

ORACLE BANKING TRADE FINANCE

Accelerator Pack 14.5.4.0.0 – Product
Catalogue

ORACLE

FINANCIAL SERVICES

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Overview & Objectives

Introduction

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

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

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

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

You can create products, templates, or even copy the details of an existing bill on to a new one and modify it to suit your requirements. This renders the input of the details of a bill faster and easier.

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

- Liquidation of bills on the liquidation date that you indicate
- Generation of tracers on the due date

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

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

- If the import Bill contract is liquidated using a loan, then on final liquidation of the contract the status of the contract should be changed to 'Devolved'.

Limitations

- BC Contract Online- Exception tab -Proper updation of ' Tracers to Be sent ' will not happen
- BC Tracers getting generated in EOD has to be generated by going to Outgoing browser
- For Bills under LC, Acceptance has to be generated by using the Common Group Messages.

Product catalogue

1 Product Code – IINC

IINC - Incoming Sight Bills Not Under LC Collection

1.1 Introduction

This Product is used to book the Incoming Sight Bills Not under LC Collection, for both Credit Compliant & Discrepant Document Submitted by the Remitting bank.

1.2 Business Scenario

Scenario 1 - Doc Submission on collection

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

Non Acceptance

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

Protest

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

Payment

If the docs are Credit Compliant, and importer made payment to the collecting bank on maturity, the same will be remitted to remitting bank, and payment message MT400 will sent to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

Tracers

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

1.3 Summary

- Incoming Sight Bills Not Under LC Collection.

1.4 Synopsis (ex. high level features etc)

- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

1.5 Detailed Coverage (description of the product)

Product Code	IINC
Description	Incoming Sight Bills Not Under LC Collection
BC Type	Import
Tenor Code	Sight
Under LC	No
Document	Documentary
Operation	Collection

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

1.6 Events covered (including brief info. on accounting)

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract	No Accounting Entries			
INIT	Initiation of a BC Contract		BC CUSTOMER	BCOPNCG_LIQD	D
			BCOPNCG_INC	BCOPNCG_LIQD	C
			BC CUSTOMER	BCSWIFTL_LIQD	D
			BCSWIFT_INC	BCSWIFTL_LIQD	C
			BC CUSTOMER	BCCOUR_LIQD	D
			BCCOUR_INC	BCCOUR_LIQD	C
			BC CUSTOMER	BKTAX_AMT	D
			BKTAX_PAY	BKTAX_AMT	C
			IB COLLECTIONS	BILL_AMOUNT	D
			COLL OFFSET	BILL_AMOUNT	C
TPAY	Principle payment Follow up Tracer				
PFAT	Advice of Payment Fate				
PDUE	Payment Due Advice				
REFP	Refusal of Payment				
RAMT	Reduction of Bill Amount		IB COLLECTIONS	BILL_AMND_AMT	D
			COLL OFFSET	BILL_AMND_AMT	C
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BILL_LIQ_AMT	D
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	C
			BC CUSTOMER	LQTAX_AMT	D
			LQTAX_PAY	LQTAX_AMT	C
			IB COLLECTIONS	BILL_LIQ_AMT	C
			COLL OFFSET	BILL_LIQ_AMT	D
REVR	Reversal of BC Contract				
AMND	Amendment of BC Contract		IB COLLECTIONS	BILL_AMND_AMT	C
			COLL OFFSET	BILL_AMND_AMT	D
CLOS	Closure of a BC Contract				
REVR	Reversal of BC Contract				
STCH	Bills & Collections Status Change				

1.7 Interest / Charges / Commission & Fees

BC Tax Components	
Tax Type	Withholding
Tax To Be collected on	Charges (Swift And Courier)
Event	INIT/LIQD
CHARGES @ PRODUCT	

Charge Description	Swift Charges /Handling Fees/Courier Charges/Liquidation charges(liq)
Charge to be Levied from	Counter Party
Event for Association	INIT /INIT/ INIT/LIQD
INTEREST @ PRODUCT	
Description	NA
Event	NA
Amount Type	NA

1.8 Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

1.9 Advices / Statements supported

- Discrepancy Request to Drawee.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Acceptance Tracer to Drawee
- Payment Tracer to Drawee.
- Protest for Non Acceptance Advice to Drawee.
- Protest for Non Payment Advice to Drawee.

