Islamic Bills and Collections User Guide

Oracle Banking Trade Finance

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1. Preface

1.1 Introduction

This manual is designed to help you get familiar with the Islamic Bills and Collections (IB) module of Oracle Banking Trade Finance. It provides an overview to the module and takes you through the various stages in processing an Islamic bill or collection.

You can obtain information specific to a particular field by placing the cursor on the relevant field, and striking <F1> on the keyboard.

1.2 Audience

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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at: http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc

1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations you are likely to find in the manual:

Table 1: Abbreviations Table

Acronym	Abbreviation
LC	Letters of Credit
FFT	Free Format Text

1.5 Related Documents

- Procedures User Manual
- The Messaging System User Manual
- The Central Liability User manual
- The Products User Manual

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1.6 List of Topics

This manual is organized as follows:

Table 2: Topics

Topics	Description
Overview of Islamic Bills and Collections	This topic provides a snapshot of the features of the entire module.
Islamic Bills Maintenance	This topic provides the procedure to set up static information related to the module. This includes the maintenance of Goods, Documents, Instructions, Free Format Text (FFT), Clause codes, and their corresponding description.
Define Attributes of Islamic Bills and Collections Product	This topic provides the procedure to define attributes specific to Bills and Collection products.
Process Islamic Bills	This topic provides the sequence of events involved, to process a bill.
Liquidation of Receivable Components of Islamic Bill	This topic provides the liquidation of the receivable outstanding components.
Define Discount Accrual Fee Classes	This topic provides discount accrual processing for Islamic bills
Registration of Islamic Bill	This topic provides the procedure involved in registering an Islamic collection bill.
Automatic Processes	This topic provides the processes that automatically run periodic activities.
Annexure - A	This topic provides the details of the FFTs that are shipped along with the module.
Annexure - B	This topic provides a list of suggested accounting entries and advices that can be set up for the IBC module.
Annexure C - Error Codes and Messages for Islamic Bills and Collections	This topic provides the lists of all error messages that you can encounter while working with Oracle Banking Trade Finance.

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2. Overview of Islamic Bills and Collections

2.1 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 Islamic Bills and Collections (IB) module supports the processing of all types of Islamic bills, both domestic and international. It handles the necessary activities during the entire life-cycle of an Islamic bill once it is booked.

This topic contains the following sub-topics:

1) *Features of Islamic Bills and Collections*
2) *Islamic Bill Operations*
3) *Profit and Charge Liquidation*

2.2 Features of Islamic Bills and Collections

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 Islamic 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 a new product or copy the details of an existing Islamic 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 IB module is designed to handle the profit and charges related to a bill and record amendments to the original terms of the bill.
- The IB module actively interacts with the Islamic LC module of Oracle Banking Trade Finance. This enables easy retrieval of information for bills drawn under an Islamic LC that was issued at your bank. Most of the details

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maintained for the Islamic LC will default to the bill when you indicate the reference number of the Islamic LC involved in the bill. This eliminates the need to re-enter the details of the Islamic 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 profit 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 profit due to a bill
  - Liquidation of bills on the liquidation date that you indicate
  - Generation of tracers on the due date

These are 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, which is not made on the due date, then you can 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, instructions, and free format texts. These details are 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.
- Islamic 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 reports, 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. Option lists are provided wherever possible. This makes the module both efficient and easy to use.
- The media supported include Mail, Telex and SWIFT.
- The Islamic BC module supports and handles the following functions:
  - Open/Amend a bill
  - The authorization of bill contracts

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- The reversal and liquidation of profit and charges
- Customer inquiries
- The generation of tracers and advices
- The generation and printing of reports

Online help indicates that you can invoke global help by making use of the Help option in the Menu bar. Also, invoke context-sensitive online help if you strike the hot-key <F1>. A window pops up displaying information associated with the field from which you invoked it.

2.3 Islamic Bill Operations

The operations that you can perform on an Islamic bill depend on the trade finance product type you are processing. Further, the messages and advices that are generated for the bill are determined by the operation you perform on the bill. The profit and charges can be different for each operation that you perform on the bill.

In Oracle Banking Trade Finance, all types of bills are classified in to two categories. They are:

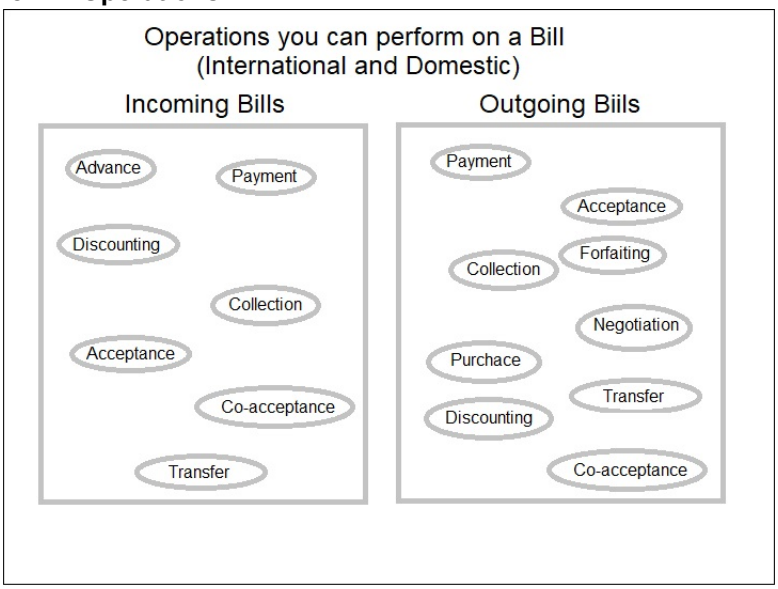
- Import Bills
- Export Bills

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All types of incoming bills (international and domestic) financed by your bank are termed as Import bills. Similarly, all outgoing bills (international and domestic) financed by your bank are termed as Export bills.

The operations that you can perform on an Islamic bill are diagrammatically represented below:

Figure 2.1: Islamic Bill Operations



The system allows you to effect a change of operation for the following operation types:

- Acceptance to Advance (automatic facility provided)
- Acceptance to Discount
- Collection to Purchase
- Discount to Collection
- Purchase to Collection
- Acceptance to Forfaiting
- Discount to Forfaiting
- Collection to Transfer
- Collection to Discount
- Collection to Coacceptance
- Acceptance To Free of Payment
- Collection To Free of Payment
- Acceptance To Coacceptance

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- Coacceptance To Discount

For instance, while processing an acceptance bill, which needs to be discounted, you need not enter a new bill. You just have to amend the operation type from acceptance to discount.

The SWIFT Messages that can be Generated for an Import Bill

For instance, while processing an acceptance bill, which needs to be discounted, you need not enter a new bill. You have to amend the operation type from acceptance to discount.

Table 2.1: Operation Type - Swift Code

Description	SWIFT Code
Advice of Payment for a Collection bill	MT400
Acknowledgment	MT410
Acceptance Advice	MT412
Advice of Non-Payment/Non-Acceptance	MT416
Tracers that are generated	MT420
Discharge Advice	MT732
Payment Refusal	MT734
Acceptance Refusal	MT734
Non Confirming Reimbursement Claim	MT744
Authorization to pay, accept or negotiate	MT752
Advice of Payment for import bills under LC	MT756
Ancillary Message	MT759

The SWIFT Messages that can be Generated for an Export Bill

The messages that are generated for an Export bill depend on the operation you perform on the bill. The following are the SWIFT messages that are supported by an Export bill.

Table 2.2: MT 400 – Advice of Payment for a Collection Bill

Description	SWIFT Code
Payment tracer	MT420
Acceptance tracer	MT420
Reserve Exception Tracer	MT420
Amendment of instruction	MT430
Reimbursement claim	MT742
Advice of Discrepancy	MT750
Advice of Payment/Acceptance/Negotiation	MT754

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2.4 Profit and Charge Liquidation

The IB module has a flexible mechanism for raising, tracking, and controlling the profit that you collect and the charges that you levy. These may be on a cash or account receivable basis. They can be collected either in advance or arrears and can be accrued or non-accrued.

Profit can be collected either as a rate or as a flat amount. Standard Profit rates can be defined for each bill type. Changes that you effect to fields like the base date, exchange rate, or account numbers require reversal entries. The system generates reversal entries for the corrected amount, account, rate, and so on.

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3. Islamic Bills Maintenance

3.1 Introduction

The Islamic Bills & Collections module requires certain basic information to be set up before becoming operational. You can maintain details for the following:

- Document details
- Clause details
- Commodity Codes
- Instruction codes
- Free Format Texts
- Parameters for your branch
- Insurance Company Details
- Exchange Rate Type maintenance for different transaction amount slabs

This topic contains the following sub topics

1) *Documents and Clauses*
2) *Commodity Codes*
3) *Instruction Codes*
4) *Free Format Texts*
5) *Discrepancy Codes*
6) *Insurance Company Details*
7) *Exchange Rate Type based on Transaction Amount*
8) *List of Glossary - Islamic Bills Maintenance*

3.2 Documents and Clauses

This topic contains the following sub-topics:

1) *Maintain Documents and Clauses*
2) *Operations on Document Maintenance Screen*

3.2.1 Maintain Documents and Clauses

This topic describes the systematic instruction to process the documents and clauses.

CONTEXT:

Certain standard documents are required under a documentary bill. As these documents are standard and common to most countries, you need not specify the details of the document each time you need to use it for a bill. Instead, you can maintain its details in the Bills & Collections Document Code Maintenance screen.

The advantage of maintaining document details is that at the time of creating a product or at the time of entering the details of a bill, you need only specify the code assigned to the document. All the details maintained for the document

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will be automatically picked up. This reduces the effort taken as there is no need to enter the contents of the document every time you use it.

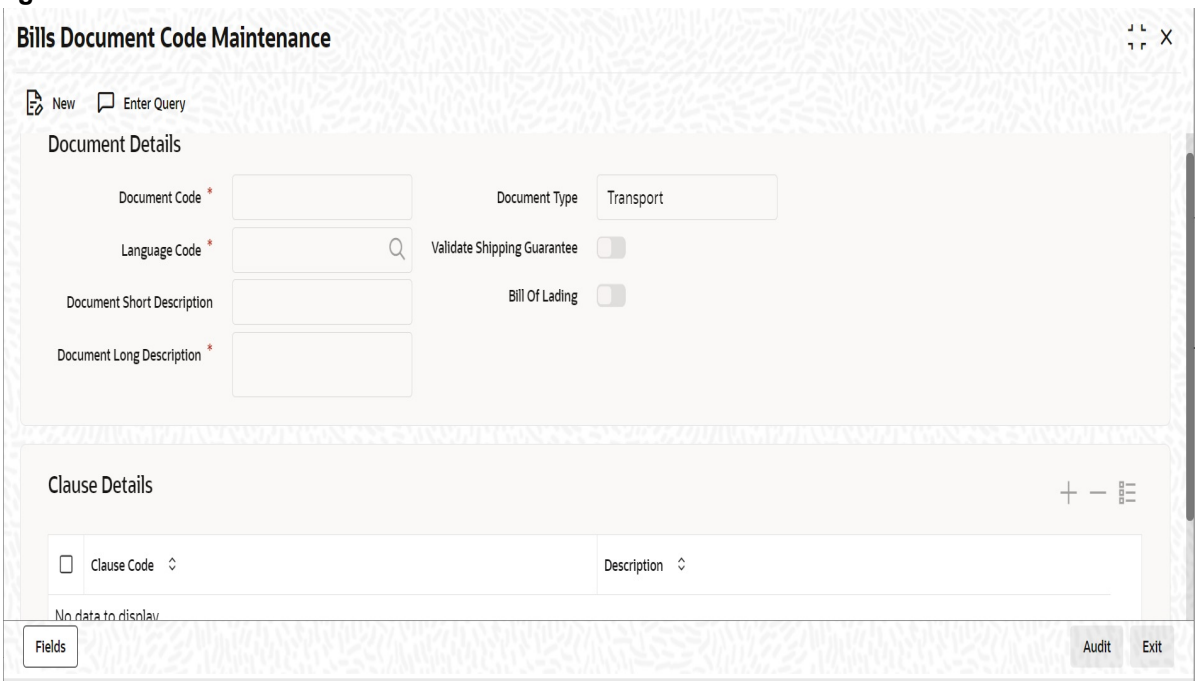
PREREQUISITE:

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

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

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

Figure 3.1: Bills & Collections Document Code Maintenance



2. On **Bills & Collections Document Code Maintenance** screen to maintain the details of a new document, click **New**.

   a. To call a document maintenance record that area already defined, select the **Summary** option, under Documents.

      RESULT: The **Summary** screen is displayed.

   b. Double click on a document code of your choice to open it.

3. On **Bills & Collections Document Code Maintenance** screen, specify the fields.

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

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Table 3.1: Bills & Collections Document Code Maintenance - Field Description

Field	Description
Document Code	Specify the Document Code. In Oracle Banking Trade Finance, each document that you maintain is identified by a twelve-character code called a Document code. One of the characters of the code should be a letter of the English Alphabet. You can follow your conventions for devising this code. The code must be unique as it is used to identify the document. While creating a product or at the time of entering the details of a bill, where you need to specify the documents that should accompany a bill, you need to only specify the code assigned to the document. The document details will be automatically picked up and defaulted. **This field is mandatory.**
Language Code	Specify the language code using which all the correspondences with the party should be carried out. Click the adjoining option list icon to view the list of available language codes. **This field is mandatory.**
Document Type	Select the document type from the drop-down list. The available options are Transport, Insurance, Invoice, Claims, and Others.
Validate Shipping Guarantee	To track the documents captured during booking of import bill against shipping guarantee issued based on the same set of documents select the Validate Shipping Guarantee option on the screen. The tracking will be based on document reference captured in the documents screen of Islamic LC and Islamic BC contract on-line. The system keeps this field unauthorized by default. You can change this before you save the record. You can modify this field at any time. During Copy operation the value of this field will be copied to the new document code.
Bill of Lading	Check this box to validate the reference number used in the bill against the shipping guarantee Bill of Lading reference number.

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Field	Description
Document Short Description	Specify a short description or a title, which will enable quick identification of the document. The documents required under a bill are sometimes large and hence difficult to identify. The short description specified is for information purposes only and will not be printed on the document.
Document Long Description	After specifying a code to identify the document, you can proceed to maintain the contents of the document. The contents of the document is printed every time it is used under a bill. A document can contain a maximum of thirty two thousand characters. **This field is mandatory.**
Clause Details A clause is a statement that can accompany a document sent under a bill. Instead of specifying the details of a clause each time you need to use it, you can maintain a list of the standard clauses, which can accompany the documents sent under a bill, in the Bills & Collections Document Code Maintenance screen. The advantage of maintaining clause details is that at the time of creating a product or at the time of entering a bill, you need to only specify the code assigned to the clause. All the details maintained for the clause will be automatically picked up. This reduces the effort involved in entering the contents of the clause each time you use it.	
Clause Code	The advantage of maintaining clause details at the time of creating a product or entering a bill is that you need to only specify the code assigned to the clause. All the details maintained for the clause is automatically picked up. This reduces the effort involved in entering the contents of the clause each time when you use it. This code is unique as it is used to identify the clause. While creating a product or at the time of entering the details of a bill, instead of specifying the clauses that should accompany a document, you need to only specify the code assigned to the clause. The clause details will be automatically picked up and defaulted.

