

# ORACLE BANKING TRADE FINANCE

Accelerator Pack 14.6.1.0.0– Product  
Catalogue

**ORACLE**

FINANCIAL SERVICES

## Table of Contents

Table of Contents.....	2
Overview & Objectives .....	4
Product Catalogue .....	6
1. Product Code – ESNC/ESCC/ ESNM.....	6
1.1. Introduction.....	6
1.2. Business Scenario.....	6
1.3. Summary.....	6
1.4. Synopsis (ex. high level features etc) .....	7
1.5. Detailed Coverage (description of the product).....	7
1.6. Events covered (including brief info. on accounting) .....	8
1.7. Interest / Charges / Commission & Fees.....	11
1.8. Special features / conditions, if any .....	11
1.9. Advices / Statements supported .....	12
1.10. Messages.....	12
1.11. Reports Availability .....	12
1.12. Additional information (ex.UDF & other Special Maintenance) .....	12
2. Product Code - EUNA/EAUC/EUNM .....	13
2.1. Introduction.....	13
2.2. Business Scenario.....	13
2.3. Summary.....	14
2.4. Synopsis (ex. high level features etc) .....	14
2.5. Detailed Coverage (description of the product).....	14
2.6. Events covered (including brief info. on accounting) .....	16
2.7. Interest / Charges / Commission & Fees.....	19
2.8. Special features / conditions, if any .....	20
2.9. Advices / Statements supported .....	21
2.10. Messages.....	21
2.11. Reports Availability .....	21
2.12. Additional information (ex.UDF& other Special Maintenance) .....	21
3. Product Code – EUSD/EUND/EUSM .....	22
3.1. Introduction.....	22
3.2. Business Scenario.....	22
3.3. Summary.....	23
3.4. Synopsis (ex. high level features etc) .....	23
3.5. Detailed Coverage (description of the product).....	23
3.6. Events Covered (including brief info. on accounting) .....	25
3.7. Interest / Charges / Commission & Fees.....	27
3.8. Special features / conditions, if any .....	28
3.9. Advices / Statements supported .....	28
3.10. Messages.....	28
3.11. Reports Availability .....	29

3.12.	Additional information (ex. UDF & other Special Maintenance) .....	29
4.	Product Code – ESNP/ESCP .....	29
4.1.	Introduction .....	30
4.2.	Business Scenario.....	30
4.3.	Summary.....	30
4.4.	Synopsis (ex. high level features etc) .....	30
4.5.	Detailed Coverage (description of the product).....	30
4.6.	Events covered (including brief info. on accounting) .....	31
4.7.	Interest / Charges / Commission & Fees .....	33
4.8.	Special features / conditions, if any .....	34
4.9.	Advices / Statements supported .....	34
4.10.	Messages .....	34
4.11.	Reports Availability .....	35
4.12.	Additional information (ex. UDF & other Special Maintenance) .....	35
	Annexure –A (Maintenance).....	35
	Annexure – B (Reports).....	41
	Annexure – C (Gateway Services):.....	43

## 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. Pick lists 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.

# Product Catalogue

## 1. Product Code – ESNC/ESCC/ ESNM

**ESNC - Outgoing Documentary Sight Bills not under LC on Collection.**

**ESCC - Outgoing Clean Sight Bills not under LC on Collection.**

**ESNM - Outgoing Documentary Multi Tenor Bills not under LC on Collection.**

### 1.1. Introduction

These Products are used to book the Outgoing Clean/Documentary Sight/Multi Tenor Bills not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

### 1.2. Business Scenario

#### Scenario 1 - Documents Submission on collection Basis.

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the customer account.

If on maturity payment is not made by importer, remitting bank will send MT420 (Tracers for Payment) to collecting bank for remaining about the payment, the same will be informed to the drawee.

#### Scenario 2 - Documents Submission on collection Basis – Request for Purchase.

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If the exporter requested for purchase of the bill, bank will Scrutiny the docs and purchase the bill with recourse.

During purchase bank will Debit the bills purchased GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the purchased GL.

### 1.3. Summary

- Outgoing Documentary Sight/Multi Tenor Bills not under LC on Collection
- Outgoing Clean Sight Bills not under LC on Collection.

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

- Direct Sight Collection.
- Change of Operation Collection to Purchase.
- Change of Operation Purchase to Collection.
- 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	ESNC
Description	Outgoing Documentary Sight Bills not under LC on Collection
BC Type	Export
Tenor Code	Sight
Under LC	NO
Document	Documentary
Operation	Collection

Product Code	ESCC
Description	Outgoing Clean Sight Bills not under LC on Collection
BC Type	Export
Tenor Code	Sight
Under LC	NO
Document	Clean
Operation	Collection

Product Code	ESNM
Description	Outgoing Documentary Multi Tenor Bills not under LC on Collection
BC Type	Export
Tenor Code	Multi Tenor
Under LC	NO
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

