

# ORACLE BANKING TRADE FINANCE

Accelerator Pack 14.6.1.0.0– Product  
Catalogue

**ORACLE**  
FINANCIAL SERVICES

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## Overview & Objectives

### Introduction

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

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

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

- The Bills and Collections module supports the processing of all types of international and domestic bills like:

- Incoming Bills under LCs
- Incoming Bills not under LCs
- Outgoing Bills under LCs
- Outgoing Bills not under LCs
- Incoming Collections
- Outgoing Collections
- Usance or Sight Bills
- Documentary or Clean Bills

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

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

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

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

## Product catalogue

### 1. Product Code-ESUC

#### ESUC - Outgoing Documentary Sight Bills under LC on Collection

##### 1.1. Introduction

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

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

##### 1.2. Business Scenario

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

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

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

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

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

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

###### Scenario 3 – Protest for Non - Payment.

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

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

##### 1.3. Summary

- Outgoing Documentary Sight Bills under LC on Collection

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

- Auto Liquidation

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

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

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
BACP	Acceptance of a Bill				
INIT	Initiation of a BC Contract	Contingent	EB COLLECTIONS	BILL_AMOUNT	Dr
		Contingent	COLL OFFSET	BILL_AMOUNT	Cr
		Charge	BC CUSTOMER	BCSWFTI_LIQD	Dr
		Charge	BCSWFTI_INC	BCSWFTI_LIQD	Cr
		Charge	BC CUSTOMER	BCCOURI_LIQD	Dr
		Charge	BCCOURI_INC	BCCOURI_LIQD	Cr
		Tax	BC CUSTOMER	BCTAX1_AMT	Dr
		Tax	BCTAX1_PAY	BCTAX1_AMT	Cr
		Tax	BC CUSTOMER	BCTAX2_AMT	Dr
		Tax	BCTAX2_PAY	BCTAX2_AMT	Cr
		Charges	BC CUSTOMER	BCOPNCHG_LIQD	Dr
		Charges	BCOPNCHG_INC	BCOPNCHG_LIQD	Cr
TPFT	Payment Fate Tracer				



TAFT	Acceptance Payment Fate Tracer				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO	BILL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
		Contingent	EB COLLECTIONS	BILL_LIQ_AMT	Cr
		Contingent	COLL OFFSET	BILL_LIQ_AMT	Dr
LPUR	Liquidation of a Bill Purchased	Bill Purchase	NOSTRO ACCOUNT	AMT_PURCHASED	Dr
		Bill Purchase	BILLS PURCHASED	AMT_PURCHASEDEQ	Cr
		Contingent	NOSTRO ACCOUNT	COLL_LIQ_AMT	Dr
		Contingent	BC CUSTOMER	COLL_LIQ_AMTEQ	Cr
		Interest	BC CUSTOMER	EBC_PUR_IN_ADJ	Cr
		Interest	EBC_PUR_INRIA	EBC_PUR_IN_ADJ	Dr
		Bill Purchase	BRIDGE GL	LOAN_LIQD_AMT	Cr
		Bill Purchase	NOSTRO ACCOUNT	LOAN_LIQD_AMT	Dr
BPUR	Purchase of Bill under Collection	Bill Purchase	BILLS PURCHASED	AMT_PURCHASED	Dr
		Bill Purchase	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Contingent	COLL OFFSET	AMT_PURCHASED	Dr
		Contingent	EB COLLECTIONS	AMT_PURCHASED	Cr
		Interest	BC CUSTOMER	EBC_PUR_IN_LIQD	Dr
		Interest	EBC_PUR_INRIA	EBC_PUR_IN_LIQD	Cr
		Bill Purchase	BILLS PURCHASED	LOAN_LIQD_AMT	Dr
		Bill Purchase	BRIDGE GL	LOAN_LIQD_AMT	Cr
ADIS	Approval of Document Discrepancies				
REFA	Refusal of Bill/Draft Acceptance				
REFP	Refusal of Bill/Draft Payment				
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract	Contingent	EB COLLECTIONS	BILL_OS_AMT	Cr
		Contingent	COLL OFFSET	BILL_OS_AMT	Dr
AMND	Amendment of BC Contract				
		Contingent	COLL OFFSET	BILL_AMD_AMT	Dr
		Contingent	EB COLLECTIONS	BILL_AMD_AMT	Cr

## 1.7. Interest / Charges / Commission & Fees

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

## 1.8. Special features / conditions, if any

- Auto Liquidation
- Collection to Purchase

## 1.9. Advices / Statements supported

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

## 1.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

## 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-EUUA & EUCA

**EUUA - Outgoing Documentary Usance Bills under LC on Acceptance**

**EUCA - Outgoing Clean Usance Bills under LC on Acceptance**

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

### 2.1. Introduction

These Products are used to book the Outgoing Documentary Usance Bills under LC on Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Exporter. These Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim as well for Acceptance to Discount, Discount to Forfeiting, Acceptance to Forfeiting also. When a LC is transferred with Allow substitution the bill under transferred type of LC can be linked to the Export BC contracts under this products.