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Field	Description
Clause Description	After specifying a code for the clause, you can proceed to maintain a detailed description of the clause. The description carries the contents of the clause and they is printed on the documents that are required for the bill. The clause description can contain a maximum of thirty two thousand characters.

4. On **Bills & Collections Document Code Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Field** screen is displayed.

Figure 3.2: User define Fields



You can link the User Defined Fields with Bills & Collections Document Code Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

To open this screen from the Application Browser, select Common Entity, then Maintenance and then UDF Function Field Mapping.

Save the record after entering the details of the document. After saving the record, the system displays your User ID in the Maker at the bottom of the screen. The date and time at which you saved the record is displayed in the Date Time field.

A user must authorize the record that you have created, bearing a different login ID, before the EOD is run. Once the record is authorized, the ID of the user who authorized the record is displayed in the Checker field. The date and time at which the record was authorized is displayed in the Date Time. The status of the record will be displayed as Authorized. The field will remain unauthorized until the record is authorized.

5. Click **Exit** to exit the screen.

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3.2.2 Operations on Document Maintenance Screen

On an existing Document Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Unlock to amend the details of the document
- Execute Query
- Authorize a document
- Copy the details of a document on to a new one
- Close the document
- Reopen the document
- Print the details of a document
- Delete the details of a document

Refer to the User Manual on Common Procedures for details of these operations.

3.3 Commodity Codes

This topic contains the following sub-topics

1) *Maintain Commodity Codes*
2) *Operations on Goods/Commodity Maintenance Record*

3.3.1 Maintain Commodity Codes

This topic describes the systematic instruction to maintain the goods.

CONTEXT:

A bill is an instrument, which is used for trade payments and trade involved merchandise. Certain standard goods or commodities are transacted under bills. You can maintain the details of the standard commodities in the Bills & Collections Commodity Code Maintenance screen without specifying the details of the merchandise each time when they are traded. You need to only specify the code assigned to the goods at the time of entering the details of a bill. This screen automatically picks all the details maintained for the commodity code. So you do not enter the description of the commodities each time you need to use it.

This maintenance is common for both BC and IB modules.

PREREQUISITE:

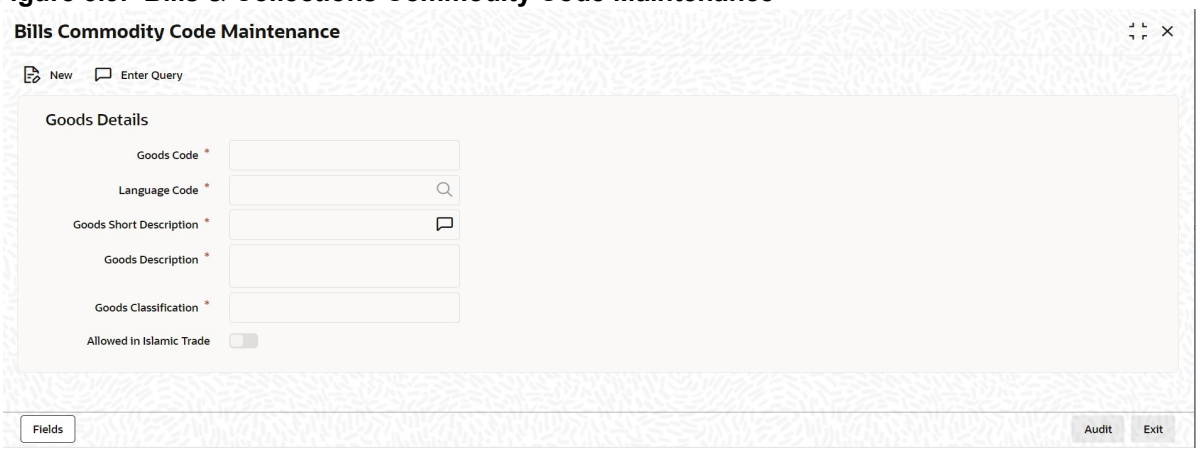
Specify **User ID** and **Password**, and login to Homepage**.**

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

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

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Figure 3.3: Bills & Collections Commodity Code Maintenance



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

   If you are calling a maintenance record that has already been defined, choose the Summary option under Commodities. From the **Summary** screen, double click on a commodity code to open it.

   a. To call a document maintenance record that area already defined, select the **Summary** option under **Documents**.

      RESULT: The **Summary** screen is displayed.

   b. Double click on a document code of your choice to open it.

3. On **Bills & Collections Commodity Code Maintenance** screen, specify the fields.

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

Table 3.2: Bills & Collections Commodity Code Maintenance - Field Description

Field	Description
Goods Code	Specify the goods code. In Oracle Banking Trade Finance, goods are identified by a twelve-character code called a Goods Code. One of the characters of the goods code must be an alphabet. You can follow your own conventions for devising the code. The goods code must be unique as it is used to identify the goods. While creating a product or at the time of entering a bill, instead of defining details of the goods transacted under the bill, you need to only specify the code assigned to the goods. The details of the goods will automatically be picked up and defaulted. **This field is mandatory.**
Language Code	Specify the language code using which all the correspondences with the party should be carried out. Click the adjoining option list icon to view the list of available language codes. **This field is mandatory.**

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Field	Description
Goods Short Description	Give a brief description of the goods. **This field is mandatory.**
Goods Description	Specify goods description. While specifying details of the goods transacted under a bill, you can edit the description that is defaulted to suit the requirements of the bill you are processing. You can also use it to enter specifications such as the quality and quantity of the merchandise. **This field is mandatory.**
Goods Classification	Select the type of the goods from the adjoining drop-down list. the options are: • General • Licensed • Prohibitive **This field is mandatory.**
Allowed in Islamic Trade Finance	Check this option to indicate support for Islamic Trade Finance.

4. On **Bills & Collections Commodity Code Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Fields** screen is displayed.

Figure 3.4: User Defined Fields



You can link the User Defined Fields with Bills & Collections Commodity Code Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

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5. To open this screen from the Application Browser, select **Common Entity**, then **Maintenance** and then **UDF Function Field Mapping**. The value for these fields can be specified in the Bills & Collections Commodity Code Maintenance screen.
6. Make the mandatory entries.

   STEP RESULT: User ID displays in the Maker field at the bottom of the screen. The date and time at which you saved the record display in the Date Time field.

   A record that you have created must be authorized by a user bearing a different login Id, before the EOD is run. Once the record is authorized, the Id of the user who authorized the record will be displayed in the Checker field. The date and time at which the record has been authorized will be displayed in the Date Time field positioned next to the Checker field. The status of the record will be displayed as Authorized. The field will remain unauthorized until the record is authorized.
7. Click **Exit** to return to **Bills & Collections Commodity Code Maintenance** screen.

3.3.2 Operations on Goods/Commodity Maintenance Record

On an existing Commodity Codes record, you can perform any one of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize a record
- Copy the details of a commodity on to a new record
- Close a record
- Reopen a closed record
- Print the details of a record
- Delete a record

Refer to the User Manual on Common Procedures for details of these operations.

3.4 Instruction Codes

This topic contains the following sub-topics:

1) *Maintain Instruction Codes*
2) *Operations on Instruction Code Maintenance Record*

3.4.1 Maintain Instruction Codes

This topic describes the systematic instruction to maintain the Instruction Codes.

CONTEXT:

You can register the standard set of instructions or statements that are applicable to the bills that you issue. These standard instructions can be made to appear in the correspondence and messages sent to the parties involved in a bill. Instead of specifying details of an instruction each time you to use it, maintain its details in the Bills & Collections Instruction Code Maintenance screen.

The advantage of maintaining Instruction Codes is that at the time of creating a product or while entering the details of a bill, you need to only specify the code assigned to the Instructions. All the details maintained for the instruction

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code will be automatically picked up. This considerably reduces time and effort as there is not need to enter the description of an instruction each time you use it. This maintenance is common for both BC and Islamic BC modules.

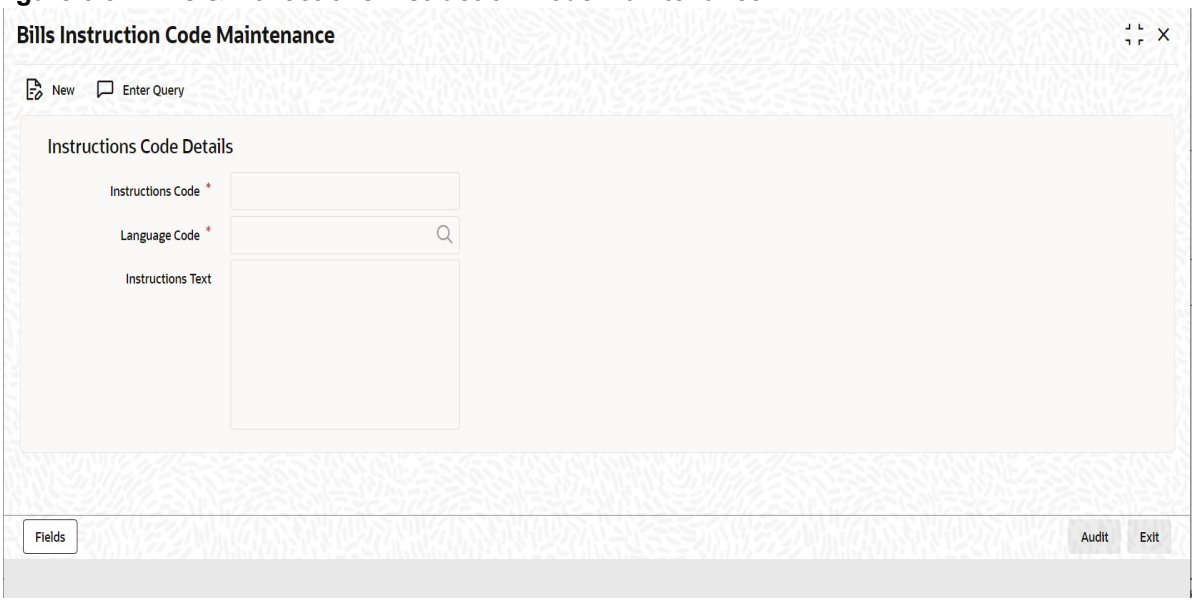
PREREQUISITE:

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

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

   The **Bills & Collections Instruction Code Maintenance** screen is displayed.

Figure 3.5: Bills & Collections Instruction Code Maintenance



2. On **Bills & Collections Instruction Code Maintenance** screen, click **New**.
   a. To call a defined document maintenance record, select the **Summary** option under **Documents** tab.

      RESULT: The **Summary** screen is displayed.

   b. Double click on a document code of your choice to open it.
3. On **Bills & Collections Instruction Code Maintenance** screen, specify the fields, and then click **Enter Query**.

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

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Table 3.3: Bills & Collections Instruction Code Maintenance - Field Description

Field	Description
Instructions Code	In Oracle Banking Trade Finance, each instruction that you maintain is identified by a twelve-character code called an Instruction Code. One of the characters of this code should be a letter of the English Alphabet. You can follow your own conventions for devising the code. The code that you specify should be unique as it is used to identify the instruction. While creating a product, or at the time of entering the details of a bill instead of specifying the Instructions required under a bill, you need to only specify the code assigned to the instruction. The instruction details will be automatically picked up and defaulted. **This field is mandatory.**
Language Code	Specify the language code using which all the correspondences with the party should be carried out. Click the adjoining option list icon to view the list of available language codes. **This field is mandatory.**
Instruction Text	After assigning a code to identify an instruction, you can proceed to maintain the description of the instruction. The contents of the instruction that you define can contain text up to two thousand characters.

4. On **Bills & Collections Instruction Code Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Fields** screen is displayed.

Figure 3.6: User Defined Fields



You can link the User Defined Fields with Bills & Collections Instruction Code Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

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NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

5. To open this screen from the Application Browser, select **Common Entity**, then **Maintenance** and then **UDF Function Field Mapping**.
6. After making the required mandatory entries, you can save the record and click **Exit** to exit the screen.

3.4.2 Operations on Instruction Code Maintenance Record

On an existing Instruction Maintenance record, you can perform any one of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize a record
- Copy the details of an FFT on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the chapter on common procedures for details of these operations.

3.5 Free Format Texts

Free Format Texts (FFT's) is a set of instructions or statements that are applicable to the bills that you process. This topic explains how to maintain Free Format Texts (FFT) in Islamic Bills and Collections.

This topic contains the following sub-topics:

1) *Maintain Free Format Texts*
2) *Operations on FFT Maintenance Record*

3.5.1 Maintain Free Format Texts

This topic describes the systematic instruction to process the FFTs.

CONTEXT:

There are certain standard free format texts that should appear in the correspondence and messages sent to the parties involved in the bill. Instead of specifying the details of the FFT each time you need to use it, you can maintain them in the FFT Maintenance screen.

The advantage of maintaining FFT details is that at the time of creating a product or while entering the details of a bill, you need to only specify the code assigned to the FFT. All the details maintained for the FFT code will be auto-

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matically picked up. This reduces your effort, as you do not need to enter the description of the FFT each time you use it. This maintenance is common for both BC and Islamic BC modules.

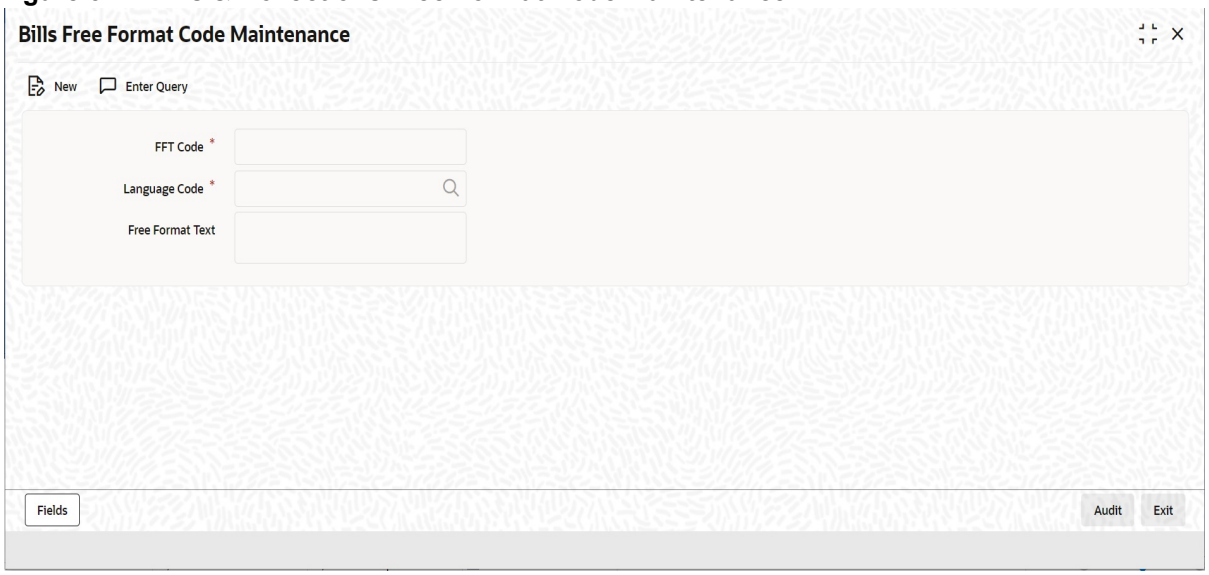
PREREQUISITE:

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

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

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

Figure 3.7: Bills & Collections Free Format Code Maintenance



2. On **Bills & Collections Free Format Code Maintenance** screen, click **New**.

   a. To call a defined document maintenance record, select the **Summary** option under Documents.