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
BACP	Acceptance of a Bill				
INIT	Initiation of a BC Contract	Contingent	EB COLLECTIONS	BILL_AMOUNT	Dr
		Contingent	COLL OFFSET	BILL_AMOUNT	Cr
		Charges	BC CUSTOMER	BCSWIFT_LIQD	Dr
		Charges	BCSWIFT_INC	BCSWIFT_LIQD	Cr
		Charges	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charges	BCCOUR_INC	BCCOUR_LIQD	Cr
		Tax	BC CUSTOMER	BCTAX1_AMT	Dr
		Tax	BCTAX1_PAY	BCTAX1_AMT	Cr
		Tax	BC CUSTOMER	BCTAX2_AMT	Dr
		Tax	BCTAX2_PAY	BCTAX2_AMT	Cr
TPFT	Tracer for Payment Fate				



PRNP	Protest of Non Payment of Principal				
LIQD	Liquidation of a BC Contract	Liquidation	Nostro Account	BILL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
		Contingent	EB COLLECTIONS	BILL_LIQ_AMT	Cr
		Contingent	COLL OFFSET	BILL_LIQ_AMT	Dr
AMND	Amendment of BC Contract	Contingent	EB COLLECTIONS	BILL_AMND_AMT	Dr
		Contingent	COLL OFFSET	BILL_AMND_AMT	Cr
BPUR	Purchase of Bill under Collection	Bill Purchase	BILLS PURCHASED	AMT_PURCHASED	Dr
		Bill Purchase	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EB_COL_PUR_LIQD	Dr
		Interest	EB_COL_PURRIA	EB_COL_PUR_LIQD	Cr
		Contingent	EB COLLECTIONS	BILL_LIQ_AMT	Cr
		Contingent	COLL OFFSET	BILL_LIQ_AMT	Dr
ACCR	Accrual of Interest Income	Interest Accrual	EB_COL_PURRIA	EB_COL_PUR_ACCR	Dr
		Interest Accrual	EB_COL_PURINC	EB_COL_PUR_ACCR	Cr
LPUR	Liquidation of Bills Purchased	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASEDEQ	Dr

		Liquidation	BILLS PURCHASED	AMT_PURCHASED	Cr
		Liquidation	NOSTRO ACCOUNT	COLL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	COLL_LIQ_AMTEQ	Cr
		Interest Liquidation	EBC_PUR_INRIA	EBC_PUR_IN_ADJ	Dr
		Interest Liquidation	BC CUSTOMER	EBC_PUR_IN_ADJ	Cr
BCOL	Revert to Collection	Collection	BC CUSTOMER	AMT_PURCHASEDEQ	Dr
		Collection	BILLS PURCHASED	AMT_PURCHASED	Cr
		Contingent	EB COLLECTIONS	BILL_AMOUNT	Dr
		Contingent	COLL OFFSET	BILL_AMOUNT	Cr
LCOL	Liquidation of Collection	Liquidation	Nostro Account	BILL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
		Liquidation	EB COLLECTIONS	BILL_LIQ_AMT	Cr
		Liquidation	COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BLNK	Bill Linkage To a Loan				
CLOS	Closure of a BC Contract	Contingent	EB COLLECTIONS	BILL_OS_AMT	Cr
		Contingent	COLL OFFSET	BILL_OS_AMT	Dr
BLRV	Release of Bill Linkage To				

	a Loan				
REVR	Reversal of a 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) / Bill Amount
Event	INIT
CHARGES @ PRODUCT	
Charge Description	Swift Charges / Courier Charges / Handling Charge
Charge to be Levied from	Counter Party
Event for Association	INIT/LIQD
INTEREST @ PRODUCT	
Description	Purchase Interest
Event	BPUR
Amount Type	AMT_PURCHASED

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

- Direct Sight Collection.
- Change of Operation Collection to Purchase.
- Change of Operation Purchase to Collection.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).
- Agent Commission
- Drawer and Drawee charges

## 1.9. Advices / Statements supported

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

## 1.10. Messages

- MT420 (Payment Fate Tracer to Collecting Bank).
- MT430 (Amendment of Instruction to Collecting 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 - EUNA/EAUC/EUNM

**EUNA - Outgoing Documentary Usance Bills not under LC on Acceptance.**

**EAUC - Outgoing Clean Usance Bills not under LC on Acceptance.**

**EUNM - Outgoing Documentary Multi Tenor Bills not under LC on Acceptance**

### 2.1. Introduction

These Products are used to book the Outgoing Documentary Usance/Multi Tenor Bills not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

### 2.2. Business Scenario

#### **Scenario 1 - Documents Submission on collection Basis.**

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If MT412 (Acceptance Advice) not Received from Collecting Bank, remitting bank will send MT420 (Tracers for Acceptance) to collecting bank for remaining about the Acceptance, the same will be informed to the drawee.

Upon Receipt of MT412, the same will be informed to drawer.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the customer account.

If on maturity payment is not made by importer, remitting bank will send MT420 (Tracers for Payment) to collecting bank for remaining about the payment, the same will be informed to the drawee.

#### **Scenario 2 - Documents Submission on collection Basis – Request for Discount.**

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If MT412 (Acceptance Advice) not Received from Collecting Bank, remitting bank will send MT420 (Tracers for Acceptance) to collecting bank for remaining about the Acceptance, the same will be informed to the drawee.

Upon Receipt of MT412, the same will be informed to drawer.

If the exporter requested for discount the bill, bank will Scrutiny the docs and discount the bill with recourse.

During discount bank will Debit the bills discounted GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the discounted GL.

