

# ORACLE BANKING TRADE FINANCE

Accelerator Pack 14.5.4.0.0- Product Catalogue



**ORACLE**

FINANCIAL SERVICES

## Table of contents

Table of contents.....	2
Overview & Objectives .....	5
Product catalogue .....	7
1. Product Code – IBLP .....	7
1.1. Introduction.....	7
1.2. Business Scenario.....	7
1.3. Summary.....	7
1.4. Synopsis (ex. high level features etc) .....	7
1.5. Detailed Coverage (description of the product).....	8
1.6. Events covered (including brief info. on accounting) .....	8
1.7. Interest / Charges / Commission & Fees.....	9
1.8. Special features / conditions, if any .....	9
1.9. Advices / Statements supported .....	9
1.10. Messages.....	9
1.11. Reports Availability .....	10
1.12. Additional information (ex. UDF & other Special Maintenance) .....	10
2. Product Code – IBLL/IBLM.....	11
2.1. Introduction.....	11
2.2. Business Scenario.....	11
2.3. Summary.....	13
2.4. Synopsis (ex. high level features etc) .....	13
2.5. Detailed Coverage (description of the product).....	13
2.6. Interest / Charges / Commission & Fees.....	14
2.7. Events covered (including brief info. on accounting) .....	14
2.8. Special features / conditions, if any .....	16
2.9. Advices / Statements supported .....	16
2.10. Messages.....	16
2.11. Reports Availability .....	17
2.12. Additional information (ex. UDF & other Special Maintenance) .....	17
3. Product Code – IBSC/IBSM .....	18
3.1. Introduction.....	18
3.2. Business Scenario.....	18
3.3. Summary.....	19
3.4. Synopsis (ex. high level features etc) .....	19
3.5. Detailed Coverage (description of the product).....	19
3.6. Interest / Charges / Commission & Fees.....	20
3.7. Events covered (including brief info. on accounting) .....	21
3.8. Special features / conditions, if any .....	21
3.9. Advices / Statements supported .....	21
3.10. Messages.....	22
3.11. Reports Availability .....	22

3.12.	Additional information (ex. UDF & other Special Maintenance)	22
4.	Product Code –IBLA	23
4.1.	Introduction	23
4.2.	Business Scenario	23
4.3.	Summary	23
4.4.	Synopsis (ex. high level features etc)	23
4.5.	Detailed Coverage (description of the product)	23
4.6.	Interest / Charges / Commission & Fees	24
4.7.	Events covered (including brief info. on accounting)	24
4.8.	Special features / conditions, if any	25
4.9.	Advices / Statements supported	25
4.10.	Messages	25
4.11.	Reports Availability	26
4.12.	Additional information (ex. UDF & other Special Maintenance)	26
5.	Product Code – IBCL/IUIB/IUBM	27
5.1.	Introduction	27
5.2.	Business Scenario	27
5.3.	Summary	28
5.4.	Synopsis (ex. high level features etc)	28
5.5.	Detailed Coverage (description of the product)	28
5.6.	Interest / Charges / Commission & Fees	29
5.7.	Events covered (including brief info. on accounting)	30
5.8.	Special features / conditions, if any	31
5.9.	Advices / Statements supported	31
5.10.	Messages	32
5.11.	Reports Availability	32
5.12.	Additional information (ex. UDF & other Special Maintenance)	33
6.	Product Code – IICD	34
6.1.	Introduction	34
6.2.	Business Scenario	34
6.3.	Summary	34
6.4.	Synopsis (ex. high level features etc)	34
6.5.	Detailed Coverage (description of the product)	35
6.6.	Interest / Charges / Commission & Fees	35
6.7.	Events covered (including brief info. on accounting)	36
6.8.	Special features / conditions, if any	36
6.9.	Advices / Statements supported	36
6.10.	Messages	37
6.11.	Reports Availability	37
6.12.	Additional information (ex. UDF & other Special Maintenance)	37
7.	Annexure –A	38
7.1	MDATA & PDATA	38
7.2	Charge Rule Definition:	38

7.3 Charge Class:	39
7.4 Goods Details	40
7.5 Inco Term	40
7.6 Clause Maintenance	41
7.7 Document Master Maintenance	41
7.8 Instruction Code Maintenance	42
8. Annexure-B (Product MDATA)	43
8.1 Products & Parameters configured under MDATA	43
9. Annexure – C (Report)	44

## 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
- 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 – IBLP

#### IBLP - Incoming Sight Bills Under LC Payment

##### 1.1. Introduction

This Product is used to book the Incoming Sight Bills Under LC Payment, for Credit Compliant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds thru the Reimbursing Bank to negotiating Bank.

##### 1.2. Business Scenario

###### Scenario 1 - Credit Compliant Doc Submission

Issuing bank received Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Send MT740 during while booking the Bill (Sight) to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & Mark Bills as Credit Compliant.