      RESULT: The **Summary** screen is displayed.

   b. Double click on a document code of your choice to open it.

3. On **Bills & Collections Free Format Code Maintenance** screen, specify the fields, and then click **Enter Query**.

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

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Table 3.4: Bills & Collections Free Format Code - Field Description

Field	Description
Text Code	In Oracle Banking Trade Finance, each FFT that you maintain is identified by a twelve-character code called an FFT code. One of the characters of this code should be a letter of the English Alphabet. You can follow your own conventions for devising the code. This maintenance is common for both BC and Islamic BC modules. The code that you specify should be unique as it is used to identify the FFT. While creating a product, or at the time of entering the details of a bill instead of specifying the FFTs required under a bill, you need to only specify the code assigned to the FFT. The FFT details will be automatically picked up and defaulted. **This field is mandatory.**
Language Code	Specify the language code using which all the correspondences with the party should be carried out. Click the adjoining option list icon to view the list of available language codes. **This field is mandatory.**
Free Format Text	After you have assigned a code to identify an FFT, you can proceed to maintain the description of the FFT. The Description that you specify can contain text up to thirty two thousand five hundred characters. After you have made the required mandatory entries you can save the record. On saving the record, your User ID will be displayed in the Maker field at the bottom of the screen. The date and time at which you saved the record will be displayed in the Date Time field. A record that you have created should be authorized by a user bearing a different login Id, before the EOD is run. Once the record is authorized the Id of the user who authorized the record will be displayed in the Checker field. The date and time at which the record has been authorized will be displayed in the Date Time field positioned next to the Checker field. The status of the record will be displayed in the check box marked 'Authorized'. The field will remain unauthorized until the record is authorized.

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4. On **Bills & Collections Free Format Code Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Fields** screen is displayed.

Figure 3.8: User Defined Fields



You can link the User Defined Fields with Bills & Collections Free Format Code Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

5. To open this screen from the Application Browser, select **Common Entity**, then **Maintenance** and then **UDF Function Field Mapping**.

3.5.2 Operations on FFT Maintenance Record

On an existing Instruction Maintenance record, you can perform any one of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of an FFT on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the chapter on common procedures for details of these operations.

3.6 Discrepancy Codes

This topic contains the following sub-topics:

1) *Maintain Discrepancy Codes*
2) *Operations on Discrepancy Code Maintenance Record*

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3.6.1 Maintain Discrepancy Codes

This topic describes the systematic instruction to process the Discrepancy Codes.

CONTEXT:

You can register the standard discrepancy codes that are applicable to the bills you process. Instead of specifying the details of the discrepancy each time you need to use it, you can maintain them in the **Bills & Collection Discrepancy Codes Maintenance** screen. The advantage of maintaining Discrepancy codes is that at the time of creating a product or while entering the details of a bill, you need to only specify the code assigned to the discrepancy code. All the details maintained for the discrepancy code will be automatically picked up. This reduces your effort, as you do not need to enter the description of the discrepancy each time you use it.

This maintenance is common for both BC and Islamic BC modules.

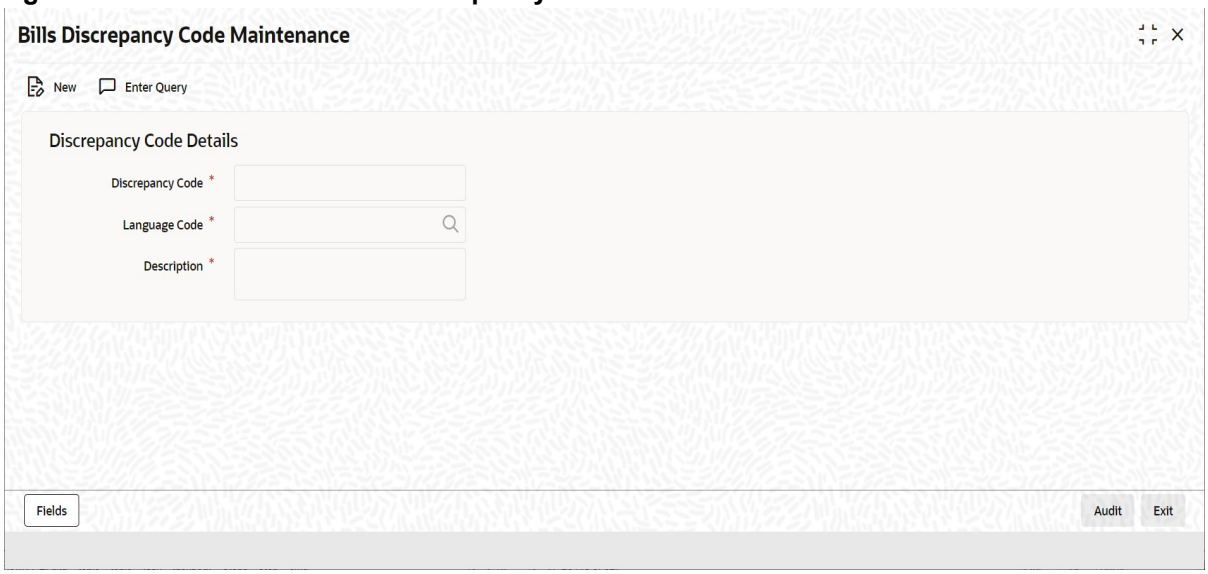
PREREQUISITE:

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

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

   The **Bills & Collections Discrepancy Code Maintenance** screen is displayed.

   Figure 3.9: Bills & Collections Discrepancy Code Maintenance



2. On **Bills & Collections Discrepancy Code Maintenance** screen, click **New**.
   a. To call a defined document maintenance record, select the **Summary** option under Documents.

      RESULT: The **Summary** screen is displayed.

   b. Double click on a document code of your choice to open it.
3. On **Bills & Collections Discrepancy Code Maintenance** screen, specify the fields, and then click **Enter Query**.

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

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Table 3.5: Bills & Collections Discrepancy Code Maintenance - Field Description

Field	Description
Discrepancy Code	In Oracle Banking Trade Finance, each discrepancy that you maintain is identified by a twelve-character code called a Discrepancy Code. One of the characters of this code should be a letter of the English Alphabet. You can follow your own conventions for devising the code. The code that you specify should be unique as it is used to identify the discrepancy. While creating a product, or at the time of entering the details of a bill, instead of specifying the discrepancy codes applicable to a bill, you need to only specify the code assigned to the discrepancy. The details maintained for the discrepancy code, will be automatically picked up and defaulted. **This field is mandatory.**
Language Code	Specify the language code using which all the correspondences with the party should be carried out. Click the adjoining option list icon to view the list of available language codes. **This field is mandatory.**
Description	After you have assigned a code to identify a discrepancy, you can proceed to maintain the description of the discrepancy. The contents of the discrepancy that you define can contain text up to three thousand five hundred characters. After making the mandatory entries you can save the record. On saving the record, your User ID will be displayed in the Maker field at the bottom of the screen. The date and time at which you saved the record will be displayed in the Date Time field. A record that you have created should be authorized by a user bearing a different login Id, before the EOD is run. Once the record is authorized, the Id of the user who authorized the record will be displayed in the Checker field. The date and time at which the record has been authorized will be displayed in the Date Time field positioned next to the Checker field. The status of the record will be displayed as Authorized. The field will remain unauthorized until the record is authorized. **This field is mandatory.**

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4. On **Bills & Collections Discrepancy Code Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Fields** screen is displayed.

Figure 3.10: User Defined Fields



You can link the User Defined Fields with Bills & Collections Discrepancy Code Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

5. To open this screen from the Application Browser, select **Common Entity**, then **Maintenance** and then **UDF Function Field Mapping**.

3.6.2 Operations on Discrepancy Code Maintenance Record

On an existing Discrepancy Code maintenance record, you can perform any one of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of a discrepancy code on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record

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- Delete the record

Refer to the chapter on common procedures for details of these operations.

3.7 Insurance Company Details

This topic contains the following sub-topics:

1) *Maintain Insurance Company Details*
2) *Operations on Insurance Company Record*

3.7.1 Maintain Insurance Company Details

This topic describes the systematic instruction to maintain the insurance company details.

CONTEXT:

A bill, as an instrument used for trade payments involves the shipment of large merchandise over long distances. To cover the loss or damage of the goods during transition, most merchandise that is traded is covered under an insurance policy. You can maintain the details of different Insurance Companies in Oracle Banking Trade Finance.

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

PREREQUISITE:

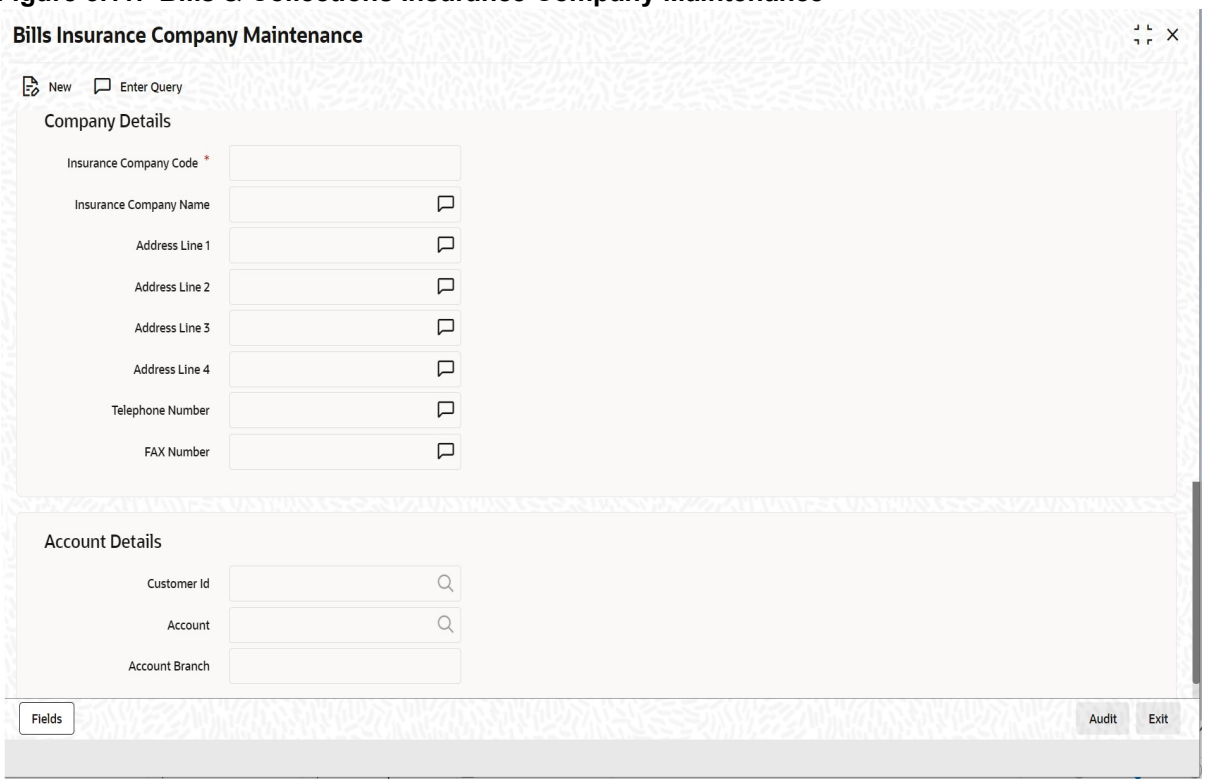
Specify **User ID** and **Password**, and login to Homepage**.**

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

   The **Bills & Collections Insurance Company Maintenance** screen is displayed.

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Figure 3.11: Bills & Collections Insurance Company Maintenance



2. On **Bills & Collections Insurance Company Maintenance** screen, click **New**.
3. On **Bills & Collections Insurance Company Maintenance** screen, specify the fields, and then click **Enter Query**.

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

Table 3.6: Bills & Collections Insurance Company Maintenance - Field Description

Field	Description
Insurance Company Code	Specify a unique code for each insurance company being defined in the system. The insurance company will be identified by this code throughout the system. This is mandatory information and if not provided, you will not be allowed to save the details of the company. You can use a maximum of 9 alphanumeric characters to create the company code. **This field is mandatory.**
Insurance Company Name	After specifying a unique code for the company, you can also specify the full name of the insurance company.

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Field	Description
Address	Specify the mailing address of the insurance company being defined. You can maintain a maximum of four lines of address. Each line of address can accommodate a maximum of 105 alphanumeric characters.
Telephone Number	You can also capture the telephone number of the insurance company.
Fax Number	Specify the Fax number of the insurance company. **NOTE:** The insurance company will be available for association with Bill contracts only after you authorize the company details.
Customer Id	Specify the customer identification number of the insurance company under Account Details section. The adjoining option list displays all valid, open and authorized customers maintained in the system. You can select the appropriate one.
Account	Specify the customer account number of the insurance company. The adjoining option list displays all valid, open and authorized customer accounts attached to the chosen customer identification number. You can select the appropriate one. Based on the account specified, the branch in which the account resides is displayed alongside.

4. On **Bills & Collections Insurance Company Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Fields** screen is displayed.

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Figure 3.12: User Defined Fields



You can link the User Defined Fields with Bills & Collections Insurance Company Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

5. To open this screen from the Application Browser, select **Common Entity**, then **Maintenance** and then **UDF Function Field Mapping**.

3.7.2 Operations on Insurance Company Record

In addition to creating the details of an insurance company, you can perform the following operations on an existing record:

- Unlock the record (to amend the details)
- Delete an unauthorized record
- Close the record

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- Reopen the closed record

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

3.8 Exchange Rate Type based on Transaction Amount

This topic contains the following sub-topics:

1) *Process Exchange Rate Type based on Transaction Amount*

3.8.1 Process Exchange Rate Type based on Transaction Amount

This topic describes the systematic instruction to process the Exchange Rate Type based on Transaction Amount

CONTEXT:

Oracle Banking Trade Finance allows you to apply different exchange rates based on the amount involved in the transaction. The cut-off amount slabs are maintained in the local currency of your bank.