**Scenario 3 – Export Forfeiting (Without Recourse after Bill Acceptance).**

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

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

**Scenario 4 – Export Forfeiting (Without Recourse after Bill Discounting).**

After Discount if the exporter request the Remitting bank for Forfeiting, the remitting bank will send the documents to forfeiter, the same will intimated to the collecting bank.

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

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

**2.3. Summary**

- Outgoing Documentary Usance Bills not under LC on Acceptance.
- Outgoing Clean Usance Bills not under LC on Acceptance

**2.4. Synopsis (ex. high level features etc)**

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

**2.5. Detailed Coverage (description of the product)**

Product Code	EUNA
Description	Outgoing Documentary Usance Bills not under LC On Acceptance
BC Type	Export
Tenor Code	Usance
Under LC	NO
Document	Documentary
Operation	Acceptance

Product Code	EUNM
Description	Outgoing Documentary Multi Tenor Bills not under LC on Acceptance
BC Type	Export
Tenor Code	Multi tenor
Under LC	NO
Document	Documentary
Operation	Acceptance

Product Code	EUNA
<b>Product Preferences</b>	
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

Product Code	EUNM
<b>Product Preferences</b>	
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 Pref	No
Advance By Loan	No
Loan Product	No
Link to Loan(Export Bills)	No

Product Code	EAUC
Description	Outgoing Clean Usance Bills not under LC On Acceptance
BC Type	Export
Tenor Code	Usance
Under LC	NO
Document	Clean
Operation	Acceptance

Product Code	EAUC
<b>Product Preferences</b>	
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 Pref	No
Advance By Loan	No
Loan Product	No
Link to Loan(Export Bills)	No

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
AFAT	Acceptance Fate				
TAFT	Tracer for Acceptance Fate				
REFA	Refusal Of Acceptance				
TDIS	Tracer for Discrepancies				
ADIS	Approval of Document Discrepancies				
INIT	Initiation of a BC Contract	Contingent	ACCEPTANCE CONT	BILL_AMOUNT	Dr
		Contingent	CLFA CONT	BILL_AMOUNT	Cr
BACP	Booking of Acceptance				



TPFT	Tracer for Payment Fate				
PFAT	Advice of Payment Fate				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	BILL_LIQ_AMT	DR
		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
		Charges	BC CUSTOMER	BCSWFT_LIQD	Dr
		Charges	BCSWIFT_INC	BCSWFT_LIQD	Cr
		Charges	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charges	BCCOUR_INC	BCCOUR_LIQD	Cr
		Charges	BC CUSTOMER	BCOPNCG_LIQD	Dr
		Charges	BCOPNCG_INC	BCOPNCG_LIQD	Cr
		Contingent	CLFA CONT	BILL_LIQ_AMT	Dr
		Contingent	ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
FACP	Acceptance to Forfeiting	FORFAIT	FORFAITING_NOSTRO	BILL_OS_AMT	Dr
		FORFAIT	BC CUSTOMER	BILL_OS_AMTEQV	Cr
		Interest	BC CUSTOMER	FORFAIT_LIQD	Dr
		Interest	FORFAITING_NOSTRO	FORFAIT_LIQD	Cr
		Interest	FORFAITING_NOSTRO	REBATEINT_LIQD	Dr
		Interest	REBATEINTINC	REBATEINT_LIQD	Cr

BDIS	Booking of Discount	Bill Discount	BILLS DISCNTED	AMT_PURCHASED	Dr
		Bill Discount	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
		Interest	EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
		Contingent	CLFA CONT	BILL_LIQ_AMT	Dr
		Contingent	ACCEPTANCE CONT	BILL_LIQ_AMT	Cr
ACCR	Accrual of Interest Income	Interest Accrual	EB_ACP_DISRIA	EB_ACP_DIS_ACCR	Dr
		Interest Accrual	EB_ACP_DISINC	EB_ACP_DIS_ACCR	Cr
LDIS	Liquidation of Discount	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASED	Dr
		Liquidation	BILLS DISCNTED	AMT_PURCHASEDEQ	Cr
FDIS	Discount to forfeiting	FORFAIT	BILLS DISCNTED	BILL_OS_AMT	Cr
		FORFAIT	FORFAITING_NOSTRO	BILL_OS_AMTEQV	Dr
		Interest	FORFAITING_NOSTRO	FORFAIT_LIQD	Dr
		Interest	FORFAITREC	FORFAIT_LIQD	Cr
		Interest	FORMAINREC	FORMAIN_LIQD	Dr
		Interest	FORMAININC	Main Interest>_LIQD	Cr
		Interest	FORFAITING_NOSTRO	REBATEINT_LIQD	Dr
		Interest	REBATEINTINC	REBATEINT_LIQD	Cr

AMND	Amendment of BC Contract	Contingent	CLFA CONT	BILL_AMND_AMT	Dr
		Contingent	ACCEPTANCE CONT	BILL_AMND_AMT	Cr
CLOS	Closure of Contract	Contingent	CLFA CONT	BILL_OS_AMT	Dr
		Contingent	ACCEPTANCE CONT	BILL_OS_AMT	Cr
PRNA	Protest for Non Acceptance				
PRNP	Protest for Non Payment				
REFP	Refusal of Payment				
REVR	Reversal of Contract				
STCH	Bills & Collections Status Change				
TRES	Release of Reserve Tracer				