### 2.2. Business Scenario

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

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

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

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

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

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

#### **Scenario 3 – Discount Request from the exporter.**

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

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

#### **Scenario 4 – Protest for Non - Acceptance.**

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Issuing Bank. If the Negotiating bank receives MT734 from issuing bank, Due to Importer finds Discrepancy. The same will be advised to exporter thru Advising/ Negotiating bank. If the exporter finds all the documents are perfect then Exporter Requests the Advising / Negotiating bank to protest the bill, For the Same Protest Advice will generate and Sent to the issuing Bank.

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

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

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

### 2.3. Summary

- Outgoing Documentary/Clean Usance Bills under LC on Acceptance

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

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

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

Product Code	EUUA
Description	Outgoing Documentary Usance Bills under LC on Acceptance
BC Type	Export
Tenor Code	Usance
Under LC	YES
Document	Documentary
Operation	Acceptance
Change of Operation	Acceptance to Discount
Change of Operation	Discount To Collection
Change of Operation	Acceptance To Forfeiting
Change of Operation	Discount To Forfeiting

Product Code	EUCA
Description	Outgoing Clean Usance Bills under LC on Acceptance
BC Type	Export

Tenor Code	Usance
Under LC	YES
Document	Clean
Operation	Acceptance
Change of Operation	Acceptance to Discount
Change of Operation	Discount To Collection
Change of Operation	Acceptance To Forfaiting
Change of Operation	Discount To Forfaiting
<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
Acceptance Commission Preference	No
Advance By Loan	No
Loan Product	No
Link to Loan(Export Bills)	Yes

## 2.6. Interest / Charges / Commission & Fees

<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 /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	Discount Interest
Event	BDIS
Amount Type	AMT_PURCHASED
Description	Forfait Interest
Event	FACP
Amount Type	BILL_AMOUNT
Description	Forfait Interest1
Event	FDIS
Amount Type	BILL_AMOUNT
Description	Main Interest Forfait
Event	FDIS
Amount Type	BILL_AMOUNT
Description	Rebate Interest
Event	FDIS
Amount Type	BILL_AMOUNT

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

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

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



CLOS	Closure of Contract	Contingent	CLFA CONT	BILL_OS_AMT	Dr
		Contingent	ACCEPTANCE CONT	BILL_OS_AMTE QV	Cr
REVR	Reversal of Contract				
PRNA	Protest for Non Acceptance				
PRNP	Protest for Non Payment				
REFP	Refusal of Payment				
STCH	Bills & Collections Status Change				

## 2.8. Special features / conditions, if any

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

## 2.9. Advices / Statements supported

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

- Remittance Letter to Issuing Bank

## 2.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

## 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-ESUN

### ESUN - Outgoing Documentary Sight Bills under LC on Negotiation

#### 3.1. Introduction

This Product is used to book the Outgoing Documentary Sight Bills under LC on Negotiation, for both Credit Compliant & Discrepant Document Submitted by the Exporter. This Product can be used for even Remitting Proceeds from the Reimbursing Bank through Reimbursement Claim. Negative Interest is allowed for this Product. When a LC is transferred with Allow substitution the bill under transferred type of LC can be linked to the Export BC contracts under this products.

#### 3.2. Business Scenario

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

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

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

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

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

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

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

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

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

#### 3.3. Summary

- Outgoing Documentary Sight Bills under LC on Negotiation

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

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

- Negative interest is allowed

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

Product Code	ESUN
Description	Outgoing Documentary Sight Bills under LC on Negotiation
BC Type	Export
Tenor Code	Sight
Under LC	YES
Document	Documentary
Operation	Negotiation

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

#### 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 Charge /Courier Charges
Charge to be Levied from	Counter Party
Event for Association	INIT
INTEREST @ PRODUCT	
Description	Negotiation Interest
Event	INIT
Amount Type	AMT_PURCHASED

Events covered (including brief info. on accounting)