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

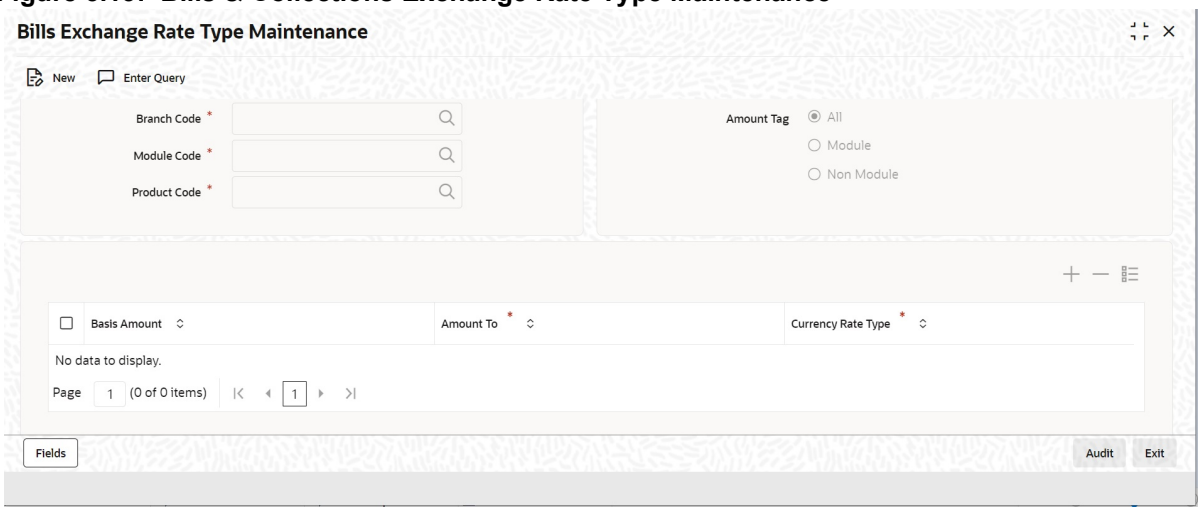
PREREQUISITE:

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

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

   The **Bills & Collections Exchange Rate Type Maintenance** screen is displayed.

Figure 3.13: Bills & Collections Exchange Rate Type Maintenance



2. On **Bills & Collections Exchange Rate Type Maintenance** screen, click **New**.
3. On **Bills & Collections Exchange Rate Type Maintenance** screen, specify the fields, and then click **Enter Query**.

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

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Table 3.7: Bills & Collections Exchange Rate Type Maintenance - Field Description

Field	Description
Branch Code, Module Code and Product Code Combination	Each branch of your bank is identified by a unique code. All authorized and active branch codes are available in the option list. You can select the appropriate branch code from the list. Like wise, all the modules (like Letters of Credit, Bills & Collections and so on) available in your bank are also displayed in an option list. All active and authorized records are available for selection. You can select the appropriate module code from the list. The various products/services offered by your bank are also available in an option list. Select the product code from the list. Alternatively, you can also maintain the cut-off amounts that will be applicable for all the branches, modules, and products of your bank. You can make the following selections to do this: • Branch Code – ALL (all branches) • Module Code – AL (all modules) • Product Code – ALL (all products) **These fields are mandatory.**

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Field	Description
Amount Tag	Amount tags identify the various components (For example, Bill Amount, Finance Principal, LC Amount and son on) involved in a contract. You can maintain the cut-off amount slabs for: • All Amount Tags - The maintenance will be applicable to all the amount tags available in the system (Module tags and Non-module tags). • Module Tags - The amount tags that are specific to a particular module are known as Module Tags. For example, the amount tag PRINCIPAL is specific to the Finance module, BILL_AMOUNT is defined for the Bills module and so on. • Non-Module Tags - The amount tags that are internally created by the system are referred to as Non-Module tags. The system will automatically create the amount tags for the Profit, Tax, Charge, and Commission components that you define for a product.
Basis Amount	You can maintain the different amount slabs in this field. Specify the lower limit of the amount slab here under the Exchange Rate Maintenance Details section. **NOTE:** For the first slab, the floor basis amount will always be maintained as zero.
Amount To	Specify the upper limit of the slab. The upper limit of the previous amount slab gets defaulted as the Floor Basis Amount. Click the option list to capture each subsequent amount slab.
Currency Rate Type	You can associate a different exchange rate type with each cut-off amount slab that you have maintained. All authorized and active rate types defined in your system are available in the option list. Select the appropriate rate type for each amount slab.

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

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Figure 3.14: User Define Fields



You can link the User Defined Fields with Bills & Collections Exchange Rate Type Maintenance screen using User Defined Fields Function Field Mapping Maintenance screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

5. To open this screen from the Application Browser, select **Common Entity**, then **Maintenance** and then **UDF Function Field Mapping**.

6. Specify the details as required, click **Ok** to save the details else click **Exit** or **Cancel**.

   FOR EXAMPLE: Maintain the following cut-off amount slabs, and the corresponding exchange rate types & exchange rates to be applied on Bill contracts processed at:

Cut-Off Amount Slabs (in Local Ccy - USD)	Exchange Rate Type	Exchange Rate (for GBP to USD conversion)
0-25,000	STANDARD	1.684
>25,000	COUNTER	1.897

   Assume that you are processing a Bill for GBP 20,000. The local currency of your bank is USD. In such a case, the system will first convert GBP 20,000 into the local currency equivalent using the Standard mid-rate. Assuming that the mid-rate is 1.5, the converted amount works out to USD 30,000. The system will then validate the converted amount against the cut-off amount slabs maintained. USD 30,000 (converted amount) falls in the second slab (>25,000). The exchange rate type maintained for this slab is COUNTER, and the corresponding exchange rate is 1.897. The actual conversion of the transaction amount takes place using the COUNTER rate of 1.897. Therefore, the USD equivalent of 20,000 GBP works out to 37,940.

NOTE: Exchange rate maintained in Bills Exchange Rate Type Maintenance screen (BCDAMTEX) will be applied based on amount slab during the transaction save.

7. Click **Exit** to exit the screen.

3.9 List of Glossary - Islamic Bills Maintenance

BCDDOCCD

Bills & Collections Document Code Maintenance - *3.2.1 Maintain Documents and Clauses* (p. 9).

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BCDCOMCD

Bills & Collections Commodity Code Maintenance - *3.3.1 Maintain Commodity Codes* (p. 14).

BCDINSCD

Bills & Collections Instruction Code Maintenance - *3.4.1 Maintain Instruction Codes* (p. 17).

BCDFFTCD

Bills & Collections Free Format Code - *3.5.1 Maintain Free Format Texts* (p. 20).

BCDDISCD

Bills & Collections Discrepancy Code Maintenance - *3.6.1 Maintain Discrepancy Codes* (p. 24).

BCDINSCO

Bills & Collection Insurance Company Maintenance - *3.7.1 Maintain Insurance Company Details* (p. 27).

BCDAMTEX

Bills and Collections Exchange Rate Type Maintenance - *3.8.1 Process Exchange Rate Type based on Transaction Amount* (p. 31).

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4. Define Attributes of Islamic Bills and Collections Product

4.1 Introduction

This topic describes to define attributes specific to an Islamic Bills and Collections (IB) product. This topic contains the following sub-topics:

1) *Characteristics for a Product*
2) *Define Characteristics for Product*
3) *List of Glossary - Define Attributes of Islamic Bills and Collections Product*

4.2 Characteristics for a Product

In this screen, you can enter basic information relating to an IB product such as the Product Code, the Description, and so on.

The primary attribute of a product is whether the Bills linked to it are either:

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

The first attribute you define for a product is its Type. Once you have made this basic classification you can tailor the product to suit your requirements. To explain further, within the broad categories of the type of Bills listed above you can further define attributes that are characteristic to each type. Each of these types that you define, with its distinctive features, constitutes a Product in Oracle Banking Trade Finance.

Since you define products for convenience, all the Bills involving the product inherit the attributes defined for the product. Yet, you have room for flexibility. You can change the inherited attributes of a specific bill to suit your requirement at the time of processing it.

For any product you create in Oracle Banking Trade Finance, you can define generic attributes, such as branch, currency, and customer restrictions, profit details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For an IB product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to an IB product in the Product Definition screen and the IB Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, please refer the following Oracle Banking Trade Finance User Manuals under Modularity:

- Product Definition
- Profit

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- Charges
- Tax
- User Defined Fields
- User Defined Events
- Settlements

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

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

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

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

4.2.1 Define Characteristics for Product

This topic describes the systematic instruction to define the characteristics for product in Islamic Bills & Collections Product Definition screen.

CONTEXT:

The characteristics that you define for a product helps distinguish it from another. The entries that are passed, the messages that are generated and the processing of bills involving this product are determined by the characteristics that you define for it.

The advantage of maintaining document details is that at the time of creating a product or at the time of entering the details of a bill, you need only specify the code assigned to the document. All the details maintained for the document will be automatically picked up. This reduces the effort taken as there is no need to enter the contents of the document every time you use it.

It is necessary to maintain a mandatory program, to run the Islamic Bills & Collections Product Definition screen.

PREREQUISITE:

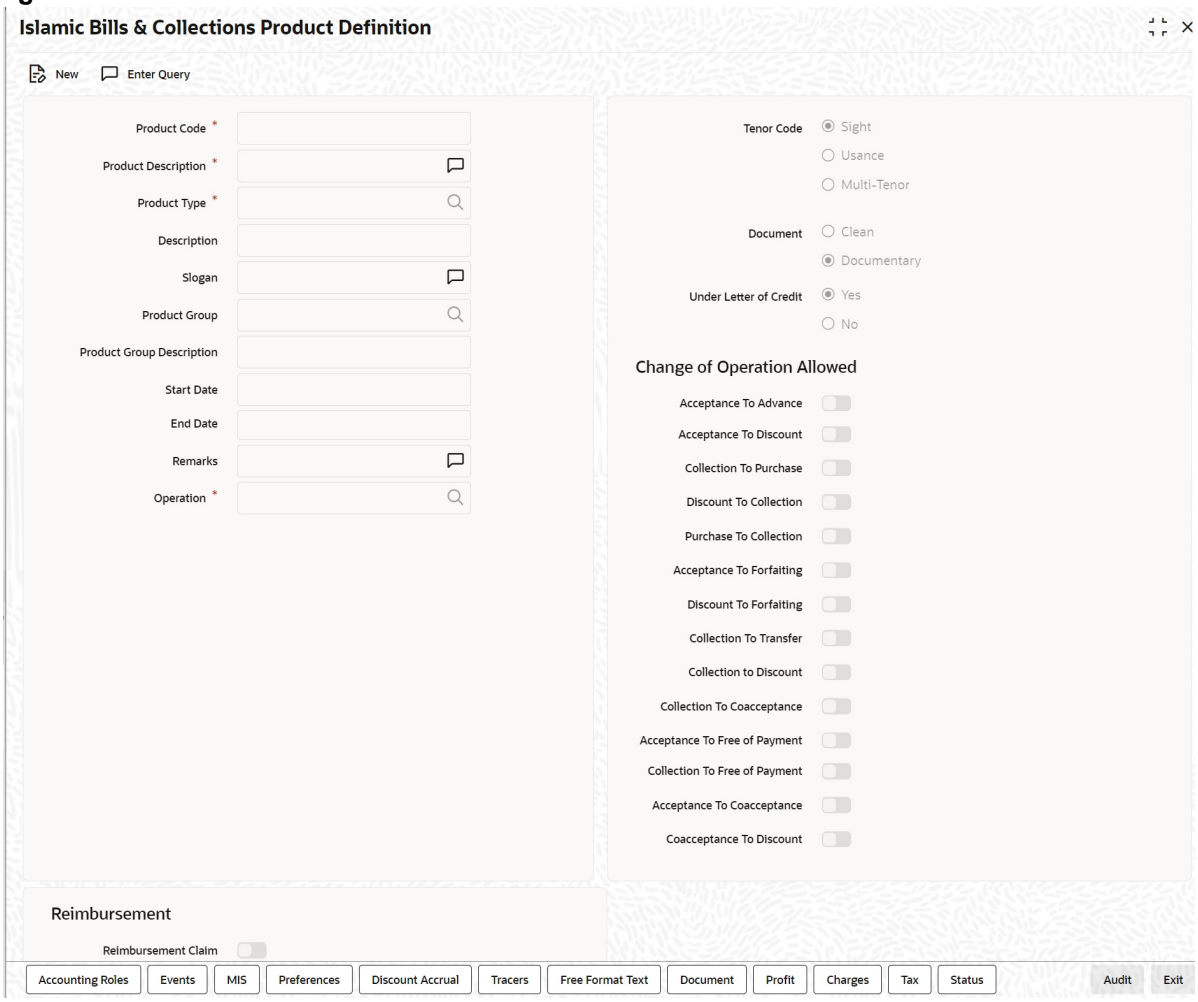
Specify **User ID** and **Password**, and login to Homepage**.**

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

   The **Islamic Bills & Collections Product Definition** screen is displayed.

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Figure 4.1: Islamic Bills & Collections Product Definition



2. If you are maintaining the details of a new document, On **Islamic Bills & Collections Product Definition** screen, click **New**.

3. On **Islamic Bills & Collections Product Definition** screen, specify the fields, and then click **Enter Query**.
   For more information on the fields, refer to the below Field Description table.