1.10 Messages

- MT416 (Acceptance/Payment Refusal) to Remitting Bank.
- MT 412 Acceptance Advice to Remitting Bank.
- MT 422 Acceptance Fate to Remitting Bank.
- MT 410 Acknowledgement to Remitting Bank.
- MT400 Collection Payment Advice to Remitting Bank.
- MT 422 Principal Fate to Remitting Bank.

1.11 Reports Availability

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

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

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

NA

2 Product Code – IINA

IINA - Incoming Usance Bills Not Under LC Acceptance

2.1 Introduction

This Product is used to book the Incoming Usance Bills Not under LC Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Remitting bank.

This Product can be used to provide Discount (On Behalf of Importer/Drawee) to Remitting Bank. Change of Operation Acceptance to Discount.

2.2 Business Scenario

Scenario 1 - Doc Submission on collection

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

Non Acceptance.

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

Protest for Non Acceptance.

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

Acceptance.

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Payment.

If the docs are Credit Compliant, and importer made payment to the collecting bank on maturity, the same will be remitted to remitting bank, and payment message MT400 will sent to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

Tracers.

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Protest for Non Payment.

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Remitting bank will inform the same to the exporter. Remitting bank will protest the bill for non payment upon request of exporter, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

Scenario 2 - Discount Request from the Importer (Acceptance to Discount).

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

Acceptance.

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Discount.

After Acceptance if the importer requests for Bill Discount, Collecting bank can provide Discount to the customer. During Discount Collecting bank debit the Bill Discounted GL and credit the nostro account.

Collecting bank will send MT400 will to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

During realization collecting bank will debit the customer account for discounted amount and interest and credit the respective bill discounted and income GLs.

2.3 Summary

- Incoming Usance Bills Under LC Acceptance

2.4 Synopsis (ex. high level features etc)

- Change of Operation Acceptance to Discount.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

2.5 Detailed Coverage (description of the product)

Product Code	IINA
Description	Incoming Usance Bills Not Under LC Acceptance
BC Type	Import
Tenor Code	Usance
Under LC	No
Document	Documentary
Operation	Acceptance

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

2.6 Interest / Charges / Commission & Fees

BC Tax Components	
Tax Type	NA
Tax To Be collected on	NA
Event	NA
CHARGES @ PRODUCT	
Charge Description	Swift Charges /Handling Fees/Courier Charges
Charge to be Levied from	Counter Party
Event for Association	LIQD
INTEREST @ PRODUCT	
Description	Discount Interest
Event	BDIS
Amount Type	BILL_AMOUNT

2.7 Events covered (including brief info. on accounting)

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
TACP	Bill/Draft Acceptance Tracer				
AFAT	Advice of Acceptance Fate				
REFA	Refusal of Bill/Draft Acceptance				
ADIS	Approval of Document Discrepancies				
INIT	Initiation of a BC Contract		ACCEPTANCE CONT	BILL_AMOUNT	D
			CLFA CONT	BILL_AMOUNT	C
			BC CUSTOMER	BCOPNCG_LIQD	D
			BCOPNCG_INC	BCOPNCG_LIQD	C
			BC CUSTOMER	BCSWIFTL_LIQD	D
			BCSWIFT_INC	BCSWIFTL_LIQD	C
			BC CUSTOMER	BCCOUR_LIQD	D
			BCCOUR_INC	BCCOUR_LIQD	C
			BC CUSTOMER	IB_ACP_IN_LIQD	D
			IB_ACP_INRIA	IB_ACP_IN_LIQD	C
BACI	Initial Acceptance of a Bill				
AMND	Amendment of BC Contract		IB_ACP_INRIA	IB_ACP_DIS_ADJ	D
			BC CUSTOMER	IB_ACP_DIS_ADJ	C
			CLFA CONT	BILL_AMND_AMT	D
			ACCEPTANCE CONT	BILL_AMND_AMT	C
			BC CUSTOMER	BILL_AMND_AMT	D
			BILLS DISCNTED	BILL_AMND_AMT	C
BACP	Acceptance of a Bill				
LIQD	Liquidation of a BC Contract		CLFA CONT	BILL_LIQ_AMT	D
			ACCEPTANCE CONT	BILL_LIQ_AMT	C
			BC CUSTOMER	BILL_LIQ_AMTEQ	D
			NOSTRO ACCOUNT	BILL_LIQ_AMT	C
			BC CUSTOMER	BCLIQCG_LIQD	D
			BCLIQCG_INC	BCLIQCG_LIQD	C
			IB_ACP_INRIA	IB_ACP_DIS_ADJ	D
			BC CUSTOMER	IB_ACP_DIS_ADJ	C
BDIS	Discounting accepted Bill		BILLS DISCNTED	BILL_AMOUNT	C
			NOSTRO ACCOUNT	BILL_AMOUNT	D
			CLFA CONT	BILL_AMOUNT	D
			ACCEPTANCE CONT	BILL_AMOUNT	C
			IBC_DIS_INRIA	IBC_DIS_IN_LIQD	D
			BC CUSTOMER	IBC_DIS_IN_LIQD	C
ACCR	Accrual of Interest Income		IBC_ACP_INRIA	IBC_ACP_IN_ACCR	D
			IBC_ACP_ININC	IBC_ACP_IN_ACCR	C
			IBC_DIS_INRIA	IBC_DIS_IN_ACCR	D
			IBC_DIS_ININC	IBC_DIS_IN_ACCR	C
LDIS	Liquidation of a Discounted Bill		BC CUSTOMER	BILL_LIQ_AMT	D
			BILLS DISCNTED	BILL_LIQ_AMT	C