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
TRES					
TDIS					
ADIS	Approval of Document Discrepancies				
AMND	Amendment of BC Contract				
		Bills Negotiation	BC CUSTOMER	BILL_AMND_AMT	Dr
		Bills Negotiation	BILLS NEGOTIATE	BILL_AMND_AMT	Cr
		Interest	BC CUSTOMER	EBC_NEG_IN_LIQD	Dr
		Interest	EBC_NEG_INRIA	EBC_NEG_IN_LIQD	Cr
		Interest	EBC_NEG_INPIA	EBC_NEG_IN_N_LIQD	Dr
		Interest	BC CUSTOMER	EBC_NEG_IN_N_LIQD	Cr
		Interest	EBC_NEG_INRIA	EBC_NEG_IN_ADJ	Dr
		Interest	BC CUSTOMER	EBC_NEG_IN_ADJ	Cr
		Interest	BC CUSTOMER	EBC_NEG_IN_N_ADJ	Dr
		Interest	EBC_NEG_INPIA	EBC_NEG_IN_N_ADJ	Cr
		Interest	EBC_NEG_INRIA	EBC_NEG_IN_NFA	Dr
		Interest	EBC_NEG_ININC	EBC_NEG_IN_NFA	Cr
		Interest	EBC_NEG_INEXP	EBC_NEG_IN_N_NFA	Dr
		Interest	EBC_NEG_INPIA	EBC_NEG_IN_N_NFA	Cr
INIT	Initiation of a BC Contract	Bills Negotiation	BILLS NEGOTIATE	AMT_PURCHASED	Dr
		Bills Negotiation	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Bills Negotiation with Transfer bill/s linked	BILLS NEGOTIATE	TRNS_PURCHASE_AMT	Dr
		Bills Negotiation with Transfer bill/s linked	TRNF INTERIM	TRNS_PURCHASE_AMT	Cr
		Negotiation Interest	BC CUSTOMER	EBC_NEG_IN_LIQD	Dr
		Negotiation Interest	EBC_NEG_INRIA	EBC_NEG_IN_LIQD	Cr

		Negotiation Interest	EBC_NEG_INPIA	EBC_NEG_IN_N_LIQD	Dr
		Negotiation Interest	BC CUSTOMER	EBC_NEG_IN_N_LIQD	Cr
		Charges	BC CUSTOMER	BCCOURL_LIQD	Dr
		Charges	BCCOURL_INC	BCCOURL_LIQD	Cr
		Charges	BC CUSTOMER	BC FEESL_LIQD	Dr
		Charges	BC FEESL_INC	BC FEESL_LIQD	Cr
		Charges	BC CUSTOMER	BCSWFTL_LIQD	Dr
		Charges	BCSWFTL_INC	BCSWFTL_LIQD	Cr
		Tax	BC CUSTOMER	BCTAX2_AMT	Dr
		Tax	BCTAX2_PAY	BCTAX2_AMT	Cr
		Tax	BC CUSTOMER	BCTAX1_AMT	Dr
		Tax	BCTAX1_PAY	BCTAX1_AMT	Cr
ACCR	Accrual of Interest Income	Interest Accrual	EBC_NEG_INRIA	EBC_NEG_IN_ACCR	Dr
		Interest Accrual	EBC_NEG_ININC	EBC_NEG_IN_ACCR	Cr
		Interest Accrual	EBC_NEG_INEXP	EBC_NEG_IN_N_ACCR	Dr
		Interest Accrual	EBC_NEG_INPIA	EBC_NEG_IN_N_ACCR	Cr
TPFT	Principal Payment Fate Tracer				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASEDEQ	Dr
		Liquidation	BILLS NEGOTIATE	AMT_PURCHASED	Cr
	Partial liquidation	Interest	EBC_NEG_IN_INC	EBC_NEG_IN_DECR	Dr
	Partial liquidation	Interest	INTERESTREF	EBC_NEG_IN_DECR	Cr
		Interest	INTERESTREF	REFUND_INTEREST	Dr
		Interest	BC CUSTOMER	REFUND_INTEREST	Cr
	Partial liquidation	Interest	INTERESTREF	EBC_NEG_IN_N_DECR	Dr
	Partial liquidation	Interest	EBC_NEG_IN_EXP	EBC_NEG_IN_N_DECR	Cr
		Interest	BC CUSTOMER	REFUND_N_INTEREST	Dr
		Interest	INTERESTREF	REFUND_N_INTEREST	Cr
REVR	Reversal of BC Contract				
STCH	Bills & Collections Status Change				

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

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

### 3.7. Advices / Statements supported

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

### 3.8. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

### 3.9. 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

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

NA



## 4. Product Code-EUUD

### EUUD - Outgoing Documentary Usance Bills under LC on Discount

#### 4.1. Introduction

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

#### 4.2. Business Scenario

##### Scenario 1 – Discount Request from the exporter.

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

Negotiating Bank proceed with discount to the exporter.