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

Issuing bank or Reimbursing bank (If Payment is routed thru reimbursing bank) generates 756 to Negotiating bank

##### 1.3. Summary

- Incoming Sight Bills under LC Payment.

##### 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	IBLP
Description	Incoming Sight Bills Under LC Payment
BC Type	Import
Tenor Code	Sight
Under LC	Yes
Document	Clean
Operation	Payment

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

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
ADIS	Approval of Discrepancies				
AMND	Amendment of BC Contract				
INIT	Initiation of a BC Contract		BC CUSTOMER	BCSWIFT_LIQD	Dr
			BCSWIFT_INC	BCSWIFT_LIQD	Cr
			BC CUSTOMER	BCCOUR_LIQD	Dr
			BCCOUR_INC	BCCOUR_LIQD	Cr
			BC CUSTOMER	BCOPNCG_LIQD	Dr
			BCOPNCG_INC	BCOPNCG_LIQD	Cr
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BILL_LIQ_AMT	Dr
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr
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	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

### 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

- Acknowledgement Message to Negotiating Bank.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Payment message to Drawee.
- Payment Tracer to Drawee.
- Principal Fate to Negotiating Bank.

### 1.10. Messages

- MT 740(Reimbursement Authorization) to Reimbursing Bank.
- Payment message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating 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 – IBLL/IBLM

### **IBLL - Incoming Usance Bills under LC Acceptance**

### **IBLM - Incoming Documentary Multi Tenor Bills under LC on Acceptance Interest In Advance**

#### 2.1. Introduction

These Products are used to book the Incoming Usance/Multi Tenor Bills under LC Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Negotiating bank. These Products can be used for even Remitting Proceeds thru the Reimbursing Bank to negotiating Bank.

This Product can be used to provide Discount or Advance (On Behalf of Applicant/Drawee) to negotiating Bank.

Change of Operation Acceptance to Discount (Before Maturity), Acceptance to Advance (On Maturity).

#### 2.2. Business Scenario

##### **Scenario 1 - Credit Compliant Doc Submission**

Issuing bank received Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Send MT740 during while booking the Bill to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & Mark Bills as Credit Compliant.

If required to inform about the acceptance Issuing bank will send MT799 (Free Format - Acceptance Message) to the Negotiating bank.

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

##### **Scenario 2 - Discrepant Doc Submission and Acceptance by Importer**

Issuing bank received Documents from Negotiating bank, along with MT 754 and scrutinizes the docs. If Issuing bank find discrepancy the same will be informed to the importer, if the importer is ok with the discrepancy, Issuing bank will send MT732 (Informing the Negotiating bank that docs are taken up with discrepancies).

On receipt of MT732 Negotiating bank will inform the same to exporter.

Issuing bank will send MT740 during while booking the Bill to the Reimbursing Bank (If the Payment is routed through reimbursing Bank).

If required to inform about the acceptance Issuing bank will send MT799 (Free Format - Acceptance Message) to the Negotiating bank.

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

##### **Scenario 3 - Discrepant Doc Submission and Refusal by Importer**

Issuing bank received Documents from Negotiating bank, along with MT 754 and scrutinizes the docs. If Issuing bank find discrepancy the same will be informed to the importer, if the importer is not ok with the discrepancy, Issuing bank will send MT734 (Informing the Negotiating bank that docs are refused to accept by the importer).

On receipt of MT734, Negotiating bank will inform the same to the exporter. If the exporter submits all the documents with Credit Compliant, the same will be scrutinized by the Negotiating bank send to issuing bank.

Upon receipt of documents issuing bank will scrutinize the docs, if documents are Credit Compliant, sends MT740 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & will send MT732 to the Negotiating Bank (Informing that docs are taken up).

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

#### **Scenario 4 – Prior to Doc Submission request for acceptance from Importer**

Issuing bank received MT 750(Discrepancy Request) from Negotiating bank. The same will be informed to the importer, if the importer is ok with the discrepancy, Issuing bank will send MT752 (Informing the Negotiating bank that importer is ok with discrepancies).

On receipt of MT752, Negotiating bank mark the discrepancies are sorted out and will send MT754 along with the Documents to Issuing Bank.

Upon receipt of MT 754 & Documents, Issuing bank will scrutinize the docs, if documents are Credit Compliant, sends MT740 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & will send MT732 to the Negotiating Bank (Informing that docs are taken up).

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

#### **Scenario 5 – Prior to Doc Submission Refusal by Importer.**

Issuing bank received MT 750(Discrepancy Request) from Negotiating bank. The same will be informed to the importer, if the importer is not ok with the discrepancy, Issuing bank will send MT796 (Informing the Negotiating bank that importer is not ok with discrepancies).

On receipt of MT796, Negotiating bank will inform the same to the exporter. If the exporter submits all the documents with Credit Compliant, the same will be scrutinized by the Negotiating bank and MT754 will send to issuing bank with Documents.

If Issuing bank find discrepancy the same will be informed to the importer, if the importer is not ok with the discrepancy, Issuing bank will send MT734 (Informing the Negotiating bank that docs are refused to accept by the importer).