## 2.7. Interest / Charges / Commission & Fees

Product Code	EUNA
<b>BC Tax Components</b>	
Tax Type	Withholding
Tax To Be collected on	Charges ( Swift And Courier)
Event	LIQD
<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges /Courier Charges
Charge to be Levied from	Counter Party
Event for Association	INIT
<b>INTEREST @ PRODUCT</b>	
Description	Discount Interest

Event	BDIS
Amount Type	AMT_PURCHASED

Product Code	EUNM
<b>BC Tax Components</b>	
Tax Type	Withholding
Tax To Be collected on	Charges ( Swift And Courier)
Event	LIQD
<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges /Opening Charge/Courier Charges
Charge to be Levied from	Counter Party
Event for Association	INIT
<b>INTEREST @ PRODUCT</b>	
Description	Discount Interest
Event	BDIS
Amount Type	BILL_AMOUNT

Product Code	EAUC
<b>BC Tax Components</b>	
Tax Type	Withholding
Tax To Be collected on	Charges ( Swift And Courier)
Event	LIQD
<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges /Opening Charge/Courier Charges
Charge to be Levied from	Counter Party
Event for Association	INIT
<b>INTEREST @ PRODUCT</b>	
Description	Discount Interest
Event	BDIS
Amount Type	AMT_PURCHASED

## 2.8. Special features / conditions, if any

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

## 2.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Acceptance Fate Advice to Drawer
- Acceptance Refusal to Drawer
- Protest for Non Acceptance to Collecting Bank
- Acceptance Advice to Drawer
- Principal Fate Advice to Customer
- Protest for Non Payment to Collecting Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Discount Advice to Customer
- Remittance Letter to Collecting Bank

## 2.10. Messages

- MT420 Acceptance Fate Tracer to Collecting Bank
- MT420 Payment Fate Tracer to Collecting Bank
- MT430 Amendment of Instruction to Collecting 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 – EUSD/EUND/EUSM

**EUSD - Outgoing Clean Usance Bills not under LC on Discount.**

**EUND - Outgoing Documentary Usance Bills not under LC on Discount.**

**EUSM - Outgoing Clean Multi Tenor Bills not under LC on Discount.**

### 3.1. Introduction

This Product is used to book the Outgoing Documentary Usance/Multi Tenor Bills not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

### 3.2. Business Scenario

#### **Scenario 1 - Documents Submission on collection Basis – Request for Discount.**

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If MT412 (Acceptance Advice) not Received from Collecting Bank, remitting bank will send MT420 (Tracers for Acceptance) to collecting bank for remaining about the Acceptance, the same will be informed to the drawee.

Upon Receipt of MT412, the same will be informed to drawer.

If the exporter requested for discount the bill, bank will Scrutiny the docs and discount the bill with recourse.

During discount bank will Debit the bills discounted GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the discounted GL.

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

After Discount if the exporter request the Remitting bank for Forfeiting, the remitting bank will send the documents to forfeiter, the same will intimated to the collecting bank.

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

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

### 3.3. Summary

- Outgoing Clean/Multi Tenor Usance Bills not under LC on Discount.
- Outgoing Documentary Usance Bills not under LC on Discount.

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

- Change of Operation Discount to Forfeiting.
- 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	EUSD
Description	Outgoing Clean Usance Bills not under LC On Discount
BC Type	Export
Tenor Code	Usance
Under LC	NO
Document	Clean
Operation	Discount

Product Code	EUSM
Description	Outgoing Clean Multi Tenor Bills not under LC on Discount
BC Type	Export
Tenor Code	Multi tenor
Under LC	NO
Document	Clean
Operation	Discount

Product Code	EUSD/EUSM
<b>Product Preferences</b>	
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

Product Code	EUND
Description	Outgoing Documentary Usance Bills not under LC On Discount
BC Type	Export
Tenor Code	Usance
Under LC	NO
Document	Documentary
Operation	Discount

Product Code	EUND
<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	STANDARD
Accep Commission Pref	No
Advance By Loan	No
Loan Product	No
Link to Loan(Export Bills)	No



### 3.6. Events Covered (including brief info. on accounting)

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
AMND	Amendment of BC Contract	Bill Discount	BC CUSTOMER	BILL_AMND_AMT	Dr
		Bill Discount	BILLS DISCNTED	BILL_AMND_AMT	Cr
		Interest	EBC_DIS_INRIA	EBC_DIS_IN_ADJ	Dr
		Interest	BC CUSTOMER	EBC_DIS_IN_ADJ	Cr
		Interest	EBC_DIS_INRIA	EBC_DIS_IN_NFA	Dr
		Interest	EBC_DIS_ININC	EBC_DIS_IN_NFA	Cr
INIT	Initiation of a BC Contract	Bill Discount	BILLS DISCNTED	AMT_PURCHASED	Dr
		Bill Discount	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
		Interest	EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
		Charges	BC CUSTOMER	BCSWIFT_LIQD	Dr
		Charges	BCSWIFT_INC	BCSWIFT_LIQD	Cr
		Charges	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charges	BCCOUR_INC	BCCOUR_LIQD	Cr
ACCR	Accrual of Interest Income	Interest Accrual	EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Cr
		Interest Accrual	EBC_DIS_ININC	EBC_DIS_IN_ACCR	Dr
TPFT					