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

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

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

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

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

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

#### 4.3. Summary

- Outgoing Documentary Usance Bills under LC on Discount

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

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

- Change of Operation Discount to Forfeiting.
- Negative Interest is allowed.

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

Product Code	EUUD
Description	Outgoing Documentary Usance Bills under LC on Discount
BC Type	Export
Tenor Code	Usance
Under LC	YES
Document	Documentary
Operation	Discount

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

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

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

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

Event s	Description		Accounting Role	Amount Tag	Dr/C r
BOOK	Booking of a BC Contract				
ADIS	Approval of Document Discrepancies				
AMND	Amendment of BC Contract	Amendment	BC CUSTOMER	BILL_AMND_AMT	Dr.
		Amendment	BILLS DISCNTED	BILL_AMND_AMT	Cr.
INIT	Initiation of a BC Contract	Bill Discount	BILLS DISCNTED	AMT_PURCHASED	Dr
		Bill Discount	BC CUSTOMER	AMT_PURCHASEDEQ	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
		Bill Discount	BILL MARGIN	MRG_AMOUNT	Cr
		Bill Discount	BC CUSTOMER	MRG_AMT_EQUIV	Dr
ACCR	Accrual of Interest Income	Interest Accrual	EBC_DIS_IN_REC	EBC_DIS_IN_ACCR	Dr
		Interest Accrual	EBC_DIS_IN_INC	EBC_DIS_IN_ACCR	Cr
		Interest Accrual	EBC_DIS_IN_EXP	EBC_DIS_IN_N_ACCR	Dr
		Interest Accrual	EBC_DIS_IN_PAY	EBC_DIS_IN_N_ACCR	Cr
TPFT	Tracer for Payment Fate				
REIM	Reimb Clm N days before Maturity				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASED	Dr
		Liquidation	BILLS DISCNTED	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EBC_DIS_IN_LIQD	Dr

		Interest	EBC_DIS_IN_REC	EBC_DIS_IN_LIQD	Cr
		Interest	EBC_DIS_IN_PAY	EBC_DIS_IN_N_LIQD	Dr
		Interest	BC CUSTOMER	EBC_DIS_IN_N_LIQD	Cr
		Liquidation	NOSTRO ACCOUNT	COLL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	COLL_LIQ_AMTEQ	Cr
		Liquidation	BC CUSTOMER	MRG_LIQ_AMOUNT	Cr
		Liquidation	BILL MARGIN	MRG_LIQ_AMOUNT	Dr
		Charge	BC CUSTOMER	THEIR_CHG	Dr
		Charge	NOSTRO ACCOUNT	THEIR_CHG_EQUIV	Cr
		Charge	BC CUSTOMER	CHG1_LIQD	Cr
		Charge	NOSTRO ACCOUNT	CHG1_LIQD_AMTEQ	Dr
BCOL	Booking Of Collection	Revert to collection	BC CUSTOMER	AMT_PURCHASED	Dr
		Revert to collection	BILLS DISCNTED	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
		Interest	EBC_DIS_IN_REC	EBC_DIS_IN_LIQD	Cr
		Interest	EBC_DIS_IN_PAY	EBC_DIS_IN_N_LIQD	Dr
		Interest	BC CUSTOMER	EBC_DIS_IN_N_LIQD	Cr
LCOL	Liquation of Collection	Liquidation of Collection	NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
		Liquidation of Collection	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract				
STCH	Bills & Collections Status Change				
FDIS	Discount to forfeiting	Forfait	BILLS DISCNTED	AMT_PURCHASEDEQ	Cr
		Forfait	FORFAITING_NOSTRO	AMT_PURCHASED	Dr
		Forfait	FORFAITING_NOSTRO	COLL_LIQ_AMT	Dr
		Forfait	BC CUSTOMER	COLL_LIQ_AMTEQ	Cr
		Interest	FORFAITING_NOSTRO	FORFAIT_LIQD	Cr
		Interest	FORFAITREC	FORFAIT_LIQD	Dr
		Interest	FORAMINRIA	FORAMIN_LIQD	Dr

		Interest	FORAMININC	FORAMIN_LIQD	Cr
		Interest	FORFAITING_NOSTRO	REBATEINT_LIQD	Dr
		Interest	REBATEINTINC	REBATEINT_LIQD	Cr
FACP	Forfeiting of Accepted Bill	Forfait	FORFAITING_NOSTRO	BILL_OS_AMT	Dr
		Forfait	BILLS DISCNTED	BILL_OS_AMTEQV	Cr

