of the bank issuing it. All LCs lacking specific confirmation notices from any additional banks are considered unconfirmed.

Document Code

This is a unique identifier in Oracle Banking Trade Finance for a standard paper, file or record that is required and used in most countries for the processing of a documentary letter of credit.

Document Type

This is a group of similar document codes in Oracle Banking Trade Finance. The document type identifies the nature of all document codes under it.

Clause Code

This is a unique identifier in Oracle Banking Trade Finance for a statement that goes along with documents sent under a letter of credit.

Clause Type

This is a group of similar clause codes in Oracle Banking Trade Finance. The clause type identifies the nature of all clause codes under it.

Goods Code

This is a unique identifier in Oracle Banking Trade Finance for the standard stock or commodity that is traded under a letter of credit.

Text Code

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This is a unique identifier in Oracle Banking Trade Finance for a set of instructions and statements (the free format texts) pertaining to the processing of a letter of credit. Standard free format texts do appear on correspondence and messages sent to the parties involving the letter of credit.

Product

This is an identifier in Oracle Banking Trade Finance for any type of service that a bank offers its customers. A set of attributes and preferences are maintained for the product, which will apply to the processing of any contracts, transactions or deals involving the product (service).

Product Group

This is a group under which a product is logically classified, under which logically similar products are placed together.

Product Remarks

It can be descriptive text about a product.

Product Slogan

It can be text or phrase that could be used as a declaration or an announcement of the product, to customers.

Accounting Head

This is the specific GL created in any module of the Oracle Banking Trade Finance system into which the accounting entry would be posted.

Accounting Role

The general ledgers and sub-ledgers maintained as a chart of accounts in Oracle Banking Trade Finance may be classified logically under different categories, each of which is called an accounting role.

Amount Tag

This is the amount entry that is passed into a general ledger/sub-ledger in the chart of accounts for each transaction.

Netting

It amounts to summing of two or more accounting entries passed to an account for the same event, so as to arrive at a net figure for posting.

Event

This is the occurrence or process that initiates the generation of an advice during the processing of a contract in Oracle Banking Trade Finance.

Transaction Code

This is an identifier for each accounting entry that describes the nature (debit or credit) of the entry.

Rekey Options

They comprise the fields that are to be keyed in by an authorizer of a transaction, for the purpose of cross-checking, when the transaction is being authorized. Complete details of the transaction will only be displayed when the authorizer re-keys the values for these fields.

Positive Tolerance

It indicates the increment, expressed as a percentage that must be made to the amount of a letter of credit, to arrive at the Maximum LC Amount.

Negative Tolerance

It indicates the reduction, expressed as a percentage that must be made to the amount of a letter of credit, to arrive at the Minimum LC Amount.

Tenor

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This is the period during which a letter of credit is viable or effective.

Commission Calculation Type

This is the basis upon which commission applicable on a letter of credit is to be computed. It can be computed on a periodic or non-periodic basis.

Commission Collection Type

This is the manner in which commission applicable on a letter of credit can be collected. Commission could be collected either in advance or as arrears.

Rate Override Limit

This is the limit within which exchange rates (for an LC) are allowed to be changed over and above the default value, without requiring an override. If the rate variance exceeds this limit, an override is necessary for the changed rate to be accepted.

Rate Stop Limit

This is the limit above which a change in exchange rates (for an LC) over and above the default value cannot be specified. If the rate variance exceeds this limit, the changed rate will not be accepted.

Tracer Code

This is a unique identifier for a tracer in Oracle Banking Trade Finance. A tracer is a reminder or intimation, generated by Oracle Banking Trade Finance, to be sent to the parties involved in a letter of credit.

Auto Closure

It refers to closing an LC automatically after its expiry date. Usually, the date of automatic closure is specified for an LC. By default, the date for automatic closure is taken to be 30 days after the expiry date.

Automatic Reinstatement

This is the automatic restoration of the amount (value) of a revolving letter of credit for which the unutilized value is zero, in Oracle Banking Trade Finance.

When the Beginning of Day (BOD) process is run on any given business day, any LC's' for which automatic reinstatement of value has been specified are restored in value, provided the un-availed portion of the amount is zero.

Cumulative (Revolving in time)

This is an attribute of a revolving letter of credit, according to which, the LC amount and Maximum Liability Amount is reinstated or reset based on the frequency specified for such reinstatement.