PFAT	Advice of Payment Fate				
FDIS	Discount to forfeiting	FORFAIT	BILLS DISCNTED	BILL_OS_AMT	Cr
		FORFAIT	FORFAITING_NOSTRO	BILL_OS_AMTEQV	Dr
		Interest	FORFAITING_NOSTRO	FORFAIT_LIQD	Dr
		Interest	FORFAITREC	FORFAIT_LIQD	Cr
		Interest	FORMAINREC	FORMAIN_LIQD	Dr
		Interest	FORMAININC	FORMAIN_LIQD	Cr
		Interest	FORFAITING_NOSTRO	REBATEINT_LIQD	Dr
		Interest	REBATEINTINC	REBATEINT_LIQD	Cr
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
		Liquidation	BILLS DISCNTED	BILL_LIQ_AMT	Cr
		Interest refund	EBC_DIS_INRIA	EBC_DIS_IN_ADJ	Dr
		Interest refund	BC CUSTOMER	EBC_DIS_IN_ADJ	Cr
BCOL	Booking Of Collection		BC CUSTOMER	AMT_PURCHASEDEQ	Dr
			BILLS DISCNTED	AMT_PURCHASED	Cr
LCOL	Liquation of Collection	Liquidation	NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr

		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
REIM	Reimb Claim N days before Maturity				
PRNP	Protest for non Payment				
REFP	Refusal of Payment				
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract				
STCH	Bills & Collections Status Change				
TRES	Release of Reserve Tracer				
ACKB	Acknowledgement Received				
BACP	Acceptance of a Bill				
ADIS	Approval of Document Discrepancies				
FACP	Forfeiting of Accepted Bill				

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

Product Code	EUSD/EUSM
<b>BC Tax Components</b>	
Tax Type	Withholding
Tax To Be collected on	Bill Purchased
Event	INIT
<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges /Courier Charges

Charge to be Levied from	Counter Party
Event for Association	INIT
<b>INTEREST @ PRODUCT</b>	
Description	Discount Interest, Penal Interest
Event	INIT
Amount Type	AMT_PURCHASED ,BILL_AMOUNT

Product Code	EUND
<b>BC Tax Components</b>	
Tax Type	Withholding
Tax To Be collected on	Bill Purchased
Event	INIT
<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges /Courier Charges
Charge to be Levied from	Counter Party
Event for Association	INIT
<b>INTEREST @ PRODUCT</b>	
Description	Discount Interest
Event	INIT
Amount Type	AMT_PURCHASED

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

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

### 3.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Principal Fate Advice to Customer
- Protest for Non Payment to Collecting Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Remittance Letter to Collecting Bank
- Discount Advice to Drawer

### 3.10. Messages

- MT420 Payment Fate Tracer to Collecting Bank

- MT430 Amendment of Instruction to Collecting 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 – ESNP/ESCP**

**ESNP - Outgoing Documentary Sight Bills not under LC on Purchase.**

**ESCP - Outgoing Documentary Sight Bills not under LC on Purchase.**

#### 4.1. Introduction

These Products are used to book the Outgoing Documentary Sight Bills not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

#### 4.2. Business Scenario

##### **Scenario 1 - Documents Submission on collection Basis – Request for Purchase.**

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If the exporter requested for purchase of the bill, bank will Scrutiny the docs and purchase the bill with recourse.

During purchase bank will Debit the bills purchased GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the purchased GL.

#### 4.3. Summary

- Outgoing Documentary Sight Bills not under LC on Purchase.
- Outgoing Documentary Sight Bills not under LC on Purchase.

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

- Direct Purchase.
- Change of Operation Purchase to Collection.
- 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	ESNP
--------------	------

Description	Outgoing Documentary Sight Bills not under LC on Purchase
BC Type	Export
Tenor Code	Sight
Under LC	NO
Document	Documentary
Operation	Purchase

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

Product Code	ESCP
Description	Outgoing <b>Documentary</b> Sight Bills not under LC on Purchase
BC Type	Export
Tenor Code	Sight
Under LC	NO
Document	Documentary
Operation	Purchase

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

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

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

	Contract				
TRES	Tracer for Reserve				
TDIS	Tracer for Discrepancies				
ADIS	Approval of Document Discrepancies				
INIT	Initiation of a BC Contract	Bill Purchase	BILLS PURCHASED	AMT_PURCHASED	Dr
		Bill Purchase	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EBC_PUR_IN_LIQD	Dr
		Interest	EBC_PUR_INRIA	EBC_PUR_IN_LIQD	Cr
		Charges	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charges	BCCOUR_INC	BCCOUR_LIQD	Cr
		Charges	BC CUSTOMER	BC FEESL_LIQD	Dr
		Charges	BC FEESL_INC	BC FEESL_LIQD	Cr
		Charges	BC CUSTOMER	BCSWFT_LIQD	Dr
			BCSWIFT_INC	BCSWFT_LIQD	Cr
ACCR	Accrual of Interest Income	Interest Accrual	EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
		Interest Accrual	EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
AMND	Amendment of BC Contract	Interest	BC CUSTOMER	EBC_PUR_IN_ADJ	Dr
		Interest	EBC_PUR_ININC	EBC_PUR_IN_ADJ	Cr
		Discount	BC CUSTOMER	BILL_AMND_AMT	Dr
		Discount	BILLS PURCHASED	BILL_AMND_AMT	Cr
TPFT	Tracer for Payment Fate				
PFAT	Advice of Payment Fate				