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

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

#### 4.9. Advices / Statements supported

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

#### 4.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

#### 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- ECUC

### ECUC - Outgoing Documentary Usance Bills under LC on Collection

#### 5.1. Introduction

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

#### 5.2. Business Scenario

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

Negotiating bank received Documents from Beneficiary, and scrutinizes the docs. If the docs are Credit Compliant, Mark Bills as Credit Compliant and send MT754 and Docs to the Negotiating Bank. On Maturity upon receipt of MT756 from reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

##### Scenario 2 – Purchase Request from the exporter.

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

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

#### 5.3. Summary

- Outgoing Documentary Usance Bills under LC on Collection

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

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

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

Product Code	ECUC
Description	Outgoing Documentary Usance Bills under LC on Collection
BC Type	Export

Tenor Code	Usance
Under LC	YES
Document	Documentary
Operation	Collection
Change Of Operation	Collection to Discount

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

## 5.6. Interest / Charges / Commission & Fees

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



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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
REFA	Refusal of Bill/Draft Acceptance				
TAFT	Acceptance Payment Fate Tracer				
INIT	Initiation of a BC Contract	Contingent	EB COLLECTIONS	BILL_AMOUNT	Dr
		Contingent	COLL OFFSET	BILL_AMOUNT	Cr
		Charge	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charge	BCCOUR_INC	BCCOUR_LIQD	Cr
		Charge	BC CUSTOMER	BCOPNCG_LIQD	Dr
		Charge	BCOPNCG_INC	BCOPNCG_LIQD	Cr
		Charge	BC CUSTOMER	BCSWFT_LIQD	Dr
		Charge	BCSWIFT_INC	BCSWFT_LIQD	Cr
BACP	Booking of Acceptance				
TPFT	Principal Payment Fate Tracer				
REFP	Refusal of Bill/Draft Payment				
STCH	Bills & Collections Status Change				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
		Charges	BC CUSTOMER	CHG1_LIQD	Cr
		Charges	NOSTRO ACCOUNT	CHG1_LIQD_AMTEQ	Dr
		Contingent	COLL OFFSET	CONTINGENT_AMT	Dr
		Contingent	EB COLLECTIONS	CONTINGENT_AMTEQ	Cr
		Charges	BC CUSTOMER	THEIR_CHG	Dr
		Charges	NOSTRO ACCOUNT	THEIR_CHG_EQUIV	Cr
AMND	Amendment of BC Contract				
		Amendment	BC CUSTOMER	BILL_AMND_AMT	Dr.
		Amendment	BILLS PURCHASED	BILL_AMND_AMT	Cr.

BDIS	Discounting of Bill	Bill Discounted	BILLS DISCNTED	AMT_PURCHASED	Dr
		Bill Discounted	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest On Discount	BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
		Interest On Discount	EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
		Contingent	EB COLLECTIONS	AMT_PURCHASED	Dr
		Contingent	COLL OFFSET	AMT_PURCHASED	Cr
		Bill Discounted	BILLS DISCNTED	LOAN_LIQD_AMT	Dr
		Bill Discounted	BRIDGE GL	LOAN_LIQD_AMT	Cr
ACCR	Accrual of Interest Income	Interest Accrual	EBC_DIS_INRIA	EBC_DIS_IN_ACCr CR	Dr
		Interest Accrual	EBC_DIS_ININC	EBC_DIS_IN_ACCr CR	Cr
LDIS	Liquidation of a Discounted Bill	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASED	Dr
		Liquidation	BILLS DISCNTED	AMT_PURCHASEDEQ	Cr
		Interest Refund	EBC_DIS_INRIA	EBC_DIS_IN_ADJ	Dr
		Interest Refund	BC CUSTOMER	EBC_DIS_IN_ADJ	Cr
		Liquidation	NOSTRO ACCOUNT	COLL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	COLL_LIQ_AMTEQ	Cr
		Liquidation	BRIDGE GL	LOAN_LIQD_AMT	Cr
		Liquidation	NOSTRO ACCOUNT	LOAN_LIQD_AMT	Dr
CLOS	Closure of Contract	Contingent	EB COLLECTIONS	BILL_OS_AMT	Cr
		Contingent	COLL OFFSET	BILL_OS_AMT	Dr

## 5.8. Special features / conditions, if any

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

## 5.9. Advices / Statements supported

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

## 5.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

### 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-PRPS/PRPM

**PRPS - Outgoing Documentary Sight Bills under LC on Negotiation**

**PRPM - Outgoing Documentary Multi Tenor Bills under LC on Negotiation**

### 6.1. Introduction

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

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

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

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

### 6.2. Business Scenario

#### Scenario 1 - Credit Compliant Doc Submission

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

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

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

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

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

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

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

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

### 6.3. Summary

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

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

- Generation of MT750 to Issuing Bank.
- Generation of MT742 (Reimbursement Claim).