			CLFA CONT	BILL_LIQ_AMT	D
			ACCEPTANCE CONT	BILL_LIQ_AMT	C
			BC CUSTOMER	BILL_LIQ_AMT	D
			NOSTRO	BILL_LIQ_AMT	C
CLOS	Closure of a BC Contract		CLFA CONT	BILL_OS_AMT	D
			ACCEPTANCE CONT	BILL_OS_AMT	C
STCH	Bills & Collections Status Change				
REFP	Refusal of Bill/Draft Payment				
PRNA	Protest of Non Acceptance of Draft				
PRNP	Protest of Non Payment of Principal				

2.8 Special features / conditions, if any

- Change of Operation Acceptance to Discount.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking)

2.9 Advices / Statements supported

- Discrepancy Request to Drawee.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Acceptance Tracer to Drawee
- Payment Tracer to Drawee.
- Protest for Non Acceptance Advice to Drawee.
- Protest for Non Payment Advice to Drawee.

2.10 Messages

- MT 416 (Acceptance/Payment Refusal) to Negotiating Bank.
- MT 412 Acceptance Advice to Negotiating Bank.
- MT 422 Acceptance Fate to Negotiating Bank.
- MT 422 Acknowledgements to Negotiating Bank.
- MT 400 Payment Message to Negotiating Bank.
- MT422 Principal Fate to Negotiating Bank.

2.11 Reports Availability

- Bills & Collections Exception Report

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

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

NA

3 Product Code –IIUD

IIUD - Incoming Usance Bills Not Under LC Clean Discount

3.1 Introduction

This Product is used to book the Incoming Usance Bills Not Under LC Clean Discount, for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

3.2 Business Scenario

Scenario 1 - Doc Submission for discount

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

Acceptance.

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Discount.

After Acceptance if the importer requests for Bill Discount, Collecting bank can provide Discount to the customer. During Discount Collecting bank debit the Bill Discounted GL and credit the nostro account.

Collecting bank will send MT400 will to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

During realization collecting bank will debit the customer account for discounted amount and interest and credit the respective bill discounted and income GLs.

3.3 Summary

- Incoming Usance Bills Not Under LC Clean Discount.

3.4 Synopsis (ex. high level features etc)

- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

3.5 Detailed Coverage (description of the product)

Product Code	IIUD
Description	Incoming Usance Bills Not Under LC Clean Discount
BC Type	Import
Tenor Code	Usance
Under LC	No
Document	Clean
Operation	Discount