BCOL	Booking Of Collection	Revert to Collection	BC CUSTOMER	AMT_PURCHASEDEQ	Dr
		Revert to Collection	BILLS PURCHASED	AMT_PURCHASED	Cr
LCOL	Liquidation of Collection	Liquidation	NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
LIQD	Liquidation of Bills Purchased	Liquidation	NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
		Liquidation	BILLS PURCHASED	BILL_LIQ_AMT	Cr
		Penal Interest	BC CUSTOMER	EBC_PUR_PE_LIQD	Dr
		Penal Interest	IBC_SP_ININC	IBC_SP_IN_LIQD	Cr
		Interest Refund	EBC_SP_INRIA	EBC_PUR_IN_ADJ	Dr
		Interest Refund	BC CUSTOMER	EBC_PUR_IN_ADJ	Cr
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract				
STCH	Bills & Collections Status Change				

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

BC Tax Components	ESNP
Tax Type	NA
Tax To Be collected on	NA
Event	NA

<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges /Handling Fees/Courier Charges/Opening Charges
Charge to be Levied from	Counter Party
Event for Association	INIT/LIQD/INIT/INIT
<b>INTEREST @ PRODUCT</b>	
Description	Purchase Interest ,Purchase Penal Interest
Event	INIT
Amount Type	AMT_PURCHASED , AMT_PURCHASED

<b>BC Tax Components</b>	<b>ESCP</b>
Tax Type	NA
Tax To Be collected on	NA
Event	NA
<b>CHARGES @ PRODUCT</b>	
Charge Description	Swift Charges / Opening Charge/Courier Charges
Charge to be Levied from	Counter Party
Event for Association	INIT/INIT/INIT
<b>INTEREST @ PRODUCT</b>	
Description	Purchase Interest ,Purchase Penal Interest
Event	INIT
Amount Type	AMT_PURCHASED, AMT_PURCHASED

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

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

#### 4.9. Advices / Statements supported

- Acknowledgement Advice to Drawer
- Principal Fate Advice to Customer
- Protest for Non Payment to Collecting Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Remittance Letter to Issuing Bank
- Purchase Advice to Drawer

#### 4.10. Messages

- MT420 Payment Fate Tracer to Collecting Bank
- Mt430 Amendment of Instruction to Collecting 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 (Maintenance)

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

### Products & Parameters configured under MDATA

PRODUCTCODE	DESCRIPTION	START_DATE	END_DATE	PRODUCT_GROUP
EAUC	Outgoing Clean Usance Bills not under LC On Acceptance	11/28/2007	OPEN ENDED	BCOUT
ESCC	Outgoing Clean Sight Bills not under LC On Collection	11/27/2007	OPEN ENDED	BCOUT
ESCP	Outgoing Clean Sight Bills not under LC On Purchase	11/27/2007	OPEN ENDED	BCOUT
ESNC	Outgoing documentary Sight Bills not under LC On Collection	11/27/2007	11/30/2011	BCOUT
ESNP	Outgoing documentary Sight Bills not under LC On Purchase	11/27/2007	OPEN ENDED	BCOUT
EUNA	Outgoing documentary Usance Bills not under LC On Acceptance	11/28/2007	OPEN ENDED	BCOUT
EUND	Outgoing documentary Usance Bills not under LC On Discount	11/27/2007	OPEN ENDED	BCOUT
EUSD	Outgoing Clean Usance Bills not under LC On Discount	11/27/2007	OPEN ENDED	BCOUT

### Charge Rule Definition:

Rule Identification	BCSWIFT	BCFEES2	BCCOUR	BBKFEE
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Description	BC Swift Charges	BC Fees & Commission	BC Courier Charges	FEES ON BOOKING BILLS
Branch Restrictions	Disallow	Disallow	Disallow	Disallow
Rule Type	Charges	Charges	Charges	Charges
Transaction CCY	GBP	GBP	GBP	GBP
Branch Code	LCB	LCB	LCB	LCB
Rule Identification	BCSWIFT	BCFEES2	BCCOUR	BBKFEE
Description	BC Swift Charges	BC Fees & Commission	BC Courier Charges	BC Fees & Commission
Customer Group	All	All	All	All
Customer	All	All	All	All
RATE TYPE	Flat Amount	Flat Amount	Flat Amount	Flat Amount
MINIMUM AMOUNT				
MAXIMUM AMOUNT				
FLAT AMOUNT CURRENCY	GBP	GBP	GBP	GBP
ROUNDING PERIOD	1	1	1	1
RATE PERIOD	1	1	1	1
CUMULATIVE	Y	Y	Y	Y
BASIS AMOUNT CCY	GBP	GBP	GBP	GBP
RATE CODE	STANDARD	STANDARD	STANDARD	STANDARD
RATE CODE TYPE	M	M	M	M
TIERED TENOR	N	N	N	N
MINIMUM PERIOD	1	1	1	1
BOOKING CCY	C	C	C	C
CASCADE AMOUNT	N	N	N	N
MAXIMUM RATE				
MINIMUM RATE				
MINMAX TYPE	R	R	R	R
DURATION BASED	N	N	N	N
CONTRACT CCY INT BASIS	Y	Y	Y	Y
INTEREST BASIS				
CUSTOMER GROUP	ALL	ALL	ALL	ALL
BRANCH CODE	ALL	ALL	ALL	ALL
TENOR BASIS	N	N	N	N