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

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

Product Code	PRPS
Description	Outgoing Documentary Sight Bills under LC on Negotiation
BC Type	Export
Tenor Code	Sight
Under LC	YES
Document	Documentary
Operation	Negotiation

Product Code	PRPM
Description	Outgoing Documentary Multi tenor Bills under LC on Negotiation
BC Type	Export
Tenor Code	Multi tenor
Under LC	YES
Document	Documentary
Operation	Negotiation

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

## 6.6. Interest / Charges / Commission & Fees

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

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
TRES	Release of Reserve Tracer				
TDIS	Approval of Discrepancies Tracer				
ADIS	Approval of Document Discrepancies				
AMND	Amendment of BC Contract	Amendment	BC CUSTOMER	BILL_AMND_AMT	Dr.
		Amendment	BILLS NEGOTIATE	BILL_AMND_AMT	Cr.
		Interest Refund	EBC_NEG_INRIA	EBC_NEG_IN_ADJ	Dr
		Interest Refund	BC CUSTOMER	EBC_NEG_IN_ADJ	Cr
AMND	Amendment of BC Contract				
INIT	Initiation of a BC Contract	Bill Negotiation	BILLS NEGOTIATE	AMT_PURCHASED	Dr
		Bill Negotiation	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest On Negotiation	BC CUSTOMER	EBC_NEG_IN_LIQD	Dr
		Interest On	EBC_NEG_INRIA	EBC_NEG_IN_LIQD	Cr

		Negotiation			
		Charges	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charges	BCCOURL_INC	BCCOUR_LIQD	Cr
		Charges	BC CUSTOMER	BCOPNCG_LIQD	Dr
		Charges	BC FEESL_INC	BCOPNCG_LIQD	Cr
		Charges	BC CUSTOMER	BCSWIFT_LIQD	Dr
		Charges	BCSWFTL_INC	BCSWIFT_LIQD	Cr
		Tax	BC CUSTOMER	BCTAX2_AMT	Dr
		Tax	BCTAX2_PAY	BCTAX2_AMT	Cr
		Tax	BC CUSTOMER	BCTAX1_AMT	Dr
		Tax	BCTAX1_PAY	BCTAX1_AMT	Cr
		Bill Negotiation	BILLS NEGOTIATE	LOAN_LIQD_AMT	
		Bill Negotiation	BRIDGE GL	LOAN_LIQD_AMT	
ACCR	Accrual of Interest Income	Interest Accrual	EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
		Interest Accrual	EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
TPFT	Principal Payment Fate Tracer				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASEDEQ	Dr
		Liquidation	BILLS NEGOTIATE	AMT_PURCHASED	Cr
		Interest refund	EBC_NEG_INRIA	EBC_NEG_IN_ADJ	Dr
		Interest refund	BC CUSTOMER	EBC_NEG_IN_ADJ	Cr
		Charge	BC CUSTOMER	BCHANDLFEE_LIQD	Dr
		Charge	BCHANDLFEE_INC	BCHANDLFEE_LIQD	Cr
		Charge	BC CUSTOMER	CHG1_LIQD	Cr
		Charge	NOSTRO ACCOUNT	CHG1_LIQD_AMTEQ	Dr
		Liquidation	NOSTRO ACCOUNT	COLL_LIQ_AMT	Dr
		Liquidation	BILLS NEGOTIATE	COLL_LIQ_AMTEQ	Cr
		Liquidation	BRIDGE GL	LOAN_LIQD_AMT	Cr
		Liquidation	NOSTRO ACCOUNT	LOAN_LIQD_AMT	Dr
		Charge	BC CUSTOMER	THEIR_CHG	Dr
		Charge	NOSTRO ACCOUNT	THEIR_CHG_EQUIV	Cr
REVR	Reversal of BC Contract				



STCH	Bills & Collections Status Change				
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### 6.8. Special features / conditions, if any

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

### 6.9. Advices / Statements supported

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

### 6.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

## 6.11. Reports Availability

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

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

NA

## 7. Product Code-DSPS/DSPM

### **DSPS - Outgoing Documentary Usance Bills under LC on Discount DSPM- Outgoing Documentary Multi tenor Bills under LC on Discount**

#### 7.1. Introduction

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

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

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

#### 7.2. Business Scenario

##### **Scenario 1 – Discount Request from the exporter.**

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

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

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

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

#### 7.3. Summary

- Outgoing Documentary Usance/Multi Tenor Bills under LC on Discount

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

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

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

Product Code	DSPS
Description	Outgoing Documentary Usance Bills under LC on Discount
BC Type	Export
Tenor Code	Usance
Under LC	YES
Document	Documentary
Operation	Discount