On receipt of MT734, Negotiating bank will inform the same to the exporter. If the exporter submits all the documents with Credit Compliant, the same will be scrutinized by the Negotiating bank send to issuing bank.

Upon receipt of documents issuing bank will scrutinize the docs, if documents are Credit Compliant, sends MT740 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & will send MT732 to the Negotiating Bank (Informing that docs are taken up).

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

## Scenario 6 – Advance Request from the Importer.

On Maturity if the importer requests for bill Advance, Issuing bank can provide advance to the customer using the change of operation Acceptance to Advance.

During Advance Issuing bank debit the Bill Advanced GL and credit the nostro account. During realization Issuing bank will debit the customer account for advanced amount and interest and credit the respective bill advanced 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.
- Change of Operation Acceptance to Advance.
- 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	IBLL
Description	Incoming Usance Bills Under LC Acceptance
BC Type	Import
Tenor Code	Usance
Under LC	Yes
Document	Documentary
Operation	Acceptance
Product Code	IBLM
Description	Incoming Documentary Multi Tenor Bills under LC On Acceptance Interest In Advance
BC Type	Import
Tenor Code	Multi tenor
Under LC	Yes
Document	Documentary
Operation	Acceptance

Product Preferences	
Auto Liquidate BC Contracts	Yes
Auto Status Change	Yes
Auto Change from Acceptance to Advance	Yes
Accrual Freq	Daily

Interest Comp to be Collected in	Advance
Allow Prepayment of Interest	Yes
Default Rate Type	BILLS
Accep Commission Pref	Advance
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 /Opening Charges/Courier Charges/Liquidation Charges/Closure Charges
Charge to be Levied from	Counter Party
Event for Association	INIT/LIQD/CLOS
INTEREST @ PRODUCT	
Description	Interest on Advance /Acceptance Commission
Event	BADV/BDIS/INIT
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	Dr
			CLFA CONT	BILL_AMOUNT	Cr
			BC CUSTOMER	BCSWIFT_LIQD	Dr
			BCSWIFT_INC	BCSWIFT_LIQD	Cr
			BC CUSTOMER	BCCOUR_LIQD	Dr
			BCCOUR_INC	BCCOUR_LIQD	Cr
			BC CUSTOMER	BCOPNCG_LIQD	Dr
			BCOPNCG_INC	BCOPNCG_LIQD	Cr
			IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
			BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
BACI	Initial Acceptance of a Bill				
AMND	Amendment of BC Contract		CLFA CONT	BILL_AMND_AMT	Dr
			ACCEPTANCE	BILL_AMND_AMT	Cr

			CONT		
BACP	Acceptance of a Bill				
LIQD	Liquidation of a BC Contract		CLFA CONT	BILL_LIQ_AMT	Dr
			ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
			BC CUSTOMER	BILL_LIQ_AMTEQ	Dr
			NOSTRO ACCOUNT	BILL_LIQ_AMT	Cr
			BC CUSTOMER	BCLIQCG_LIQD	Dr
			BCLIQCG_INC	BCLIQCG_LIQD	Cr
BADV	Advance against Draft/Bill Accepted		ADV UNDER LCS	BILL_AMOUNT	Dr
			NOSTRO ACCOUNT	BILL_AMT_EQUIV	Cr
			BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
			IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
ACCR	Accrual of Interest Income		IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
			IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr
			IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
			IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
			IBC_DIS_INRIA	IBC_DIS_IN_ACCR	Dr
			IBC_DIS_ININC	IBC_DIS_IN_ACCR	Cr
LADV	Liquidation of Advance Under LC		BC CUSTOMER	BILL_LIQ_AMTEQ	Dr
			ADV UNDER LCS	BILL_LIQ_AMT	Cr
			CLFA CONT	BILL_LIQ_AMT	Dr
			ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
BDIS	Discounting accepted Bill		BILLS DISCNTED	BILL_LIQ_AMT	Dr
			NOSTRO ACCOUNT	BILL_LIQ_AMT	Cr
			CLFA CONT	BILL_LIQ_AMT	Dr
			ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
			IBC_DIS_INRIA	IBC_DIS_IN_LIQD	Cr
			BC CUSTOMER	IBC_DIS_IN_LIQD	Dr
LDIS	Liquidation of a Discounted Bill		BC CUSTOMER	BILL_LIQ_AMT	Dr
			BILLS DISCNTED	BILL_LIQ_AMT	Cr
			CLFA CONT	BILL_LIQ_AMT	Dr
			ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
			BC CUSTOMER	BILL_LIQ_AMT	Dr
			NOSTRO ACCOUNT	BILL_LIQ_AMT	Cr
CLOS	Closure of a BC Contract		CLFA CONT	BILL_OS_AMT	Dr
			ACCEPTANCE CONT	BILL_OS_AMT	Cr
			BC CUSTOMER	BCCLCG_LIQD	Dr
			BCCLCG_INC	BCCLCG_LIQD	Cr
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.
- Change of Operation Acceptance to Advance.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

## 2.9. Advices / Statements supported

- Advice of Payment/Acceptance to Drawee.
- 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 752(Discrepancy Authorization) to Negotiating Bank.
- MT 732 (Advice of Discharge) to Negotiating Bank.
- MT734 (Acceptance/Payment Refusal) to Negotiating Bank.
- MT 799 Acceptance Advices to Negotiating Bank.
- MT 799 Acceptance Fate to Negotiating Bank.
- MT 799 Acknowledgements to Negotiating Bank.
- MT 740 (Reimbursement Authorization) to Reimbursing Bank.
- Payment Message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank.