#### Charge Class:

MODULE	BC	BC	BC	BC
CLASS CODE	BCSWFT	BCFEES2	BCCOUR	BBKFEE
CHARGE TYPE	C	C	C	C
THIRD PARTY TYPE				
DEBIT/CREDIT TYPE	D	D	D	D
NET CONS INDICATOR	N	N	N	N
NET CONS PLUS OR MINUS				
SWIFT QUALIFIER				
EVENT FOR ASSOCIATION	INIT	LIQD	INIT	INIT
EVENT FOR APPLICATION	INIT	LIQD	INIT	INIT
EVENT FOR LIQUIDATION	INIT	LIQD	INIT	INIT
BASIS AMOUNT TAG	BILL_AMT	BILL_AMT	BILL_AMT	BILL_OS_AMT
DEFAULT RULE	BCSWIFT	BCFEES2	BCCOUR	BBKFEE
DEFAULT SETTLEMENT	GBP	GBP	GBP	GBP

CCY				
DEFAULT_WAIVER	N	N	N	N
ALLOW RULE AMENDMENT	Y	Y	Y	Y
AMEND AFTER ASSOCIATION	Y	Y	Y	Y
ALLOW AMOUNT AMENDMENT	Y	Y	Y	Y
AMEND AFTER APPLICATION	Y	Y	Y	Y
CAPITALIZE	N	N	N	N
DISC ACCR APPLICABLE	N	N	N	N
PROPAGATION REQD	N	N	N	N
DISCOUNT BASIS				
ACCRUAL REQUIRED	N	N	N	N

## Goods Details

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

## Inco Term

INCO_TERM	DESCRIPTION
CIP	Carriage and Insurance Paid To (...named place of destination)
CPT	Carriage Paid To (...named place of destination)
CFR	Cost and Freight (...named port of destination)
CIF	Cost, Insurance and Freight (...named port of destination)
DAF	Delivered At Frontier (...named place)
DDP	Delivered Duty Paid (...named place of destination)
DDU	Delivered Duty Unpaid (...named place of destination)
DEQ	Delivered Ex Quay (...named port of destination)
DES	Delivered Ex Ship (...named port of destination)

EXW	Ex Works (...named place)
FAS	Free Alongside Ship (...named port of shipment)
FCA	Free Carrier (...named place)
FOB	Free On Board (...named port of shipment)

## Clause Maintenance

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

## Document Master Maintenance

Document Code	Language Code	Document Type	Short Description	Long Description	Clause Code
MARDOC	Eng	Transport	Sea Way	Sea Way Documents	BOLCL1
					BOLCL2
					BOCL3
					SWBCL1
					BL1FREPRE

					CMRSENDCOPY
AIRDOC	ENG	Transport	Air Way	Air Way Documents	AWBCL1
					BL1FREPRE
					CMRSENDCOPY
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 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



## Annexure – B (Reports)

### **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.

## Annexure – C (Gateway Services):

Oracle Banking Trade Finance is using synchronous and asynchronous gateway services to ensure data flow from external system to OBTF in XML format.

Bank can use gateway services for communicating external system to Oracle Banking Trade Finance. BC module supports gateway operations.

Gateway service for Bills and Collection module is OBTFBCService and following are the operations under Bills and Collections Service

Service Name	Service Description	Operations	Operation Description
OBTFBCService	Bills and Collections Service	AuthBCAmndBillAmt	Authorization of Bills and Collections Amount Amendment
OBTFBCService	Bills and Collections Service	AuthBCDisc	Authorization of Bills and Collections Discrepancy Code
OBTFBCService	Bills and Collections Service	AuthBCGoods	Authorization of Bills and Collections Commodity Code
OBTFBCService	Bills and Collections Service	AuthDocs	Authorization of Bills and Collections Document Code
OBTFBCService	Bills and Collections Service	AuthFfts	Authorization of Bills and Collections Free Format Code
OBTFBCService	Bills and Collections Service	AuthorizeAmendConfirm	Authorize BC Amendment Confirmation
OBTFBCService	Bills and Collections Service	AuthorizeBCPayment	Authorize BC Payment
OBTFBCService	Bills and Collections Service	AuthorizeBrnPrm	Authorization of Bills and Collections Branch Parameter
OBTFBCService	Bills and Collections Service	AuthorizeCollectRegistration	Authorize Collection Registration
OBTFBCService	Bills and Collections Service	AuthorizeContract	Authorize BC Contract
OBTFBCService	Bills and Collections Service	AuthorizeDocArrival	Authorize BC Document Arrival
OBTFBCService	Bills and Collections Service	AuthorizeProduct	Authorization of Bills and Collections Product
OBTFBCService	Bills and Collections Service	AuthPayment	Authorization of Bills and Collections Payment