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Table 4.1: Islamic Bills & Collections Product Definition - Field Description

Field	Description
Product Code	Specify the product code. **This field is mandatory.**
Product Description	Specify a description for the product. **This field is mandatory.**
Product Type	An important detail in defining a product is to specify the type of product you are creating. A Bill product that you create in Oracle Banking Trade Finance can be of the following types: • Import • Export The type of bill product you are creating determines the operations that can be performed on a bill. **This field is mandatory.**
Description	Description of the product type selected.
Slogan	Here you can specify a slogan for the product, if required.
Product Group	Select the group to which the product is associated, from the option list provided.
Product Group Description	Description of the product group selected,
Start Date	Specify the start date for the product.
End Date	Specify the end date for the product.
Remarks	Enter any remarks related to the product, if required.
Operation	This indicates the operation that is allowed for the bills linked to a product. The operation that you can select for the product is determined by the type of bill product you define (import, export, and collection). The operation type selected for the bill determines the type of accounting entries passed and the messages that are generated. See *Incoming - Outgoing*. **This field is mandatory.**
Tenor Code	The tenor that you define indicates when the bills linked to the product will be paid (immediately or after a usance period). The bills linked to a product can be paid either at: • Sight - Indicating that the bill is paid immediately • Usance - indicating that bill is paid after a usance period • Multi-Tenor – Select if you want to pay the bill in multiple tenors

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Field	Description
Document	A bill that is drawn under an LC issued at your bank or at another bank can be either clean or documentary. If you indicate that bills under an LC can be processed using the product, you can also indicate the type of LC that the bill was drawn under. The options available are: • Clean - indicate that no documents are required to process the bills linked to this product • Documentary - indicate that documents are required for the processing of bills linked to this product
Under Letter of Credit	The bills that you process at your bank can be drawn under an LC that was issued at your bank or at another bank. You can indicate whether bills drawn under an LC can be processed using the product you are creating.
Reimbursement Claim	Check this option to indicate that the product is applicable for processing reimbursement claims. This field is enabled only when the operation is chosen as Payment and the type is specified as 'Import'.
Change of Operation Allowed	In addition to indicating the operation that is allowed for the bills linked to a product, you also have an option to indicate whether a change of operation is allowed for the bills linked to the product.
Acceptance To Discount	If you are creating a product with operation type Acceptance you can indicate that the bills, which are processed, using this product, can also be discounted.
Acceptance To Advance	If you are creating a product with operation type **Acceptance** you can also indicate that the bills, which are processed, using this product, can be advanced as well.
Collection To Purchase	If you are creating a product with operation type Collection you can indicate that the collection bills processed using this product can be purchased as well.
Discount To Collection	If you are creating an export bill product with operation type **Discount**, click here to indicate that discounted bills processed using this product can be booked for collection also. If you select this option, you should also maintain accounting entries for the events BCOL and LCOL.
Purchase To Collection	If you are creating an export product with operation type **Purchase** click here to indicate that purchase bills processed using this product be changed to Collection also. If you select this option, you should also maintain accounting entries for the event BCOL and LCOL.

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Field	Description
Acceptance To Forfaiting	If you are creating an export product of Bills under LC with Tenor as Usance, you can indicate that the bills coming under this product can be forfaited, by checking this option. This option will be available only if the selected operation for the product is Acceptance. The system will trigger the event FACP if the bill operation changes from Acceptance to Forfaiting.
Discount To Forfaiting	If you are creating an export product of Bills under LC with Tenor as Usance, you can indicate that a discounted bill coming under this product can be forfaited, by checking this option. This option will be available only if one of the two cases is true: • The selected operation for the product is 'Discount'. • The selected operation for the product is Acceptance with the change preference Acceptance to Discount checked. The system will trigger the event FDIS if the bill operation changes from Discount to Forfaiting. If the initial operation for an export bill with tenor Usance is set as Acceptance then you can change the operation to Acceptance to Discount. If Acceptance to Discount' is chosen, then you will be able to select any one of the following operations: • Discount to Collection • Discount to Forfaiting On save of the product, the system will check whether the bill product was saved initially with the Forfaiting operations or not. If the product had been saved earlier with any of the forfaiting operations, the system will not allow you to save the product. The process for changing a bill status is given below: • First you have to unlock the contract • Secondly, you have to change the operation code • Specify the limits tracking parameters for the changed contract

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Field	Description
Collection To Transfer	Check this box to indicate that the operation for the contracts created under this product can be changed from Collection to Transfer. You can do this operation only for Collection Bills. In the Collection to Transfer field, After you save the changes, a BCOL (Collection of Bill under Purchase/Advance/Discount) event is passed for the transaction. During BCOL event, the system will: • Reverse all the purchased/discounted/advanced assets • Execute a complete profit accrual • Pass collection contingent entries • Pass profit liquidation entries ¡V if profit collection is of arrears type • If there is any compensation, then it will also be liquidated Partially liquidated contracts can also be reverted to collection operation. Also, this can be done before/on/after maturity date. In case it is done after the maturity date and if there is any compensation due and compensation accounting entries are defined in BCOL event of product, then it will liquidate the compensation as well. Limits utilization will get matured on triggering the BCOL event. See *Passed Accounting Entries*.
Collection To Discount	Check this box if you want to change the operation from Collection to Discount. If an under LC Bill needs to be partially financed, the same can be booked under Collection and then moved to Discount operation with partial Discount. Payment Operation is not supported for multi-tenor products; however, a multi-tenor contract can be booked with collection operation and then liquidated when it has to be marked as payment.
Acceptance To Free of Payment	Check this box to change the operation from Acceptance to Free of Payment and on change FOPY event to be triggered
Collection To Free of Payment	Check this box to change the operation from Collection to Free of Payment and on change FOPY event to be triggered
Acceptance To Coacceptance	Check this box to change the operation from Acceptance to Coacceptance and on change BCAC event to be triggered.
Coacceptance To Discount	Check this box to change the operation from Coacceptance to Discount and on change BDIS event to be triggered.

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You can select an operation from the option list available. The type of operation that you can perform on a bill has been represented below:

Table 4.2: Incoming - Outgoing

Incoming (International and Domestic)	Outgoing (International and Domestic)
Advance	Negotiation
Payment	Payment
Discounting	Discounting
Collection	Collection
Acceptance	Acceptance
Purchase	Purchase

Following are the accounting entries passed during the BCOL:

Table 4.3: Passed Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.
BC CUSTOMER	BILL_OS_AMTEQV	DR
BILLSPURCHASED/DISCOUNT	BILL_OS_AMTEQV	CR
CONT GL	BILL_OS_AMTEQV	DR
CONT OFFSET GL	BILL_OS_AMTEQV	CR
BC CUSTOMER	INT_LIQD	DR
RECIEVABLE GL	INT_LIQD	CR
BC CUSTOMER	PENINT_LIQD	DR
RECIEVABLE GL	PENINT_LIQD	CR

NOTE: Last two entries of profit liquidation should be defined only for arrears type collection products.

Following are the accounting entries passed during LCOL

Table 4.4: Passed Accounting Entries Passed During LCOL

Accounting Role	Amount Tag	Dr./Cr.
CONT GL	BILL_LIQ_AMTEQ	CR
CONT OFFSET GL	BILL_LIQ_AMTEQ	DR
BC CUSTOMER	BILL_LIQ_AMTEQ	DR
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	CR

For forfaited bills, BCOL entries should be defined with MRG_AMT_EQUIV tag instead of BILL_OS_AMTEQV. In LCON event, MRG_LIQ_AMOUNT should be used in place of BILL_LIQ_AMTEQ.This operation

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type is treated as a foreclosure and outstanding discount accruals are completed unconditionally when the operation is carried out before the maturity date of an IBC contract linked to the product.

While processing a bill involving the product, you need to book a bill under Discount. If you change the Operation to Collection, the accounting entries defined for BCOL will be passed. When the bill is liquidated, the accounting entries defined for LCOL will be passed.

This operation type is treated as a foreclosure and outstanding discount accruals are completed unconditionally when the operation is carried out before the maturity date of a BC contract linked to the product.

You can refer to the chapter titled 'Defining Discount Accrual Fee Classes' for more information on discount accruals.

The process for changing a bill status in Oracle Banking Trade Finance is given below:

- First you have to unlock the contract.
- Secondly, you have to change the operation code.
- Specify the limits tracking parameters for the changed contract.

After you save the changes, a BCOL (Collection of Bill under Purchase/Advance/Discount) event is passed for the transaction. During BCOL event, the system will:

- Reverse all the purchased/discounted/advanced assets
- Execute a complete profit accrual
- Pass collection contingent entries
- Pass profit liquidation entries – if profit collection is of arrears type
- If there is any compensation, then it will also be liquidated

Partially liquidated contracts can also be reverted to collection operation. Also, this can be done before/on/after maturity date. In case it is done after the maturity date and if there is any compensation due and compensation accounting entries are defined in BCOL event of product, then it will liquidate the compensation as well.

Limits utilization will get matured on triggering the BCOL event.

Following are the accounting entries passed during the BCOL:

Table 4.5: Passed Accounting Entries Passed During BCOL

Accounting Role	Amount Tag	Dr./Cr.
BC CUSTOMER	BILL_OS_AMTEQV	DR
BILLSPURCHASED/DISCOUNT	BILL_OS_AMTEQV	CR
CONT GL	BILL_OS_AMTEQV	DR
CONT OFFSET GL	BILL_OS_AMTEQV	CR
BC CUSTOMER	INT_LIQD	DR
RECIEVABLE GL	INT_LIQD	CR
BC CUSTOMER	PENINT_LIQD	DR
RECIEVABLE GL	PENINT_LIQD	CR

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NOTE: Last two entries of profit liquidation should be defined only for arrears type collection products.

Following are the accounting entries passed during LCOL:

Table 4.6: Passed Accounting Entries Passed During BCOL

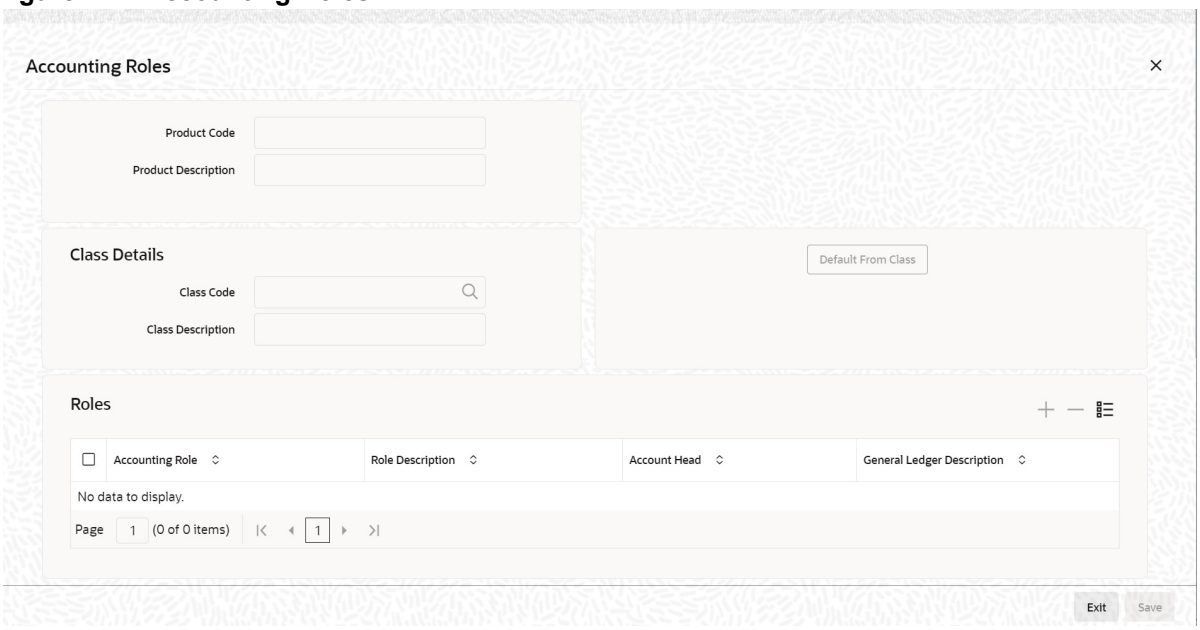
Accounting Role	Amount Tag	Dr./Cr.
CONT GL	BILL_LIQ_AMTEQ	CR
CONT OFFSET GL	BILL_LIQ_AMTEQ	DR
BC CUSTOMER	BILL_LIQ_AMTEQ	DR
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	CR

NOTE: For forfeited bills, BCOL entries should be defined with MRG_AMT_EQUIV tag instead of BILL_OS_AMTEQV. In LCON event, MRG_LIQ_AMOUNT should be used in place of BILL_LIQ_AMTEQ.

4. On the **Islamic Bills & Collections Product Definition,** click the **Accounting Roles** button.

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

Figure 4.2: Accounting Roles



In the screen that corresponds to this icon you can map Accounting Roles to Accounting Heads.

For more information on specifying Accounting Roles, refer Products User Manual under Modularity.

5. On the **Islamic Bills & Collections Product Definition** click the **Events** button.

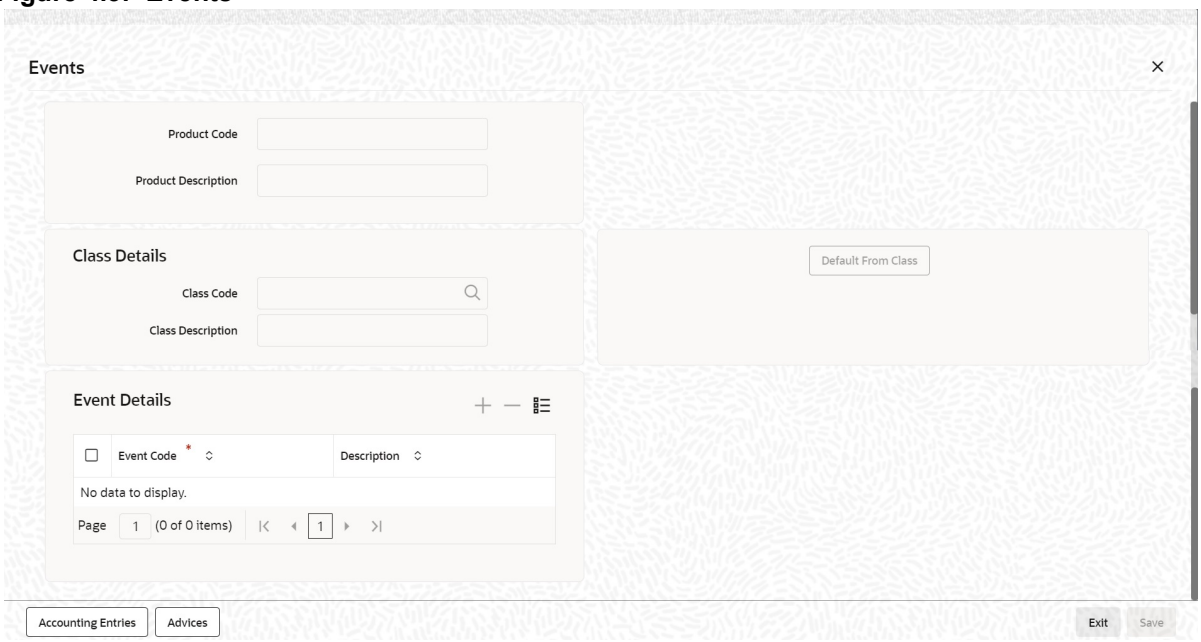
   The **Events** screen is displayed.

   Through Events screen, you can specify the details of the Accounting Entries and Advices that have to be generated for the events that take place during the life cycle of a bill.

   For more information on specifying Event Details, refer Product Definition User Manual under Modularity.