Product Code	DSPM
Description	Outgoing Documentary Multi tenor Bills under LC on Discount
BC Type	Export
Tenor Code	Multi tenor
Under LC	YES
Document	Documentary
Operation	Discount

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

## 7.6. Interest / Charges / Commission & Fees

BC Tax Components	
Tax Type	NA
Tax To Be collected on	NA
Event	NA
CHARGES @ PRODUCT	
Charge Description	Swift Charges / Courier Charges/ Opening 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

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

Events	Description		Accounting Role	Amount Tag	Dr/Cr
BOOK	Booking of a BC Contract				
ADIS	Approval of Document Discrepancies				
AMND	Amendment of BC Contract		BC CUSTOMER	BILL_AMND_AMT	Dr
			BILLS DISCNTED	BILL_AMND_AMT	Cr
		Interest Refund	EBC_DIS_INRIA	EBC_DIS_IN_ADJ	Dr
		Interest Refund	BC CUSTOMER	EBC_DIS_IN_ADJ	Cr
INIT	Initiation of a BC Contract	Bill Discount	BILLS DISCNTED	AMT_PURCHASED	Dr
		Bill Discount	BC CUSTOMER	AMT_PURCHASEDEQ	Cr
		Interest	BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
		Interest	EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
		Charges	BC CUSTOMER	BCSWIFT_LIQD	Dr
		Charges	BCSWIFT_INC	BCSWIFT_LIQD	Cr
		Charges	BC CUSTOMER	BCCOUR_LIQD	Dr
		Charges	BCCOUR_INC	BCCOUR_LIQD	Cr
		Tax	BC CUSTOMER	BCTAX2_AMT	Dr
		Tax	BCTAX2_PAY	BCTAX2_AMT	Cr
		Tax	BC CUSTOMER	BCTAX1_AMT	Dr
		Tax	BCTAX1_PAY	BCTAX1_AMT	Cr
			BILLS DISCNTED	LOAN_LIQD_AMT	Dr
			BRIDGE GL	LOAN_LIQD_AMT	Cr
		Charges	BC_LCADVBC_RECV	LCADVBC_TFR	Dr
		Charges	LCADVBC_RECV	LCADVBC_TFR	Cr

		Charges	BC_LCCONFBC_RECV	LCCONFBC_TFR	Dr
		Charges	LCCONFBC_RECV	LCCONFBC_TFR	Cr
ACCR	Accrual of Interest Income	Interest Accrual	EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
		Interest Accrual	EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
TPFT	Tracer for Payment Fate				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO ACCOUNT	AMT_PURCHASEDEQ	Dr
		Liquidation	BILLS DISCNTED	AMT_PURCHASED	Cr
		Interest Refund	EBC_DIS_INRIA	EBC_DIS_IN_ADJ	Dr
		Interest Refund	BC CUSTOMER	EBC_DIS_IN_ADJ	Cr
		Charge	BC CUSTOMER	CHG1_LIQD	Dr
		Charge	NOSTRO ACCOUNT	CHG1_LIQD_AMTEQ	Cr
		Charge	BC CUSTOMER	THEIR_CHG	Dr
		Charge	NOSTRO ACCOUNT	THEIR_CHG	Cr
		Liquidation	NOSTRO ACCOUNT	COLL_LIQ_AMT	Dr
		Liquidation	BC CUSTOMER	COLL_LIQ_AMTEQ	Cr
		Charge	BC CUSTOMER	LCADVBC_TFR_LIQD	Dr
		Charge	BC_LCADVBC_RECV	LCADVBC_TFR_LIQD	Cr
		Charge	BC CUSTOMER	LCCONFBC_TFR_LIQD	Dr
		Charge	BC_LCCONFBC_RECV	LCCONFBC_TFR_LIQD	Cr
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract				
STCH	Bills & Collections Status Change				

## 7.8. Special features / conditions, if any

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

## 7.9. Advices / Statements supported

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

## 7.10. Messages

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

## 7.11. Reports Availability

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

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

NA



## 8. Product Code-ECPS\ECPM

**ECPS - Outgoing Clean Sight Bills under LC on Collection**

**ECPM- Outgoing Clean Multi Tenor Bills under LC on Collection**

### 8.1. Introduction

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

### 8.2. Business Scenario

#### Scenario 1 - Credit Compliant Doc Submission

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

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

### 8.3. Summary

- Outgoing Clean Sight/Multi Tenor Bills under LC on Collection

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

- Auto Liquidation

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

Product Code	ECPS
Description	Outgoing Clean Sight Bills under LC on Collection
Slogan	Outgoing Clean Sight Bills under LC on Collection
Product Group	BCOUT
Remarks	APACK
Type	Export
Tenor Code	Sight
Under LC	YES
Document	Clean
Operation	Collection
Product Preferences	
Auto Liquidate BC Contracts	Yes
Auto Status Change	Yes
Auto Change from Acceptance to Advance	No
Accrual Freq	Daily
Interest Comp to be Collected in	Advance