- MT 799 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 – IBSC/IBSM

### **IBSC - Incoming Documentary Sight Bills under LC Collection**

### **IBSM-Incoming Documentary Multi Tenor Bills Under LC Collection**

#### 3.1. Introduction

These Products are used to book the Incoming Documentary Sight/Multi Tenor Bills Under LC Collection, for Discrepant Document Submitted by the Negotiating bank. These Products can be used for even Remitting Proceeds thru the Reimbursing Bank to negotiating Bank.

#### 3.2. Business Scenario

##### **Scenario 1 - Discrepant Doc Submission and Acceptance by Importer**

Issuing bank received Documents from Negotiating bank, along with MT 754 and scrutinizes the docs. If Issuing bank find discrepancy the same will be informed to the importer, if the importer is ok with the discrepancy, Issuing bank will send MT732 (Informing the Negotiating bank that docs are taken up with discrepancies).

On receipt of MT732 Negotiating bank will inform the same to exporter.

Issuing bank will send MT740 during while booking the Bill to the Reimbursing Bank (If the Payment is routed through reimbursing Bank).

If required to inform about the acceptance Issuing bank will send MT799 (Free Format - Acceptance Message) to the Negotiating bank.

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

##### **Scenario 2 - Discrepant Doc Submission and Refusal by Importer**

Issuing bank received Documents from Negotiating bank, along with MT 754 and scrutinizes the docs. If Issuing bank find discrepancy the same will be informed to the importer, if the importer is not ok with the discrepancy, Issuing bank will send MT734 (Informing the Negotiating bank that docs are refused to accept by the importer).

On receipt of MT734, Negotiating bank will inform the same to the exporter. If the exporter submits all the documents with Credit Compliant, the same will be scrutinized by the Negotiating bank send to issuing bank.

Upon receipt of documents issuing bank will scrutinize the docs, if documents are Credit Compliant, sends MT740 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & will send MT732 to the Negotiating Bank (Informing that docs are taken up).

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

##### **Scenario 3 – Prior to Doc Submission request for acceptance from Importer**

Issuing bank received MT 750(Discrepancy Request) from Negotiating bank. The same will be informed to the importer, if the importer is ok with the discrepancy, Issuing bank will send MT752 (Informing the Negotiating bank that importer is ok with discrepancies).

On receipt of MT752, Negotiating bank mark the discrepancies are sorted out and will send MT754 along with the Documents to Issuing Bank.

Upon receipt of MT 754 & Documents, Issuing bank will scrutinize the docs, if documents are Credit Compliant, sends MT740 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & will send MT732 to the Negotiating Bank (Informing that docs are taken up).

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

#### **Scenario 4 – Prior to Doc Submission Refusal by Importer.**

Issuing bank received MT 750(Discrepancy Request) from Negotiating bank. The same will be informed to the importer, if the importer is not ok with the discrepancy, Issuing bank will send MT796 (Informing the Negotiating bank that importer is not ok with discrepancies).

On receipt of MT796, Negotiating bank will inform the same to the exporter. If the exporter submits all the documents with Credit Compliant, the same will be scrutinized by the Negotiating bank and MT754 will send to issuing bank with Documents.

If Issuing bank find discrepancy the same will be informed to the importer, if the importer is not ok with the discrepancy, Issuing bank will send MT734 (Informing the Negotiating bank that docs are refused to accept by the importer).

On receipt of MT734, Negotiating bank will inform the same to the exporter. If the exporter submits all the documents with Credit Compliant, the same will be scrutinized by the Negotiating bank send to issuing bank.

Upon receipt of documents issuing bank will scrutinize the docs, if documents are Credit Compliant, sends MT740 to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & will send MT732 to the Negotiating Bank (Informing that docs are taken up).

On Maturity Issuing bank Debit the Customer & credit the Nostro for the Bill Amount.

MT756 has to be generated to the Negotiating bank or Reimbursing Bank (If Payment is routed thru reimbursing bank).

### **3.3. Summary**

- Incoming Documentary Sight Bills Under LC Collection.