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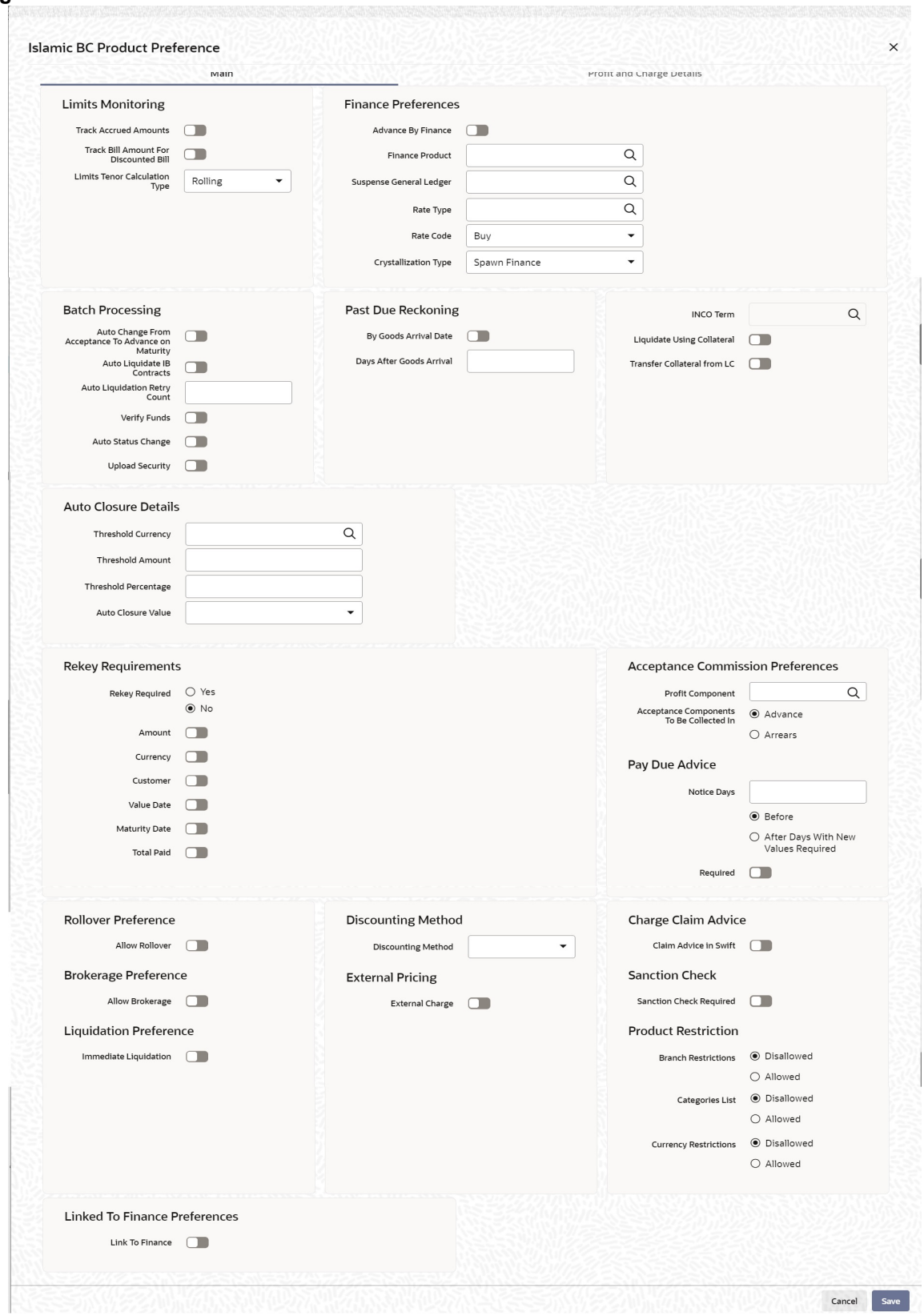
Figure 4.3: Events



6. On the **Islamic Bills & Collections Product Definition** click **Preference**.
   The **Islamic BC Product Preference** screen is displayed.

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Figure 4.4: Islamic BC Product Preference



The Preferences that you define for a product will be made applicable to all Bills involving the product.

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Preferences are the options available to you for defining attributes that will help distinguish a product. The preferences that you state will ultimately shape the product.

By default, a bill involving a product inherits all the attributes defined for the product. However, the attributes defined as the product's preferences can be changed for a bill.

Through this screen you can define preferences for the product you are creating.

Liquidation Preference: For an import sight PAY product, specify the preference for bill liquidation on single stage.

Immediate Liquidation: For an import sight PAY product, specify the preference for bill liquidation on single stage.

NOTE: For Immediate Liquidation product, charge/Tax/ICCF component should not be mapped to LIQD event.

7. On **Islamic BC Product Preference** screen, specify the fields in the **Main** tab.
   The Preferences that you define for a product will be made applicable to all Bills involving the product.
   For more information on the fields, refer to the below Field Description tables.

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Table 4.7: Islamic BC Product Preference - Main Tab - Field Description

Field	Description
Limits Monitoring Specify the following details:	
Track Accrued Amounts	You have to specify whether the accrued profit of bills that have not yet been paid should also be considered as the utilized amount for the purpose of credit administration. You can make more than one profit type of component applicable to a bill product. In such a case, one type is designated as the main profit. The following example illustrates how this concept works.
Track Bill Amount for Discounted Bill	Under a discounted bill, the profit that is calculated for the bill is deducted at the time of initiating the bill. For the purpose of limits tracking, you should indicate whether the actual bill amount or the discounted amount should be tracked, against the limit assigned to the customer under a Credit Line. Check against this field, to indicate that the actual bill amount should be considered for the purpose, of limits tracking. Leave it unauthorized to indicate that the discounted amount should be considered.
Limits Tenor Calculation Type	For tenor-based bills, you can indicate the type or manner in which the bill needs to be tracked. The tenor calculation type can be either of the following: • Fixed • Rolling If you indicate fixed for a tenor-based bill, throughout its tenor, it will be tracked against the relevant credit line.
Finance Preferences Specify the following details:	
Advance by Finance	Checking this option allows you to book finance. Finance booking is allowed only during final liquidation and is not allowed during partial liquidation of bill. Once you have opted for this option, you need to specify the finance product and the bridge GL in the consecutive fields under Finance Preference section. **NOTE:** You are allowed to create finance only for import bills that are of Acceptance type.

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Field	Description
Suspense General Ledger	To create finance, you need to transfer the principal from Bills to Finances. For this purpose, a Bridge GL has to be specified in this field. Select the GL from the option list. The Suspense GL selected as a part of the crystallization preferences is used as a bridge for transfer of the charges in bill contract transferred from the LC. **NOTE:** The system displays only GLs in the option list and will not display any customer accounts.
Finance Product	After opting to book finance, you need a finance product to create finance. Choose the finance product from the option list. The finance will be created using this product at the time of liquidating the bills. **NOTE:** Only Finance products will be displayed in the option list.
Rate Type	Select the appropriate rate type in case the charge components transferred onto the finance are in different from the finance currency, from the option list. This exchange rate will also be used in the case of the finance currency is different from the bill currency to arrive at the finance amount.
Rate Code	Select the appropriate rate code in case the charge components transferred onto the finance are in different from the finance currency, from the option list. This exchange rate will also be used in the case of the finance currency is different from the bill currency to arrive at the finance amount.
Crystallization Type	Select the type of bill crystallization from the drop-down list. The two values allowed here are Spawn Finance and Linked Contracts. • Spawn Finance – Selecting this indicates that the finance contract is to be spawned on the maturity date of the bill • Linked Contracts – Selecting this indicates that a finance will be manually linked to the bill **NOTE:** If the crystallization type parameter is set to – linked finance, the Auto liquidate Flag in the BC contract would be set to 'Y' and the user shall not be allowed to modify the same.
Default Asset Details	This check box is used to default the goods details from the Bills Contract to the multiple assets details of the loan. Check this box for the system to validate the following: • The flag Advance by Finance is checked. • The finance product linked has 'Multiple Asset' option checked with the Asset type as 'Goods Info' in its preferences.

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Field	Description
Past due Reckoning The Past Due Status preferences that you define for a product default to the bills processed under it.	
By Goods Arrival Date	In the **Islamic BC Product Preference**' screen, you can indicate if the past due status (of bill contracts entered under the product) should be determined with respect to the Goods Arrival Date.
Days after Goods Arrivals	If you opt to determine the past due status with respect to the Goods Arrival Date, you can enter the number of days vis-à-vis the Goods Arrival Date that should determine the past due status. The following example illustrates what this implies.
Batch Processing Specify the following details:	
Auto Change From Acceptance To Advance	A product to cater to the acceptance type of bills is being created. You can indicate whether the bills linked to this product, should be automatically converted into a payment type of bill, on its liquidation date.
Auto Liquidate IB Contracts on Maturity	Components of a bill can be liquidated automatically or manually. In the Product Preferences screen, you can indicate whether the mode of liquidation is to be automatic or manual under Batch Processing section. If the automatic mode of liquidation is specified, a bill will be automatically liquidated on the day it falls due, by the Contract Auto Liquidation function run as part of the BOD processing. If a bill for which you have specified auto liquidation matures on a holiday, the bill will be processed based on your holiday handling specifications in the Branch Parameters table. • If you have specified that the processing has to be done on the last working day before the holiday, a bill maturing on a holiday will be liquidated during the End of Day processing on the last working day. • If you have specified that the processing has to be done only up to the system date, the bills maturing on a holiday will be processed on the next working day, during the Beginning of Day process. If you do not specify auto liquidation, you have to give specific instructions for liquidation through the Manual Liquidation screen on the day you want to liquidate the bill.
Auto Liquidation Retry Count	Specify the Auto Liquidation Retry Count.

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Field	Description
Verify Funds	Check this option to check the available balance in settlement account of a bills contract during its auto liquidation. If you check this option, the system verifies the balance only to cover the bill amount. Charges associated with the bill liquidation will not be considered. If the account has insufficient funds during manual liquidation of a bills contract, the system does not generate advices to issuing bank and claiming bank. An error message is displayed in such instances. If the account has insufficient funds during auto liquidation of a bills contract, the system triggers LIQF event.
Auto Status Change	A status change is one in which the status of a bill changes from one to the next. If you specify that status changes have to be carried out automatically, the status of the bill will be changed after the specified number of days. If not, you have to change the status of a bill, through the bill processing function. In the Bills - User Defined Status Maintenance screen, you can specify whether the status change should be in the forward or reverse direction. Other details related to the status change can also be specified here. Even if automatic status change has been specified for a product and therefore a bill involving it, you can manually change the status of a bill, before the automatic change is due. It can be done through, the **Contract On-line Details** screen. If a product has been specified with manual status change, you cannot specify automatic status change, for a bill involving the product. **NOTE:** You will be allowed to specify whether automatic status change should be in the forward or reverse direction in the status maintenance screen only if you specify that automatic status change is allowed for the product.
Upload Security	This needs to be checked if the Bills contract is to be considered as Banker's Acceptance and uploaded as an instrument into the Securities module. The value date of the Bill would be the issue date of the Security and maturity date will be mapped to the redemption date of the security. The Bill amount will be uploaded as the initial and current Face Value of the security.
INCO Term	Specify the INCO Term. Alternatively, you can select from the option list.
Liquidate Using Collateral	Check this box to indicate that the bill should be liquidated using the collateral account instead of customer account if the collateral account has sufficient funds.

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Field	Description
Transfer Collateral from LC	Check this box to indicate that the collateral amount obtained during LI creation should be transferred to the Bill availed under LI proportionately. This flag is defaulted from product level and can be modified at contract level after which it cannot be changed.
Auto Closure Details	
Threshold Currency	Specify the valid currency.
Threshold Amount	Positive residual amount to be provided. Threshold amount is mandatory when Threshold Currency is provided. System validates the same. Value will be compared with the outstanding bill amount during Auto Closure Batch.
Threshold Percentage	Threshold percentage below 100 to be provided. Value will be compared with the outstanding bill amount during Auto Closure Batch.
Auto Closure Value	Possible Values of Auto Closure Value are a Blank – Default b Higher of Percentage and Amount c Lower of Percentage and Amount Auto Closure Value should be either Higher of Percentage and Amount or Lower of Percentage and Amount when both Threshold amount and Threshold Percentage is provided.
Rekey Requirements Specify the following details:	

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Field	Description
Rekey Requirements	All operations on a bill (input, modification, manual liquidation etc.) have to be authorized by a user other than the one who carried out the operation. Authorization is a way of checking the inputs made by a user. All operations on a bill, except placing it on hold, should be authorized before you can begin the End of Day operations. As a cross-checking mechanism to ensure that you are invoking the right bill for authorization, you can specify that the values of certain fields should be entered before the other details are displayed. The complete details of the bill will be displayed only after the values to these fields are entered. This is called the rekey option. The fields for which the values have to be given are called the rekey fields. If you indicate positively for the cross-checking mechanism, you should also specify the fields that will have to be re-keyed at the time the contract is authorized. You can specify any or all of the following as rekey fields: • Amount • Currency • Customer • Value date • Maturity date • Total Paid If no re-key fields have been defined, the details of the bill will be displayed immediately once the authorizer calls the bill for authorization.
	This facility has been incorporated as a safety measure. It is advisable to indicate positively in these fields as the possibility of human error cannot be discounted. For instance, let us assume that the value date has been input incorrectly for a bills contract. You have specified Yes at the Rekey Required field and checked on Value date under it. At the time when the contact is being authorized this field will have to be re-keyed and the error that could have otherwise been overlooked can be corrected.
Acceptance Commission Preferences For incoming bills in the acceptance stage, you can collect Acceptance commission. This is different from main profit and compensation profit applicable to advance bills. Acceptance profit can be either fixed profit or floating profit or special profit.	

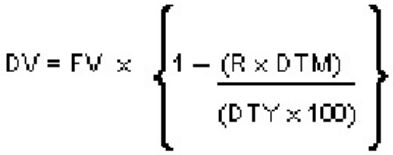
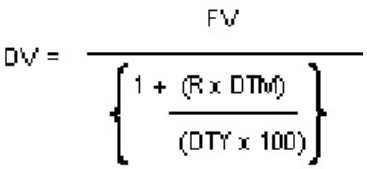
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Field	Description
Profit Component	To compute and accrue acceptance commission, you need to associate a profit component. Select the profit component from the option list. All profit components maintained through the product 'ICCB Details' screen are made available here. During acceptance, you have not funded your customer. If you select an acceptance profit commission component here and click on the **OK** button, system checks whether the Consider as Discount option is checked at the corresponding product **ICCB Details** screen. If checked, system does not allow you to save the same. It gives you an error message. This is because you do not compute IRR during the acceptance stage.
Acceptance Components To Be Collected In	After choosing the profit component, you need to specify the mode in which the Profit is to be collected. Indicate this by choosing either: • Advance • Arrears **NOTE:** Acceptance commission fields are enabled only for Incoming Acceptance Bills. Acceptance Commission is not considered as the Main Profit component or the Compensation component.
Pay Due Advice Specify the following details:	
Notice Days	Specify the number of days before/after maturity when the advice should be generated under Pay due Advice Preference section. The advice will be automatically generated as part of BOD for all Incoming Collections associated with the product based on the preferences that you specify.
Required	Specify the number of days before/after maturity when the advice should be generated. The advice will be automatically generated as part of BOD for all Incoming Collections associated with the product based on the preferences that you specify. Refer to the chapter titled Automatic Processes of this User manual for the procedure to manually generate a Payment due Advice before the automatic generation date.
Allow Rollover Specify the following details:	

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Field	Description
Allow Rollover	For a Bills product, you can specify whether bill contract can be rolled over into a new bill if it is not liquidated on its Maturity Date under Rollover Preference section. Checking this box will indicate that the rollover is allowed for the bill, involving the product you are defining. Once you specify this option, the system allows you to change/extend the rollover to a new maturity date. Rollover is possible on maturity date or after maturity date. However, rollover option is enabled only when: • The IB product is an import bill with operation as 'Advance' • The IB product is an import bill with operation as Acceptance and Acceptance to Advance option is enabled. However the bill can be rolled over only when the current operation is advance and not when it is in the acceptance stage. • Both the above products have profit collection type specified as Arrears For handling Rollover, you will have to maintain two events and associate the relevant accounting roles and amount tags while defining the Bills Product. The two events are: • ROLL – Triggered on Old Bills Contract • INIT – Triggered on New Bills Contract see *Accounting Entries*.
Discounting Method Specify the following details:	
Discounting Method	As a product preference, you have to specify the discounting method that would be applicable when discounting a bill.