Allow Prepayment of Interest	No
Default Rate Type	STANDARD
Acceptance Commission Preference	No
Advance By Loan	No
Loan Product	No
Link to Loan(Export Bills)	NO

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

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

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

		Tax	BCTAX2_PAY	BCTAX2_AMT	Cr
TPFT					
PFAT	Advice of Payment Fate				
LIQD	Liquidation of a BC Contract	Liquidation	NOSTRO	Bill Amt – Loan Amt	Dr
		Liquidation	BC CUSTOMER	Bill Amt – Loan Amt	Cr
		Liquidation	NOSTRO	Loan Amount	Dr
		Liquidation	Loan Account	Loan Amount	Cr
		Contingent	EB COLLECTIONS	BILL_LIQ_AMT	Cr
		Contingent	COLL OFFSET	BILL_LIQ_AMT	Dr
		Fees	BC CUSTOMER	BCOPNCHG_LIQD	Dr
		Fees	BCOPNCHG_INC	BCOPNCHG_LIQD	Cr
REVR	Reversal of BC Contract				
CLOS	Closure of a BC Contract	Contingent	EB COLLECTIONS	BILL_OS_AMT	Cr
		Contingent	COLL OFFSET	BILL_OS_AMT	Dr
		Contingent	EB COLLECTIONS	BILL_AMND_AMT	Cr
AMND	Amendment of BC Contract	Contingent	COLL OFFSET	BILL_AMND_AMT	Dr

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

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

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

- Auto Liquidation
- Agent Commission

### 8.9. Advices / Statements supported

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

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

### **8.10. Messages**

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

### **8.11. Reports Availability**

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

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

NA

## 9. Product Code EAPS /EAPM

**EAPS - Outgoing Documentary Usance Bills under LC on Acceptance**

**EAPM - Outgoing Documentary Multi Tenor Bills under LC on Acceptance**

### 9.1. Introduction

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

### 9.2. Business Scenario

#### Scenario 1 - Credit Compliant Doc Submission

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

### 9.3. Summary

- Outgoing Documentary Usance/Multi Tenor Bills under LC on Acceptance

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

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

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

<b>Product Code</b>	EAPS
Description	Outgoing Documentary Usance Bills under LC on Acceptance
BC Type	Export
Tenor Code	Usance
Under LC	YES
Document	Documentary
Operation	Acceptance
Change of Operation	Acceptance to Discount

<b>Product Code</b>	EAPM
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Description	Outgoing Documentary Multi Tenor Bills under LC on Acceptance
BC Type	Export
Tenor Code	Multi Tenor
Under LC	YES
Document	Documentary
Operation	Acceptance
Change of Operation	Acceptance to Discount

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

## 9.6. Interest / Charges / Commission & Fees

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

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

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

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

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

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

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

### 9.9. Advices / Statements supported

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



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

### **9.10. Messages**

- MT 750 (Discrepancy Request to Issuing Bank)
- MT 754 (Advice of Payment by Negotiation or Acceptance to Issuing Bank)
- MT 742 (Reimbursement Claim to Reimbursing Bank)
- MT798(Trade Envelope)

### **9.11. Reports Availability**

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

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

NA

## 10. Annexure – A (MDATA)

### BC Branch Parameter

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

### Mandatory program Maintenance

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

### Charge Rule Definition:

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

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

### Charge Class:

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

### Goods Details

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

#### Inco Term

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

## Clause Maintenance

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

## Document Master Maintenance

Document Code	Language Code	Document Type	Short Description	Long Description	Clause Code
MARDOC	Eng	Transport	Sea Way	Sea Way Documents	BOLCL1
					BOLCL2
					BOCL3
					SWBCL1
					BL1FREPRE
					CMRSEDCOPY
AIRDOC	ENG	Transport	Air Way	Air Way Documents	AWBCL1
					BL1FREPRE
					CMRSEDCOP

					Y
INVDOC	Eng	Invoice	Invoice	Invoice Documents	INVCOM
INSDOC	Eng	Insurance	Insurance	Insurance Documents	INS110
OTHDOC	Eng	Other	Other	Other Documents	BED13BL

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

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

## 11. Annexure – B (REPORTS)

### Reports Availability

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

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

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


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

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

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

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

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



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

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

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

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

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

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

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

***List of Bills under Protest***

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

***List of Bills under Reserve***

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





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