### **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	IBSC
Description	Incoming Sight Bills Under LC Collection
BC Type	Import
Tenor Code	Sight
Under LC	Yes
Document	Clean
Operation	Collection

Product Code	IBSM
Description	Incoming Sight Bills Under LC Collection
BC Type	Import
Tenor Code	Multi Tenor
Under LC	Yes
Document	Documentary
Operation	Collection

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

### 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 /Handling Fees/Courier Charges/Liquidation Charge/ Closure Charges
Charge to be Levied from	Counter Party
Event for Association	INIT/LIQD/INIT/LIQD/CLOS
INTEREST @ PRODUCT	
Description	NA

Event	NA
Amount Type	NA

### 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		BC CUSTOMER	BCSWIFT_LIQD	Dr
			BCSWIFT_INC	BCSWIFT_LIQD	Cr
			BC CUSTOMER	BCCOUR_LIQD	Dr
			BCCOUR_INC	BCCOUR_LIQD	Cr
			BC CUSTOMER	BCOPNCG_LIQD	Dr
			BCOPNCG_INC	BCOPNCG_LIQD	Cr
			COLL OFFSET	BILL_AMOUNT	Cr
			IB COLLECTIONS	BILL_AMOUNT	Dr
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	Dr
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr
			BC CUSTOMER	BCLIQCG_LIQD	Dr
			BCLIQCG_INC	BCLIQCG_LIQD	Cr
			BC CUSTOMER	BILL_LIQ_AMT	Dr
			COLL OFFSET	BILL_LIQ_AMT	Dr
			IB COLLECTIONS	BILL_LIQ_AMT	Cr
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr
REVR	Reversal of BC Contract				
AMND	Amendment of BC Contract				
CLOS	Closure of a BC Contract				
REVR	Reversal of BC Contract				
STCH	Bills & Collections Status Change				

### 3.8. Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking).
- 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.
- Acceptance Tracer to Drawee
- Payment Tracer to Drawee.
- Protest for Non Acceptance Advice to Drawee.
- Protest for Non Payment Advice to Drawee.

### 3.10. Messages

- MT 752(Discrepancy Authorization) to Negotiating Bank.
- MT 732 (Advice of Discharge) to Negotiating Bank.
- MT734 (Acceptance/Payment Refusal) to Negotiating Bank.
- MT 799 Acceptance Advices to Negotiating Bank.
- MT 799 Acceptance Fate to Negotiating Bank.
- MT 799 Acknowledgements to Negotiating Bank.
- MT 740 (Reimbursement Authorization) to Reimbursing Bank.
- Payment Message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank.
- MT 799 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 –IBLA

### IBLA - Incoming Sight Bills Under LC Advance

#### 4.1. Introduction

This Product is used to book the Incoming Sight Bills Under LC Advance, for Credit Compliant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim.

#### 4.2. Business Scenario

##### Scenario 1 - Advance Request from the Importer.

Issuing bank received Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and informed to importer.

On Maturity if the importer requests for bill Advance, Issuing bank can provide advance to the customer.

During Advance Issuing bank debit the Bill Advanced GL and credit the nostro account.

MT756 has to be generated to the Negotiating bank.

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

#### 4.3. Summary

- Incoming Sight Bills Under LC Advance

#### 4.4. Synopsis (ex. high level features etc)

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

#### 4.5. Detailed Coverage (description of the product)

Product Code	IBLA
Description	Incoming Sight Bills Under LC Advance
BC Type	Import
Tenor Code	Sight
Under LC	Yes
Document	Clean
Operation	Advance

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	Arrears
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

#### 4.6. Interest / Charges / Commission & Fees

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

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK					
ADIS					
AMND					
INIT			BC CUSTOMER	BCSWIFT_LIQD	Dr
			BCSWIFT_INC	BCSWIFT_LIQD	Cr
			BC CUSTOMER	BCCOUR_LIQD	Dr
			BCCOUR_INC	BCCOUR_LIQD	Cr
			BC CUSTOMER	BCOPNCG_LIQD	Dr
			BCOPNCG_INC	BCOPNCG_LIQD	Cr
			ADV UNDER LCS	BILL_AMOUNT	Dr



			NOSTRO ACCOUNT	BILL_AMT_EQUIV	Cr
ACCR	Accrual of Interest Income		IBC_ADV_INREC	IBC_ADV_IN_ACCR	Dr
			IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
			IBC_ADV_INEXP	IBC_ADV_IN_N_ACCR	Dr
			IBC_ADV_INPAY	IBC_ADV_IN_N_ACCR	Cr
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BILL_LIQ_AMTEQ	Dr
			ADV UNDER LCS	BILL_LIQ_AMT	Cr
			BC CUSTOMER	BCLIQCG_LIQD	Dr
			BCLIQCG_INC	BCLIQCG_LIQD	Cr
			BC CUSTOMER	IBC_ADV_IN _ LIQD	Dr
			IBC_ADV_IN _ REC	IBC_ADV_IN _ LIQD	Cr
			IBC_ADV_IN _ PAY	IBC_ADV_IN _ N_LIQD	Dr
			BC CUSTOMER	IBC_ADV_IN _ N_LIQD	Cr
ROLL	Roll Over		ROLL_BRIDGE_GL	PRINCIPAL_ROLL	Dr
			ADV UNDER LCS	PRINCIPAL_ROLL	Cr
			BC CUSTOMER	IBC_ADV_IN _ LIQD	Dr
			IBC_ADV_IN _ REC	IBC_ADV_IN _ LIQD	Cr
			IBC_ADV_IN _ PAY	IBC_ADV_IN _ N_LIQD	Dr
			BC CUSTOMER	IBC_ADV_IN _ N_LIQD	Cr
TPAY	Tracer for Payment				
CLOS	Closure of a BC Contract				
REVR	Reversal of BC Contract				
STCH	Bills & Collections Status Change				