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Field	Description
Discounted (Straight Discounting basis)	The following formula will be used for calculating the discounted value:  In the formula above, • DV = Discounted Value • FV = Face Value • R = Discount Rate • DTM = Days to Maturity/Number of Days • DTY = Number of Days in a year
True Discounted (Discount to Yield basis)	In the Discount to Yield method, the following formula will be used:  In the formula above, • DV = Discounted Value • FV = Face Value • R = Discount Rate • DTM = Days to Maturity/Number of Days • DTY = Number of Days in a year In the True Discounted method, the profit will be computed on the discounted value and not on the Bill Amount. **NOTE:** This option will be available for selection only if you choose the Profit Collection Type as Advance.
Charge Claim Advice Specify the following details:	
Claim Advice in Swift	Check this box to indicate that the Charge Claim Advice (CHG_CLAIM_ADV) that gets generated as part of LQ EOD batch should be in Swift MT799/MT499 Format.
Brokerage Preference Specify the following details:	

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Field	Description
Allow Brokerage	Under Brokerage Preference section, check this box to indicate that brokerage should be applicable to all the contracts under this product.
External Pricing Specify the following details:	
External Charge	Check this box to indicate that external charges can be fetched from external pricing and billing engine for contracts created under this product.
Linked To Finance Preferences Specify the following details:	
Link To Finance	Check this box if you want to link an export bill contract to a finance. This is defaulted from the product level. You are allowed to modify this.
Sanction Check Specify the following details:	
Sanction Check Required	Under Sanction Check section, check this box to indicate that sanction check is applicable for the product. This indicates whether any transaction booked using the product is subject to Sanction Check or not. If Sanction Check Required flag is checked, then the event SNCK should be maintained. System will check the MT400 message related maintenance is available at product level. If the maintenance is not available and if the Sanction Check Required check box is enabled, then the system will throw an error. **NOTE:** Sanction check is applicable only for Import Bills. If sanction check is enabled for other product categories, then the system will throw an error.
Duplicate Check	Specify the Duplicate check preferences as below:
Contract Amount	Check this box to indicate that system should check if same contract amount (along with other field, as applicable) exist in some other contracts'. **NOTE:** It is a mandatory field to be checked, if duplicate check is required.
Currency	Check this box to indicate that system should check if same contract currency (along with other field, as applicable) exist in some other contracts'. **NOTE:** It is a mandatory field to be checked, if duplicate check is required.

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Field	Description
Counter Party	Check this box to indicate that system should check if there is an existing contract with same counterparty (along with other field, as applicable). **NOTE:** It is a mandatory field to be checked, if duplicate check is required.
Other Party Name	Check this box to indicate that system should check if there is an existing contract with same other party name (along with other field, as applicable).
Product Code	Check this box to indicate that system should check if a contract with same product code (along with other field, as applicable) exist.
Transaction Date	Check this box to indicate that system should check if a contract with same transaction date (along with other field, as applicable) exist. **NOTE:** It is a mandatory field to be checked, if duplicate check is required.
NOTE: System will sought an override message when it finds a duplicate contract with same details as ticked above. Also, If Duplicate check is not required, all the boxes should be unchecked.	
Product Restriction Specify the following details:	
Branch Restrictions	Indicate whether you want to create a list of allowed branches or disallowed branches by selecting one of the following options: • Allowed • Disallowed
Currency Restrictions	Indicate whether you want to create a list of allowed currencies or disallowed currencies by selecting one of the following options: • Allowed • Disallowed
Categories List	Indicate whether you want to create a list of allowed customers or disallowed customers by choosing one of the following options: • Allowed • Disallowed

The system posts the following accounting entries when rollover is initiated manually on the bills contract:

Table 4.8: Accounting Entries

Event	Dr./Cr. Indicator	Accounting Role	Amount Tag
ROLL	DR	ROLL_BRIDGE_GL	PRINCIPAL_ROLL
ROLL	CR	ADV UNDER LCS	PRINCIPAL_ROLL

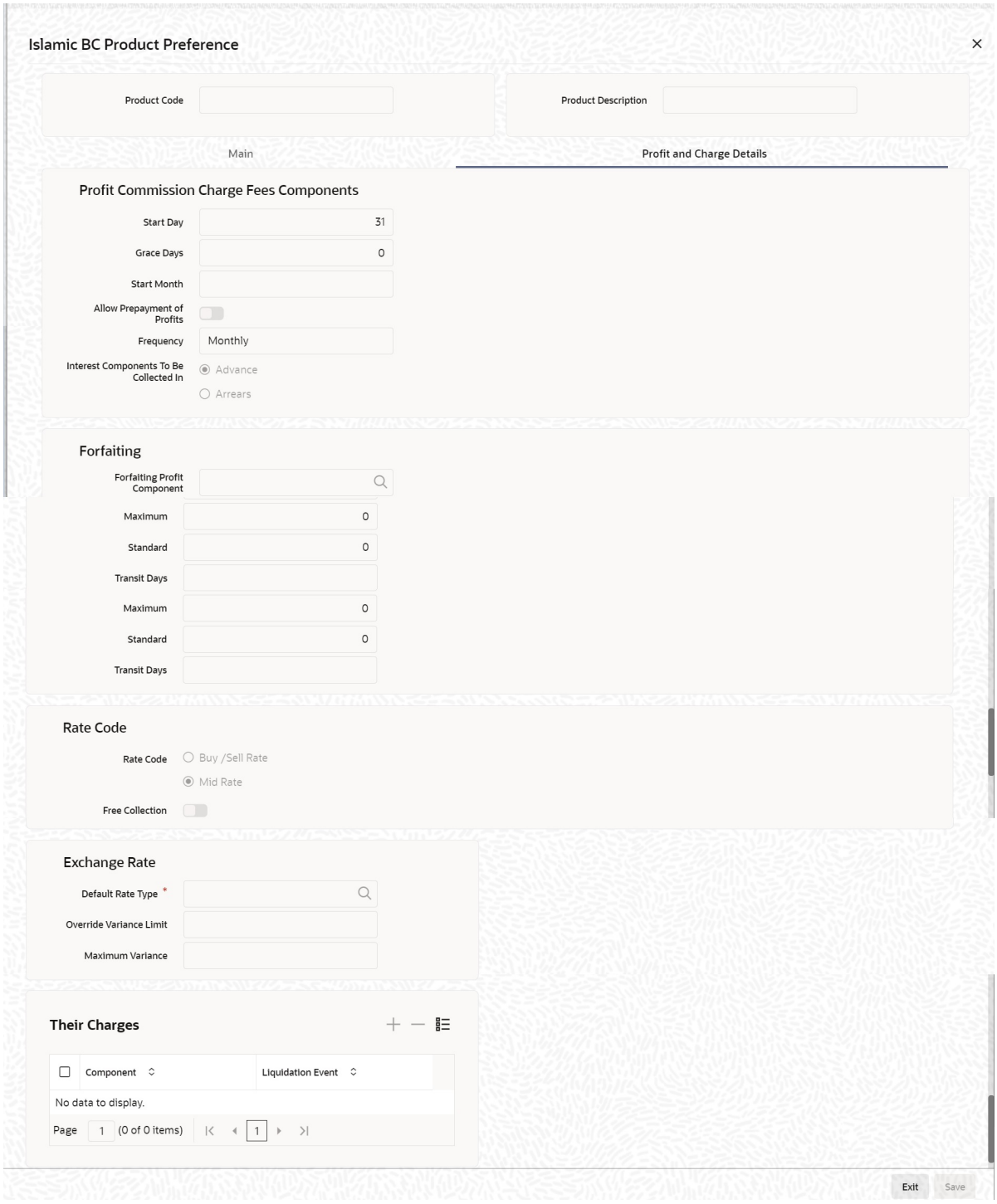
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Event	Dr./Cr. Indicator	Accounting Role	Amount Tag
INIT	DR	ADV UNDER LCS	PRINCIPAL_ROIN
INIT	CR	ROLL_BRIDGE_GL	PRINCIPAL_ROIN

8. On **Islamic BC Product Preference** screen, click the **Profit and Charge** Details tab.
   STEP RESULT: The **Profit and Charge Details** section appears.

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Figure 4.5: Profit and Charge Details



9. On the **Profit and Charge Details** tab, specify the details.
For more information on the fields, refer to the below Field Description tables.

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Table 4.9: Islamic BC Product Preference - Field Description

Field	Description
Profit Commission Charge Components Specify the following details:	
Start Day	In the case of monthly, quarterly, half yearly or yearly accruals, you should specify the date on which the accruals have to be done during the month. For example, if you specify the date as 30, accruals will be carried out on that day of the month, depending on the frequency. If you want to fix the accrual date for the last working day of the month, you should specify the date as 31 and indicate the frequency. If you indicate the frequency as monthly, the accruals will be done at the end of every month. That is, on 31st for months with 31 days, on 30th for months with 30 days and on 28th or 29th, as the case may be, for February. If you specify the frequency as quarterly and fix the accrual date as 31, the accruals will be done on the last day of the month at the end of every quarter. It works in a similar manner for half-yearly and yearly accrual frequency.
Grace Days	The grace period specifies the period after the repayment date, within which the compensation profit (if one has been defined for the product) will not be applied, even if the repayment is made after the due date. This period is defined as a specific number of days and will begin from the date the repayment becomes due. Compensation profit will be applied, on a repayment made after the grace period. The compensation profit will be calculated for the entire period it has been outstanding (that is, from the date the payment was due).
Start Month	If you set the accrual frequency as quarterly, half yearly or yearly, you have to specify the month in which the first accrual has to begin along with the date.
Allow Prepayment of Profits	Check this box to Allow Prepayment of Profits.

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Field	Description
Frequency	Apart from the bill amount, a bill can have other components, such as profit, charges or fees. They can be accrued over the tenor of the bill. The frequency, at which these components should be accrued, can be specified as a Product Preference. The attributes of the other components are defined in the ICCB sub-system of Oracle Banking Trade Finance. However the frequency with which the components should be accrued is specified in this screen. The system carries out automatic accruals at the frequency specified by you, as part of the End of Cycle processing. However, if the accrual date falls on a holiday, the accruals are done as per your holiday handling specifications in the Branch Parameters screen: • You could have specified that automatic events for a holiday(s) are to be processed on the working day before the holiday. The accruals falling due on a holiday(s) will be then processed during End of Day processing on the last working day before the holiday. You could have specified that the automatic events for a holiday(s) are to be processed on the working day following the holiday; the automatic events falling due on a holiday(s) will be processed on the next working day, during the Beginning of Day processing. The frequency can be one of the following: • Daily • Monthly • Quarterly • Half yearly • Yearly

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Field	Description
Interest Components to be collected in	You can have the interest collected in one of the following ways: Advance - When interest is to be collected in advance, it will be collected at the time of initiating the bill. For example, you have purchased a bill on Jan 10th and set it up as having interest to be collected in advance. In this case 10th is the transaction date of the bill. Therefore, the interest amount due on the bill is collected on Jan 10th. **NOTE:** If you opt to collect interest in advance, you can also specify the discounting method applicable on the bill. This is discussed in the section titled 'Specifying the Discounting Method' of this chapter. Arrears - If the interest component of a bill is to be collected in arrears, the interest is collected on the maturity date of the bill. For example, you have discounted a bill on 10 January 1999, which matures on 31 April 1999. You have specified that the bill is to be collected in arrears. In this case, on 31 April 1999, which is the expiry date of the bill, the interest amount due on the bill, will be collected.
Interest Components To Be Collected In	After choosing the profit component, you need to specify the mode in which the Profit is to be collected. Indicate this by choosing either: • Advance: If the profit component of a bill is to be collected in arrears, the profit is collected on the maturity date of the bill. • Arrears: When profit is to be collected in advance, it will be collected at the time of initiating the bill.
Forfaiting Specify the following details:	
Forfeit Profit Component	For bills that can be forfeited, you need to specify the profit component at the product preference level. The adjoining option list displays all the profit components (except the main profit component) attached to the product. You can select the appropriate one.
Tenor (In Days) You can set the Standard, Minimum and the Maximum limits for tenor based bills. The tenor details that you specify for a bill product, is always expressed in days.	
Minimum	You can fix the minimum tenor of a product. The tenor of the bills that involve the product should be greater than or equal to the Minimum tenor that you specify.

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Field	Description
Maximum	You can fix the maximum tenor of a product. The tenor of the bills that involve the product should be less than or equal to the Maximum tenor that you specify.
Standard	The standard tenor is the tenor that is normally associated with a bill, involving a product. The standard tenor of a bill is always expressed in days and is applicable to all bills involving the product. If you do not specify any specific tenor while processing a bill, the standard tenor will be applicable to it. However, the standard tenor applied on a bill can be changed during bill processing. **NOTE:** You can create a product with the standard tenor as zero. While processing a bill involving such a product, you will need to specify the maturity and the expiry date of the bill. If you attempt to save the bill without entering the expiry or maturity date you will be prompted for an override.
Transit Days	The transit days is used to compute the maturity date of the bill. Enter the transit days for the bill. The system does not allow you to save the record in case the transit day exceeds the standard tenor.
Rate Code Specify the following details:	
Buy/ Sell Rate	Select this option if you want to specify Buy/Sell rate for exchange under Rate Code Details.
Mid Rate	If it is a cross currency bill the exchange rate that has to be used for conversion can be mentioned as MID/BUY/SELL rate. Select this option if you want to specify the exchange rate as Mid rate.
Free Collection	Check this option if you wish to use the product for free collection.
Exchange Rate Specify the following details:	

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Field	Description
Default Rate Type	You can specify the exchange rates that are to be picked up and used for, liquidating the Bill Amount, Profit and Charge components of a bill under Exchange Rate Related Details section. You can indicate that the standard rate prevailing, as of the issue date of the bill should be used. You can also specify an exchange rate of your choice. The possible values for the rate pickup are: • As per Standard rate • As input in the Contract If you specify 'As input' in the contract, then the system computes the components of the bill, based on your input in the Exchange rate field, in the Bills Contract Main screen. If you choose 'As per standard rate' the system computes the applicable components, by picking up the exchange rates as of the transaction date, from the Currency table maintained in the Core Services module of Oracle Banking Trade Finance. **This field is mandatory.**
Override Variance Limit	For a Bills product, you can specify the exchange rate type to be used to process the bill amount, the profit, or charge components of the bill. At the time of entering a contract involving a product, you have the option of, changing the exchange rate defaulted from the product and specifying an exchange rate, of your choice. The exchange rate variance is applicable only if you have decided to change the standard rate defaulted from the currency table and if the contracts linked to the product involves a foreign currency. You can specify the minimum and maximum limit by which, the exchange rate entered for contracts involving this product can exceed the standard exchange rate. Specify the minimum percentage over which you can exceed the normal exchange rates.
Maximum Variance	Specify the maximum percentage up to which you can exceed the normal exchange rate.
Other Details Specify the following details:	
Their Charges	Specify the charge component for the charges that are due to the counterparty bank.