OBTFCService	Bills and Collections Service	CloseAmendConfirm	Close BC Amendment Confirmation
OBTFCService	Bills and Collections Service	CloseContract	Close BC Contract
OBTFCService	Bills and Collections Service	CloseDocArrival	Close BC Document Arrival
OBTFCService	Bills and Collections Service	CreateAmendConfirm	Creation of BC Amendment Confirmation
OBTFCService	Bills and Collections Service	CreateBCAmendBillAmt	Input of Bills and Collections Amount Amendment
OBTFCService	Bills and Collections Service	CreateBCDisc	Input of Bills and Collections Discrepancy Code
OBTFCService	Bills and Collections Service	CreateBCGoods	Input of Bills and Collections Commodity Code
OBTFCService	Bills and Collections Service	CreateBCPayment	Create BC Payment
OBTFCService	Bills and Collections Service	CreateCollectRegistration	Create Collection Registration
OBTFCService	Bills and Collections Service	CreateContract	Create BC Contract
OBTFCService	Bills and Collections Service	CreateDocArrival	Create BC Document Arrival
OBTFCService	Bills and Collections Service	CreateDocs	Input of Bills and Collections Document Code
OBTFCService	Bills and Collections Service	CreateProduct	Input of Bills and Collections Product
OBTFCService	Bills and Collections Service	DeleteAmendConfirm	Delete BC Amendment Confirmation
OBTFCService	Bills and Collections Service	DeleteBCAmendBillAmt	Input of Bills and Collections Amount Amendment
OBTFCService	Bills and Collections Service	DeleteBCDisc	Deletion of Bills and Collections Discrepancy Code
OBTFCService	Bills and Collections Service	DeleteBCGoods	Deletion of Bills and Collections Commodity Code
OBTFCService	Bills and Collections Service	DeleteBCPayment	Delete BC Payment

OBTFCService	Bills and Collections Service	DeleteCollectRegistration	Delete Collection Registration
OBTFCService	Bills and Collections Service	DeleteContract	Delete BC Contract
OBTFCService	Bills and Collections Service	DeleteDocArrival	Delete BC Document Arrival
OBTFCService	Bills and Collections Service	DeleteDocs	Deletion of Bills and Collections Document Code
OBTFCService	Bills and Collections Service	DeleteFfts	Deletion of Bills and Collections Free Format Code
OBTFCService	Bills and Collections Service	DeletePayment	Deletion of Bills and Collections Payment
OBTFCService	Bills and Collections Service	DeleteProduct	Deletion of Bills and Collections Product
OBTFCService	Bills and Collections Service	ExecuteQueryDocs	Query of Bills and Collections Document Code
OBTFCService	Bills and Collections Service	ExecuteQueryFfts	Query of Bills and Collections Free Format Code
OBTFCService	Bills and Collections Service	LiquidateContract	Liquidate BC Contract
OBTFCService	Bills and Collections Service	ModifyAmendConfirm	Modify BC Amendment Confirmation
OBTFCService	Bills and Collections Service	ModifyBCDisc	Modification of Bills and Collections Discrepancy Code
OBTFCService	Bills and Collections Service	ModifyBCGoods	Modification of Bills and Collections Commodity Code
OBTFCService	Bills and Collections Service	ModifyBCPayment	Modify BC Payment
OBTFCService	Bills and Collections Service	ModifyCollectRegistration	Modify Collection Registration
OBTFCService	Bills and Collections Service	ModifyContract	Modify BC Contract
OBTFCService	Bills and Collections Service	ModifyDocArrival	Modify BC Document Arrival
OBTFCService	Bills and Collections Service	ModifyDocs	Modification of Bills and Collections Document Code

OBTFBCService	Bills and Collections Service	ModifyFfts	Modification of Bills and Collections Free Format Code
OBTFBCService	Bills and Collections Service	ModifyProduct	Modification of Bills and Collections Product
OBTFBCService	Bills and Collections Service	NewFfts	Input of Bills and Collections Free Format Code
OBTFBCService	Bills and Collections Service	NewPayment	Input of Bills and Collections Payment
OBTFBCService	Bills and Collections Service	QueryAmendConfirm	Query of BC Amendment Confirmation
OBTFBCService	Bills and Collections Service	QueryBCAmendBillAmt	Query of Bills and Collections Amount Amendment
OBTFBCService	Bills and Collections Service	QueryBCGoods	Query of Bills and Collections Commodity Code
OBTFBCService	Bills and Collections Service	QueryBCPayment	Query of BC Payment
OBTFBCService	Bills and Collections Service	QueryBrnPrm	Query of Bills and Collections Branch Parameters
OBTFBCService	Bills and Collections Service	QueryCollectRegistration	Query of Collection Registration
OBTFBCService	Bills and Collections Service	QueryContract	Query of BC Contract
OBTFBCService	Bills and Collections Service	QueryDocArrival	Query of BC Document Arrival
OBTFBCService	Bills and Collections Service	QueryPayment	Query of Bills and Collections Payment
OBTFBCService	Bills and Collections Service	QueryProduct	Query of Bills and Collections Product
OBTFBCService	Bills and Collections Service	ReopenContract	Reopen BC Contract
OBTFBCService	Bills and Collections Service	ReverseBCPayment	ReverseBC Payment
OBTFBCService	Bills and Collections Service	ReverseContract	Reversal of BC Contract
OBTFBCService	Bills and Collections Service	ReversePayment	Reversal of Bills and Collections Payment



OBTFCService	Bills and Collections Service	RolloverContract	Rolloverof BC Contract
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