#### 4.8. Special features / conditions, if any

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

#### 4.9. 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.
- Bill Advance Advice to Drawee.

#### 4.10. Messages

- MT 732 (Advice of Discharge) to Negotiating Bank.
- MT734 (Payment Refusal) to Negotiating Bank.
- MT 799 Acknowledgement to Negotiating Bank.
- Payment Message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank.
- MT 799 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

## 5. Product Code – IBCL/IUIB/IUBM

**IBCL - Incoming Sight Bills under LC Payment**

**IUIB - Incoming Usance Bills under LC Acceptance (Advance by Loan)**

**IUBM - Incoming Clean Multi Tenor Bills under LC on Acceptance**

### 5.1. Introduction

**IBCL** - This Product is used to book the Incoming Sight Bills under LC Payment (Advance by Loan) for both Credit Compliant Document Submitted by the Negotiating bank.

**IUIB** - This Product is used to book the Incoming Usance Bills under LC Acceptance (Advance by Loan) for both Credit Compliant Document Submitted by the Negotiating bank.

**IUBM** - This Product is used to book the Incoming Multi Tenor Bills under LC Acceptance for both Credit Compliant Document Submitted by the Negotiating bank.

Purpose: To Settle the Bill Amount.

### 5.2. Business Scenario

**IBCL - Incoming Sight Bills under LC Payment (Advance by Loan)**

**Scenario 1 - Credit Compliant Doc Submission**

Issuing bank received MT754 and Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and informed to importer.

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

During Liquidation Issuing bank will create a new loan contract and credit the Nostro for bill amount. MT756 has to be generated to the Negotiating 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.

**IUIB - Incoming Usance Bills under LC Acceptance (Advance by Loan)**

**Scenario 1 - Credit Compliant Doc Submission**

Issuing bank received MT754 and Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and informed to importer.

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

During Liquidation Issuing bank will create a new loan contract and credit the Nostro for bill amount. MT756 has to be generated to the Negotiating 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.

**IUBM - Incoming Clean Multi Tenor Bills under LC on Acceptance**

Issuing bank received MT754 and Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and informed to importer.

On Maturity if the importer pays the exporter for all the tenors

### 5.3. Summary

- Incoming Sight Bills under LC Payment (Advance by Loan)
- Incoming Usance Bills under LC Acceptance (Advance by Loan)
- Incoming Multi Tenor Bills under LC Acceptance

### 5.4. 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).

### 5.5. Detailed Coverage (description of the product)

<b>Product Code</b>	IBCL
Description	Incoming Sight Bills Under LC Payment
BC Type	Import
Tenor Code	Sight
Under LC	Yes
Document	Clean
Operation	Payment
<b>Product Code</b>	IBCL
<b>Product Preferences</b>	
Auto Liquidate BC Contracts	No
Auto Status Change	Yes
Auto Change from Acceptance to Advance	No
Accrual Freq	Daily
Interest Comp to be Collected in	Advance
Allow Prepayment of Interest	No
Default Rate Type	BILLS
Accep Commission Preference	No
Advance By Loan	Yes
Loan Product	IBCL
Link to Loan(Export Bills)	No
<b>Product Code</b>	IUIB/IUBM
Description	Incoming Usance Bills Under LC Acceptance

BC Type	Import
Tenor Code	Usance
Under LC	Yes
Document	Clean
Operation	Acceptance
<b>Product Code</b>	IUIB
<b>Product Preferences</b>	
Auto Liquidate BC Contracts	No
Auto Status Change	Yes
Auto Change from Acceptance to Advance	No
Accrual Freq	Daily
Interest Comp to be Collected in	Advance
Allow Prepayment of Interest	No
Default Rate Type	BILLS
Accep Commission Pref	Advance
Advance By Loan	Yes
Loan Product	IBCL
Link to Loan(Export Bills)	No

<b>Product Code</b>	IUBM
Description	Incoming Clean Multi Tenor Bills Under LC On Acceptance
BC Type	Import
Tenor Code	Multi tenor
Under LC	Yes
Document	Clean
Operation	Acceptance
<b>Product Code</b>	IUBM
<b>Product Preferences</b>	
Auto Liquidate BC Contracts	No
Auto Status Change	Yes
Auto Change from Acceptance to Advance	No
Accrual Freq	Daily
Interest Comp to be Collected in	Advance
Allow Prepayment of Interest	No
Default Rate Type	BILLS
Accep Commission Pref	Advance
Advance By Loan	Yes
Loan Product	IBCL
Link to Loan(Export Bills)	No