Revolves in Value

This refers to an attribute of a revolving letter of credit, according to which, the LC amount is reinstated or reset at the point when the availability under the LC is reduced to zero, due to an availment.

Credit Type

This indicates the type of credit for which the LC is being processed, viz., Straight or Negotiable.

Credit Mode

This indicates the mode of payment through which the LC will be settled - Sight, Acceptance, Negotiation or Deferred.

Media Type

This is the medium used to send advices to each of the parties involved in a letter of credit.

Partial Shipment

This indicates transportation through shipping, in part, or of a portion of merchandise under an LC. Partial shipment is allowed only if permitted for the LC.

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Transhipment

This indicates transportation of merchandise under an LC, by shipping across countries. Trans-shipment is allowed only if permitted for the LC.

Reference Number/Account

An LC can be linked to a deposit or a customer account. The reference number identifies the deposit that the LC is linked to, and the account identifies the customer account.

Linked Amount

This is the portion of the contract amount of a letter of credit contract that is linked to a deposit or a customer account.

Availment Type

This indicates the nature of any availment under an LC. An availment could be a payment, an acceptance, or negotiation.

Commission Collection

This indicates the collection of commission applicable on an LC. Commission may be collected by the issuing bank or the advising bank, for an LC, or against amendments to an LC.

Commission Calculation

This is the computation of commission applicable on a letter of credit.

Limit Tenor Calculation

This is the limit within which the tenor of a tenor-based letter of credit can be set.

Process Till

This parameter indicates how automatic events falling due on holidays will be processed. If the specification is System Dates, it indicates that all the processing of events will be done till the system date only.

If the specification is 'Working Day – 1', all automatic events falling due on the holiday will be processed by the batch process as part of the End of Day processes on the last working day before the holiday.

Accrual Entries Level

This refers to the level at which commission accrual entries for letters of credit must be passed, by the automatic commission accrual process.

Two levels are possible – product-level, indicating that a single entry for all the LCs for which commission was accrued automatically will be passed; or contract level, wherein accrual entries will be passed for each of the LCs for which commission was accrued.

Amendment

An amendment is an advice by the issuing bank of any proposed change to the terms and conditions of a LC.

Any term of an LC can be changed or deleted, or new terms can be introduced, provided the change is acceptable to all parties.

The beneficiary and any confirming bank may choose to accept or reject any amendment generated by the applicant. Under UCP 600 amendment confirmation must be communicated.

Negotiating Bank

This is the bank other than the opening bank authorized within the LC terms to give value for presentation of conforming documents against a LC. This bank may be the advising or confirming bank.

Latest shipment date

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This indicates the latest (last) date that may appear as the shipment or on-board date on any transport documents required by the LC. Unlike expiry dates, latest shipment dates do not extend because of holidays.

Straight LC

This refers to the LC payable only at the opening bank or a bank specified within the credit.

Transhipment

Trans-shipment means unloading from one means of transport and reloading to another means of transport during the carriage from the place of shipment to the place of final destination stated in the credit.

Partial Shipment

This is a portion of less than the total quantity of an order. An LC must permit partial shipments otherwise the beneficiary has to ship the full value of the LC in a single shipment.

INCO Terms

INCO terms refer to a set of 13 international standard trade terms. They allow the seller and buyer to designate a point at which costs and risks of transport are precisely divided between them.

Draft

This is a financial instrument indicating debt by one party (the drawee who is responsible for payment) to another (the drawer to whom payment is due). Drafts may be drawn at sight for immediate payment or after a certain number of days.

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11.12 List of Glossary - Guarantees and Standby Letters of Credit (p. 464) (p. 2) (p. 683) (p. 683) (p. 683) (p. 683) (p. 684) (p. 683) (p. 684) (p. 683) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 701) (p. 700) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 552) (p. 551) (p. 552) (p. 551) (p. 552) (p. 551) (p. 605) (p. 604) (p. 605) (p. 604) (p. 605) (p. 604) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705)

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11.12 List of Glossary - Guarantees and Standby Letters of Credit (p. 464) (p. 2) (p. 683) (p. 683) (p. 683) (p. 683) (p. 684) (p. 683) (p. 684) (p. 683) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 691) (p. 690) (p. 701) (p. 700) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 700) (p. 699) (p. 552) (p. 551) (p. 552) (p. 551) (p. 552) (p. 551) (p. 605) (p. 604) (p. 605) (p. 604) (p. 605) (p. 604) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 706) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705) (p. 707) (p. 705)

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