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

3.6 Interest / Charges / Commission & Fees

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

3.7 Events covered (including brief info. on accounting)

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				

INIT	Initiation of a BC Contract		BILLS DISCNTED	BILL_AMOUNT	D
			NOSTRO ACCOUNT	BILL_AMT_EQUIV	C
			BC CUSTOMER	IBC_DIS_IN_LIQD	D
			IBC_DIS_INRIA	IBC_DIS_IN_LIQD	C
			BC CUSTOMER	BCOPNCG_LIQD	D
			BCOPNCG_INC	BCOPNCG_LIQD	C
			BC CUSTOMER	BCSWIFTL_LIQD	D
			BCSWIFT_INC	BCSWIFTL_LIQD	C
			BC CUSTOMER	BCCOUR_LIQD	D
			BCCOUR_INC	BCCOUR_LIQD	C
AMND	Amendment of BC Contract				
ACCR	Accrual of Interest Income		IBC_DIS_INRIA	IBC_DIS_IN_ACCR	D
			IBC_DIS_ININC	IBC_DIS_IN_ACCR	C
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BCLIQCG_LIQD	D
			BCLIQCG_INC	BCLIQCG_LIQD	C
			BC CUSTOMER	BILL_LIQ_AMT	D
			BILLS DISCNTED	BILL_LIQ_AMTEQ	C
			IBC_DIS_INRIA	IBC_DIS_IN_ADJ	C
			BC CUSTOMER	IBC_DIS_IN_ADJ	D
TPAY	Principal Payment Follow Up Tracer				
PFAT	Advice of Payment Fate				
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract				
STCH	Bills & Collections Status Change				

3.8 Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking). During Liquidation Loan will be created.
- Auto Status Change (Can be Override during contract booking).

3.9 Advices / Statements supported

- Discrepancy Request to Drawee.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Payment Tracer to Drawee.
- Protest for Non Payment Advice to Drawee.
- Discount Advice to Drawee.

3.10 Messages

- MT 416 (Payment Refusal) to Negotiating Bank.
- MT410 Acknowledgement to Negotiating Bank.

- MT400 Payment Message to Negotiating Bank.
- MT 422 Principal Fate to Negotiating Bank.

3.11 Reports Availability

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

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

NA

4 Product Code – IILC/IINL/IINM/IBNM

IILC - Incoming Sight Bills Not Under LC Collection (Advance by Loan).

IINL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan).

IINM - Incoming Clean Multi Tenor Bills Not Under LC on Acceptance

IBNM - Incoming Documentary Multi Tenor Bills Not Under LC Collection

4.1 Introduction

IILC - This Product is used to book the Incoming Sight Bills Not under LC Collection (Advance by Loan) for both for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

IINL - This Product is used to book the Incoming Usance Bills not under LC Acceptance (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

IINM - This Product is used to book the Incoming Multi Tenor Bills not under LC Acceptance for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

IBNM - This Product is used to book the Incoming Multi Tenor Bills not under LC Collection for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

Purpose: To Settle the Bill Amount.

4.2 Business Scenario

Products IILC and IBNM

Scenario 1 - Doc Submission on collection

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

Non Acceptance.

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Acceptance.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

Payment.

On Maturity if the importer requests for Loan, Collecting bank can provide Loan to the customer.

During Liquidation Collecting bank will create a new loan contract and credit the Nostro for bill amount. MT400 has to be generated to the Remitting Bank.

During Liquidation of Loan Issuing bank will debit the customer account for loan amount and interest and credit the respective Loan Asset and income GLs.

Tracers.

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Products IINL and IINM

Scenario 1 - Doc Submission on collection

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

Non Acceptance.

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

Protest for Non Acceptance.

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

Acceptance.

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Payment.

On Maturity if the importer requests for Loan, Collecting bank can provide Loan to the customer.

During Liquidation Collecting bank will create a new loan contract and credit the Nostro for bill amount. MT400 has to be generated to the Remitting Bank.

During Liquidation of Loan Issuing bank will debit the customer account for loan amount and interest and credit the respective Loan Asset and income GLs.

Tracers.

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Protest for Non Payment.

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Remitting bank will inform the same to the exporter. Remitting bank will protest the bill for non payment upon request of exporter, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

4.3 Summary

- IILC - Incoming Sight Bills Not Under LC Collection (Advance by Loan).
- IINL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan).
- IINM-Incoming Clean Multi Tenor Bills Not Under LC On Acceptance
- IBNM-Incoming Documentary Multi Tenor Bills Not Under LC Collection

4.4 Synopsis (ex. high level features etc)

- Auto Liquidation (Can be Override during contract booking), During Liquidation Loan will be created.
- Auto Status Change (Can be Override during contract booking).