## 5.6. Interest / Charges / Commission & Fees

<b>Product Code</b>	
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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

Product Code	
BC Tax Components	
Tax Type	NA
Tax To Be collected on	NA
Event	NA
CHARGES @ PRODUCT	
Charge Description	Swift Charges /Handling Fees/Courier Charges/Amendment Charges/Liquidation Charge/Closure Charges
Charge to be Levied from	Counter Party
Event for Association	LIQD/AMND/LIQD/CLOS
INTEREST @ PRODUCT	
Description	Acceptance Commission
Event	INIT
Amount Type	BILL_AMOUNT

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
ADIS	Approval of Discrepancies				
AMND	Amendment of BC Contract				
INIT	Initiation of a BC Contract		BC CUSTOMER	BCSWIFT_LIQD	Dr
			BCSWIFT_INC	BCSWIFT_LIQD	Cr
			BC CUSTOMER	BCCOUR_LIQD	Dr
			BCCOUR_INC	BCCOUR_LIQD	Cr
			BC CUSTOMER	BCOPNCG_LIQD	Dr
			BCOPNCG_INC	BCOPNCG_LIQD	Cr
			ACCEPTANCE CONT	BILL_AMOUNT	Dr
			CLFA CONT	BILL_AMOUNT	Cr
			IB_LICOUIB_RECV	LICOUIB_TFR	Dr
			LICOUIB_RECV	LICOUIB_TFR	Cr
			IB_LISWTIB_RECV	LISWTIB_TFR	Dr
			LISWTIB_RECV	LISWTIB_TFR	Cr

LIQD	Liquidation of a BC Contract		BRIDGE GL	LOAN_LIQD_AMT	Dr
			NOSTRO ACCOUNT	LOAN_LIQD_AMTEQ	Cr
			BC CUSTOMER	BCLIQCG_LIQD	Dr
			BCLIQCG_INC	BCLIQCG_LIQD	Cr
			ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
			BRIDGE GL	BILL_LIQ_AMT	Dr
			CLFA CONT	BILL_LIQ_AMT	Dr
			NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr
			BC CUSTOMER	LICOUIB_TFR_LIQD	Dr
			IB_LICOUIB_RECV	LICOUIB_TFR_LIQD	Cr
			BC CUSTOMER	LISWTIB_TFR_LIQD	Dr
			IB_LISWTIB_RECV	LISWTIB_TFR_LIQD	Cr
BLNK	Bill Linkage To a Loan				
BLRV	Release of Bill Linkage To a Loan				
CLOS	Closure of a BC Contract		BC CUSTOMER	BCCLCG_LIQD	Dr
			BCCLCG_INC	BCCLCG_LIQD	Cr
			ACCEPTANCE CONT	BILL_OS_AMT	Dr
			CLFA CONT	BILL_OS_AMT	Cr
STCH	Bills & Collections Status Change				
REVR	Reversal of BC Contract				
REFA	Refusal of Bill/Draft Acceptance				
REFP	Refusal of Bill/Draft Payment				
PRNA	Protest of Non Acceptance of Draft				
PRNP	Protest of Non Payment of Principal				

### 5.8. 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).

### 5.9. Advices / Statements supported

#### IBCL - Incoming Sight Bills under LC Payment (Advance by Loan)

- Acknowledgement Message to Negotiating Bank.
- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Payment message to Drawee.
- Payment Tracer to Drawee.

- Principal Fate to Negotiating Bank

#### **IUIB - Incoming Usance Bills under LC Acceptance (Advance by Loan)**

- Advice of Payment/Acceptance to Drawee.
- 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.

#### **5.10. Messages**

#### **IBCL - Incoming Sight Bills under LC Payment (Advance by Loan)**

- MT 740(Reimbursement Authorization) to Reimbursing Bank.
- Payment message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank.

#### **IUIB/IUBM - Incoming Usance/Multi Tenor Bills under LC Acceptance**

- MT 752(Discrepancy Authorization) to Negotiating Bank.
- MT 732 (Advice of Discharge) to Negotiating Bank.
- MT734 (Acceptance/Payment Refusal) to Negotiating Bank.
- MT 799 Acceptance Advice to Negotiating Bank.
- MT 799 Acceptance Fate to Negotiating Bank.
- MT 799 Acknowledgement to Negotiating Bank.
- MT 740 (Reimbursement Authorization) to Reimbursing Bank.
- Payment Message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank.
- MT 799 Principal Fate to Negotiating Bank.