4.5 Detailed Coverage (description of the product)

Product Code	IILC
Description	Incoming Sight Bills Not Under LC Collection (Advance by Loan).
BC Type	Import
Tenor Code	Sight
Under LC	No
Document	Documentary
Operation	Collection

Product Code	IBNM
Description	Incoming Documentary Multi Tenor Bills Not Under LC Collection
BC Type	Import
Tenor Code	Multi tenor
Under LC	No
Document	Documentary
Operation	Collection

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

Product Code	IINL
Description	Incoming Usance Bills Not Under LC Acceptance
BC Type	Import
Tenor Code	Usance/Multi tenor
Under LC	No
Document	Documentary
Operation	Acceptance

Product Code	IINM
Description	Incoming Clean Multi Tenor Bills Not Under LC On Acceptance
BC Type	Import
Tenor Code	Multi tenor
Under LC	No
Document	Documentary
Operation	Acceptance

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

4.6 Interest / Charges / Commission & Fees

Product Code	IILC
BC Tax Components	
Tax Type	NA
Tax To Be collected on	NA
Event	NA
CHARGES @ PRODUCT	
Charge Description	Swift Charges /Handling Fees/Courier Charges
Charge to be Levied from	Counter Party
Event for Association	LIQD/INIT/LIQD
INTEREST @ PRODUCT	
Description	NA
Event	NA
Amount Type	NA

Product Code	IINL
BC Tax Components	
Tax Type	NA
Tax To Be collected on	NA
Event	NA
CHARGES @ PRODUCT	
Charge Description	Swift Charges /Handling Fees/Courier Charges
Charge to be Levied from	Counter Party
Event for Association	LIQD
INTEREST @ PRODUCT	
Description	NA

Event	NA
Amount Type	NA

4.7 Events covered (including brief info. on accounting)

IINL

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
INIT	Initiation of a BC Contract		BC CUSTOMER	BCOPNCG_LIQD	D
			BCOPNCG_INC	BCOPNCG_LIQD	C
			BC CUSTOMER	BCSWIFTL_LIQD	D
			BCSWIFT_INC	BCSWIFTL_LIQD	C
			BC CUSTOMER	BCCOUR_LIQD	D
			BCCOUR_INC	BCCOUR_LIQD	C
			IB COLLECTIONS	BILL_AMOUNT	D
			COLL OFFSET	BILL_AMOUNT	C
			BC CUSTOMER	IBC_ACP_IN_LIQD	D
			IBC_ACP_INRIA	IBC_ACP_IN_LIQD	C
TPAY	Principle payment Follow up Tracer				
PFAT	Advice of Payment Fate				
PDUE	Payment Due Advice				
REFP	Refusal of Payment				
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BILL_LIQ_AMT	D
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	C
			BRIDGE GL	LOAN_LIQD_AMT	D
			NOSTRO ACCOUNT	LOAN_LIQD_AMTEQ	C
			BC CUSTOMER	BCLIQCG_LIQD	D
			BCLIQCG_INC	BCLIQCG_LIQD	C
			IB COLLECTIONS	BILL_LIQ_AMT	C
			COLL OFFSET	BILL_LIQ_AMT	D
AMND					
			IB COLLECTIONS	BILL_LIQ_AMT	C
			COLL OFFSET	BILL_LIQ_AMT	D
BLNK	Bill Linkage To a Loan				
BLRV	Release of Bill Linkage To a Loan				
REVR	Reversal of BC Contract				
AMND	Amendment of BC Contract				
CLOS	Closure of a BC Contract		IB COLLECTIONS	BILL_LIQ_AMT	C
			COLL OFFSET	BILL_LIQ_AMT	D
STCH	Bills & Collections Status Change				
REFP	Refusal of Bill/Draft Payment				
PRNA	Protest of Non Acceptance of Draft				
PRNP	Protest of Non Payment of Principal				