#### **5.11. 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

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

NA

## 6. Product Code – IICD

### **IICD - Incoming Usance Bills Under LC Clean Discount.**

#### 6.1. Introduction

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

#### 6.2. Business Scenario

##### **Scenario 1 - Credit Compliant Doc Submission & Discount Request from the Importer.**

Issuing bank received MT 754 and Documents from Negotiating bank, and scrutinizes the docs. If the docs are Credit Compliant, Send MT740 during while booking the Bill to the Reimbursing Bank (If the Payment is routed through reimbursing Bank) & Mark Bills as Credit Compliant.

If the importer requests for Bill Discount, Issuing bank can provide Discount to the customer.

During Discount Issuing bank debit the Bill Discounted GL and credit the nostro account.

MT756 has to be generated to the Negotiating bank.

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

#### 6.3. Summary

- Incoming Usance Bills Under LC Clean Discount.

#### 6.4. Synopsis (ex. high level features etc)

- Direct Discount.
- Generation of MT756 to Negotiating Bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

## 6.5. Detailed Coverage (description of the product)

Product Code	IICD
Description	Incoming Usance Bills Under LC Clean Discount
BC Type	Import
Tenor Code	Usance
Under LC	Yes
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	BILLS
Accep Commission Pref	No
Advance By Loan	No
Loan Product	No
Link to Loan(Export Bills)	No

## 6.6. Interest / Charges / Commission & Fees

BC Tax Components	
Tax Type	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	INIT
Amount Type	BILL_AMOUNT

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
INIT	Initiation of a BC Contract		BILLS DISCNTED	BILL_AMOUNT	Dr
			NOSTRO ACCOUNT	BILL_AMT_EQUIV	Cr
			BC CUSTOMER	IBC_DIS_IN_LIQD	Dr
			IBC_DIS_INRIA	IBC_DIS_IN_LIQD	Cr
			BC CUSTOMER	BCSWIFT_LIQD	Dr
			BCSWIFT_INC	BCSWIFT_LIQD	Cr
			BC CUSTOMER	BCCOUR_LIQD	Dr
			BCCOUR_INC	BCCOUR_LIQD	Cr
			BC CUSTOMER	BCOPNCG_LIQD	Dr
			BCOPNCG_INC	BCOPNCG_LIQD	C
AMND	Amendment of BC Contract				
ACCR	Accrual of Interest Income		IBC_DIS_INRIA	IBC_DIS_IN_ACCR	Dr
			IBC_DIS_ININC	IBC_DIS_IN_ACCR	Cr
LIQD	Liquidation of a BC Contract		BC CUSTOMER	BILL_LIQ_AMTEQ	Dr
			BILLS DISCNTED	BILL_LIQ_AMT	Cr
			IBC_DIS_INRIA	IBC_DIS_IN_ADJ	Cr
			BC CUSTOMER	IBC_DIS_IN_ADJ	Dr
TPAY	Principal Payment Follow Up Tracer				
TACP	Bill/Draft Acceptance Tracer				
PFAT	Advice of Payment Fate				
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract				
STCH	Bills & Collections Status Change				

## 6.8. Special features / conditions, if any

- Direct Discount.
- Generation of MT756 to Negotiating Bank.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

## 6.9. 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.

## 6.10. Messages

- MT 752(Discrepancy Authorization) to Negotiating Bank.
- MT 732 (Advice of Discharge) to Negotiating Bank.
- MT734 (Payment Refusal) to Negotiating Bank.
- MT 799 Acknowledgement to Negotiating Bank.
- MT 740 (Reimbursement Authorization) to Reimbursing Bank.
- Payment Message to Negotiating Bank.
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank.
- MT 799 Principal Fate to Negotiating Bank.

## 6.11. Reports Availability

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

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

NA

## 7. Annexure –A

### 7.1 MDATA & PDATA

#### 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

### 7.2 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

### 7.3 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
------------------	---	---	---	---	---

## 7.4 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

## 7.5 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)



## 7.6 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

## 7.7 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

## 7.8 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 REFERENCE NUMBER UNDER SWIFT ADVICE TO US.
ALL CHARGES	COLLECT ALL CHARGES
DELIVERPYMT	DELIVER DOCUMENTS AGAINST PAYMENT
DELIVERACC	DELIVER DOCUMENTS AGAINST ACCEPTANCE
ACCEPT_SWIFT	ADVISE ACCEPTANCE AND DUE DATE BY SWIFT/TELEX.
ACCEPT_MAIL	ADVISE ACCEPTANCE AND DUE DATE BY AIRMAIL.

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

## 8. Annexure-B (Product MDATA)

### 8.1 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

## 9. Annexure – C (Report)

### 9.1 Reports Availability

#### ***BC Automatic Processing Exceptions Report***

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

#### ***Bills & Collections Daily Activity Journal***

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

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

#### ***Bills & Collections Contract Overrides Report***

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

#### ***List of Maturing Bills***

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

#### ***BC List of Overdue Items- Acceptances***

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



### ***BC List of Overdue Items - Payments***

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

### ***List of Bills Eligible for Rediscounting***

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

### ***List of Bills under Protest***

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

### ***List of Bills under Reserve***

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



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