IINL

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
INIT	Initiation of a BC Contract		BC CUSTOMER	BCOPNCG_LIQD	D
			BCOPNCG_INC	BCOPNCG_LIQD	C
			BC CUSTOMER	BCSWIFTL_LIQD	D
			BCSWIFT_INC	BCSWIFTL_LIQD	C
			BC CUSTOMER	BCCOUR_LIQD	D
			BCCOUR_INC	BCCOUR_LIQD	C
			ACCEPTANCE CONT	BILL_AMOUNT	D
			CLFA CONT	BILL_AMOUNT	C
TACP	Bill/Draft Acceptance Tracer				
AFAT	Advice of Acceptance Fate				
BACI	Initial Acceptance of a Bill				
REFA	Refusal of Acceptance				
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BILL_LIQ_AMT	D
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	C
			BRIDGE GL	LOAN_LIQD_AMT	D
			NOSTRO ACCOUNT	LOAN_LIQD_AMTEQ	C
			BC CUSTOMER	BCLIQCG_LIQD	D
			BCLIQCG_INC	BCLIQCG_LIQD	C
			ACCEPTANCE CONT	BILL_LIQ_AMT	D
			CLFA CONT	BILL_LIQ_AMT	C
BLNK	Bill Linkage To a Loan				
REVR	Reversal of BC Contract				
AMND	Amendment of BC Contract				
			ACCEPTANCE CONT	BILL_LIQ_AMT	D
			CLFA CONT	BILL_LIQ_AMT	C
CLOS	Closure of a BC Contract		ACCEPTANCE CONT	BILL_LIQ_AMT	D
			CLFA CONT	BILL_LIQ_AMT	C
STCH	Bills & Collections Status Change				
REFP	Refusal of Bill/Draft Payment				
PRNA	Protest of Non Acceptance of Draft				
PRNP	Protest of Non Payment of Principal				

4.8 Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking), During Liquidation Loan will be created.

- Auto Status Change (Can be Override during contract booking).

4.9 Advices / Statements supported

IILC - Incoming Sight Bills Not Under LC Collection (Advance by Loan).

- Discrepancy Request to Drawee.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Acceptance Tracer to Drawee
- Payment Tracer to Drawee.
- Protest for Non Acceptance Advice to Drawee.
- Protest for Non Payment Advice to Drawee.

IINL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan).

- Discrepancy Request to Drawee.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Acceptance Tracer to Drawee
- Payment Tracer to Drawee.
- Protest for Non Acceptance Advice to Drawee.
- Protest for Non Payment Advice to Drawee.

4.10 Messages

IILC - Incoming Sight Bills Not Under LC Collection (Advance by Loan).

- MT416 (Acceptance/Payment Refusal) to Remitting Bank.
- MT 412 Acceptance Advice to Remitting Bank.
- MT 422 Acceptance Fate to Remitting Bank.
- MT 410 Acknowledgement to Remitting Bank.
- MT400 Collection Payment Advice to Remitting Bank.
- MT 422 Principal Fate to Remitting Bank.

IINL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan).

- MT 416 (Acceptance/Payment Refusal) to Negotiating Bank.

- MT 412 Acceptance Advice to Negotiating Bank.
- MT 422 Acceptance Fate to Negotiating Bank.
- MT 422 Acknowledgement to Negotiating Bank.
- MT 400 Payment Message to Negotiating Bank.
- MT422 Principal Fate to Negotiating Bank.

4.11 Reports Availability

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

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

NA

Annexure-A

BC Branch Parameter

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

Mandatory program Maintenance

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

Charge Rule Definition:

Rule Identification	BCSWIFT	BCLIQCG	BCCOUR	BCOPNCG	BCCLCG
Description	BC Swift Charges	BC Liquidation Charges	BC Courier Charges	BC opening charges	BC closure charges
Branch Restrictions	Disallow	Disallow	Disallow	Disallow	Disallow
Rule Type	Charges	Charges	Charges	Charges	Charges
Transaction CCY	GBP	GBP	GBP	GBP	GBP
Branch Code	LCB	LCB	LCB	LCB	LCB
Rule Identification	BCSWIFT	BCLIQCG	BCCOUR	BCOPNCG	BCCLCG
Description	BC Swift Charges	BC Fees & Commission	BC Courier Charges	BC opening charges	BC closure charges
Customer Group	All	All	All	All	All
Customer	All	All	All	All	All
RATE TYPE	Flat Amount	Flat Amount	Flat Amount	Flat Amount	Flat Amount
MINIMUM AMOUNT					
MAXIMUM AMOUNT					
FLAT AMOUNT CURRENCY	GBP	GBP	GBP	GBP	GBP
ROUNDING PERIOD	1	1	1	1	1
RATE PERIOD	1	1	1	1	1
CUMULATIVE	Y	Y	Y	Y	Y
BASIS AMOUNT CCY	GBP	GBP	GBP	GBP	GBP
RATE CODE	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
RATE CODE TYPE	M	M	M	M	M
TIERED TENOR	N	N	N	N	N

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

Charge Class:

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

Goods Details:

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

Inco Term :

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

Clause maintenance:

Clause Code	Clause Type	Clause Description
-------------	-------------	--------------------

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

Document Master Maintenance:

Document Code	Language Code	Document Type	Short Description	Long Description	Clause Code
MARDOC	Eng	Transport	Sea Way	Sea Way Documents	BOLCL1
					BOLCL2
					BOCL3
					SWBCL1
					BL1FREPRE
					CMRSEDCOPY
AIRDOC	ENG	Transport	Air Way	Air Way Documents	AWBCL1
					BL1FREPRE
					CMRSEDCOPY
INVDOC	Eng	Invoice	Invoice	Invoice Documents	INVCOM
INSDOC	Eng	Insurance	Insurance	Insurance Documents	INS110
OTHDOC	Eng	Other	Other	Other Documents	BED13BL

Instruction Code Maintenance:

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

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

Instructions Codes

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

Annexure-B

Products & Parameters configured under MDATA

Class Code	Event	Message
EX BC ULC	LIQD	PAYMENT_MESSAGE
EX BC ULC	LIQD	PAYMENT_ADVICE
EXBCNLC	TPFT	PAYMENT_MESSAGE
EX BC NLC	LIQD	PAYMENT_MESSAGE
EX BC NLC	LIQD	PAYMENT_ADVICE
EX BC NLC	CLOS	CLOSURE_ADVICE
IMP BC ULC	BOOK	DISCREPANCY_REQ
IMP BC ULC	BOOK	DOC_ARVL_NOTICE
IMP BC ULC	BOOK	ACKNOWLEDGEMENT
IMP BC ULC	TACP	ACCEPTANCE_TRCR
IMP BC ULC	AFAT	ACCEPTANCE_FATE
IMP BC ULC	REFA	ACCEPT_REFUSAL
IMP BC ULC	ADIS	DISCREPANCY_AUT
IMP BC ULC	ADIS	RESERVE_RELEASE
IMP BC ULC	BACI	ACCEPT_ADV_FFT
IMP BC ULC	AMND	ACKNOWLEDGEMENT
IMP BC ULC	BACP	ACCEPTANCE_ADV
IMP BC ULC	LIQD	PAYMENT_MESSAGE
IMP BC ULC	LIQD	PAYMENT_ADVICE
IMP BC ULC	CLOS	CLOSURE_ADVICE
IMP BC ULC	REFP	PAYMENT_REFUSAL
IMP BC ULC	PRNA	PROTEST_NONACPT
IMP BC ULC	PRNP	PROTEST_NONPAY
IMP BC NLC	BOOK	DOC_ARVL_NOTICE
IMP BC NLC	BOOK	ACKNOWLEDGEMENT
IMP BC NLC	TPAY	PAYMENT_TRCR
IMP BC NLC	PFAT	PRINCIPAL_FATE
IMP BC NLC	PDUE	PAYMENT_DUE_ADV
IMP BC NLC	REFP	NONPAY_NONACCP
IMP BC NLC	RAMT	ACKNOWLEDGEMENT
IMP BC NLC	LIQD	PAYMENT_MESSAGE
IMP BC NLC	LIQD	PAYMENT_ADVICE
IMP BC NLC	LIQD	COLL_PAY_ADV
IMP BC NLC	AMND	ACKNOWLEDGEMENT
IMP BC NLC	CLOS	CLOSURE_ADVICE
EX BC NLC	TPFT	PAYMNTFATE_TRCR
EX BC NLC	BOOK	ACKNOWLEDGEMENT
EX BC NLC	BOOK	REMITTANCE_LTR
EX BC NLC	BOOK	DISCREPANCY_REQ

Annexure – C (reports)

Reports Availability

BC Automatic Processing Exceptions Report

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

Bills & Collections Daily Activity Journal

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

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


Bills & Collections Contract Overrides Report

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

List of Maturing Bills

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

BC List of Overdue Items- Acceptances



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

BC List of Overdue Items - Payments

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

List of Bills Eligible for Rediscounting

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

List of Bills under Protest

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

List of Bills under Reserve

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



Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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