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10. On the **Islamic Bills & Collections Product Definition,** click the **Charges** button.
STEP RESULT: The **Charge Details** screen is displayed.

Charge Details screen gives the charge component for the charges that are due to the counterparty bank.

The steps involved in processing charges for a contract, that is defining charge rules, defining charge classes, associating charge classes with a product, and amending charge details to suit a contract are explained in the Building Charge Components User Manual.

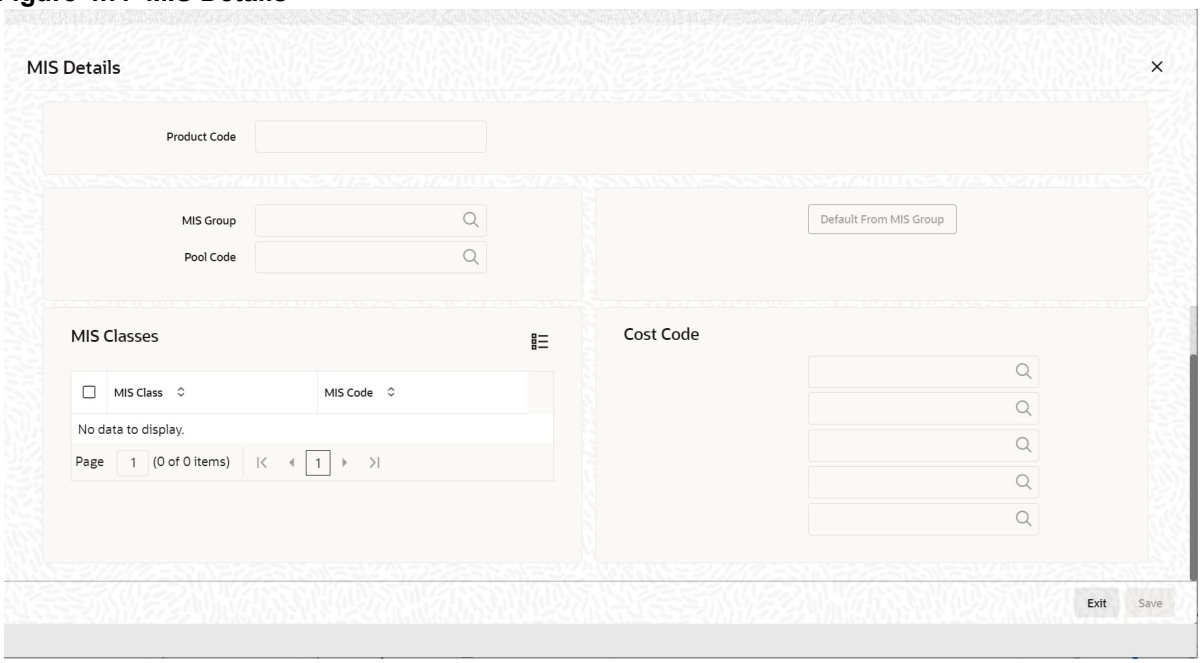
Figure 4.6: Charge Details



11. On the **Islamic Bills & Collections Product Definition**, click **MIS**.
STEP RESULT: The **MIS Details** screen is displayed.

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Figure 4.7: MIS Details



For more information on specifying MIS Details, refer Product Definition User Manual under Modularity.

12. On the **Islamic Bills & Collections Product Definition**, click **Profit**.
STEP RESULT: The **ICCB Details** screen is displayed.

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Figure 4.8: ICCB Details

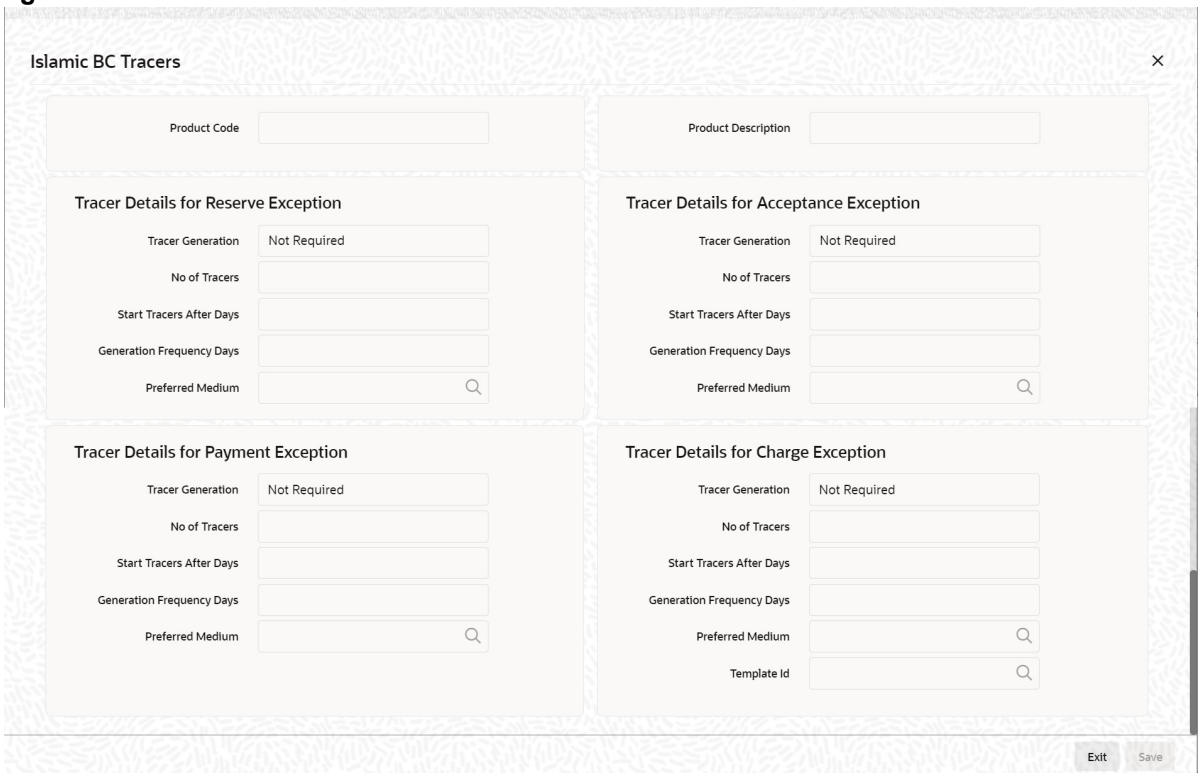


For more information on specifying ICCB Details, refer Interests User Manual under Modularity.

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13. On the **Islamic Bills & Collections Product Definition,** click **Discount Accrual**.
STEP RESULT: The **Discount Accrual Preference Association** screen is displayed.

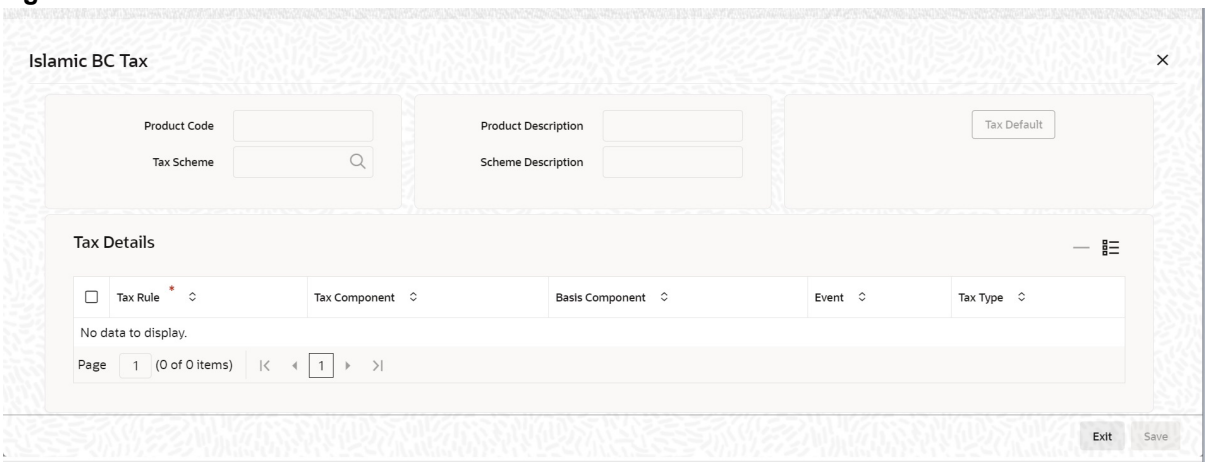
Figure 4.9: Discount Accrual Preference Association



For more information on discount accruals, refer to the chapter titled Defining Discount Accrual Classes in this manual.

14. On the **Islamic Bills & Collections Product Definition,** click **Tax**.
STEP RESULT: The **Islamic BC Tax** screen is displayed.

Figure 4.10: Islamic BC Tax

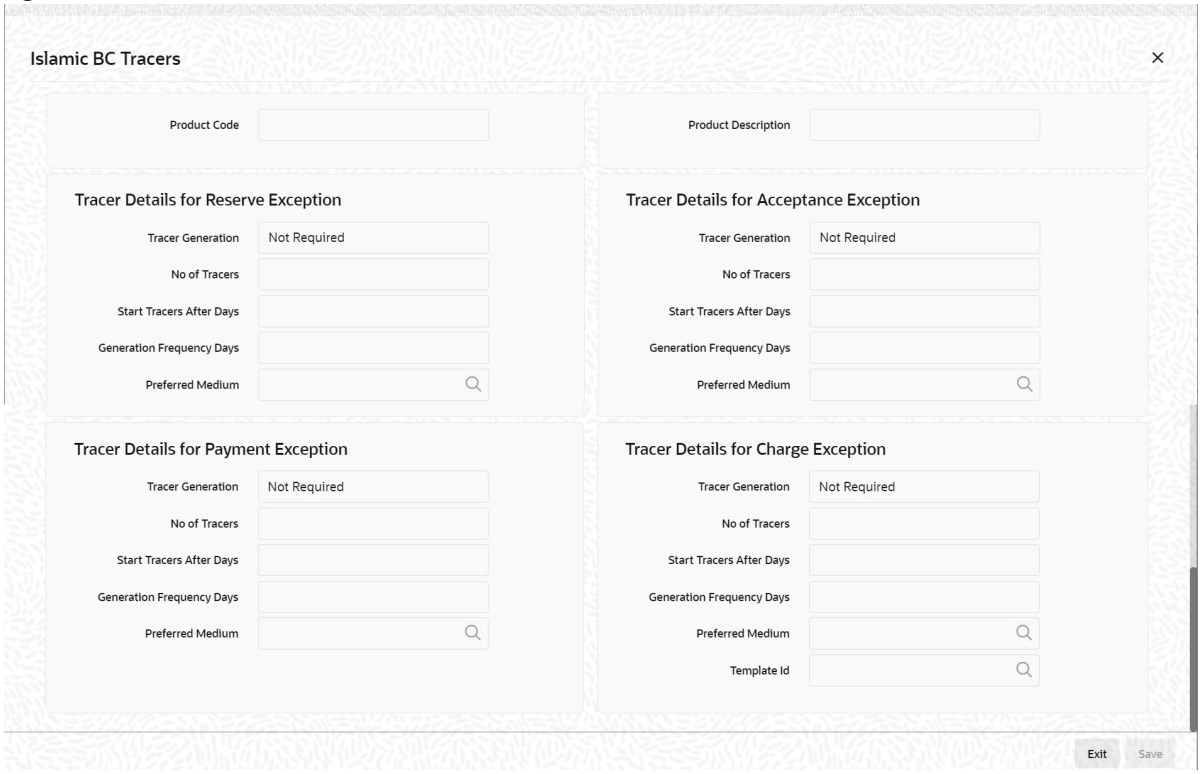


15. On **Islamic BC Tax** screen, indicate the tax schemes that are applicable to the product you are creating and click **OK**.
For more information on specifying Tax details, refer Tax User Manual under Modularity.

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16. On the **Islamic Bills & Collections Product Definition,** click **Tracers**.
The **Islamic BC Tracers** screen is displayed.

Figure 4.11: Islamic BC Tracers



For more information on specifying Tax details, refer Tax User Manual under Modularity.

Tracers are reminders, sent to various parties involved in a bill indicating that an exception that has occurred, while processing the bill.

In this screen, you can capture tracer details for the following exception events:

- Payment Exception
- Acceptance Exception
- Charge Exception
- Reserve Exception

Reserve Exception – sent by negotiating bank (for bills under LC), if discrepancies are noted and negotiation is done under reserve (right of recourse). The tracers are for reminding resolution of the discrepancies and get stopped when the respective discrepancy is marked as resolved.

The details specified for the product involved in the bill will be defaulted to the contract. You can change the defaults to suit the requirements of the bill you are processing.

17. On **Islamic BC Tracers** screen, specify the fields, and then click **OK**.
For more information on the fields, refer to the below Field Description table.

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Table 4.10: Islamic BC Tracers

Field	Description
Tracer Generation	You can indicate whether the exception tracer is applicable to the bill you are processing. You can select one of the following options: • Required - If you specify that a tracer is applicable to a bill, you should also specify the number of tracers that should be generated, for the exception • Not Required - You can select this option to indicate that the exception tracer is not applicable, to the bill you are processing • Till resolved - If you indicate that the tracer should be generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is because the tracer will be generated at the frequency that you specify, until the exception is resolved.
No. of Tracers	If you have indicated that the tracer is applicable, to the bill you are processing, you should also specify the maximum number of tracers that should be generated, for each of the exception events. By default, the first tracer for all authorized bills linked to this product, will be sent after the number of days that you prescribe, for the product.
Start Tracer after Days	Exception tracers can be generated, only after the maturity date of the bill. While creating a product, you have also indicated the number of days that should elapse after the Bill matures on which the first tracer should be generated.
Generation Frequency Days	You can specify the frequency (in days), with which the tracer should be sent to the concerned parties, involved in the bills linked to this product.

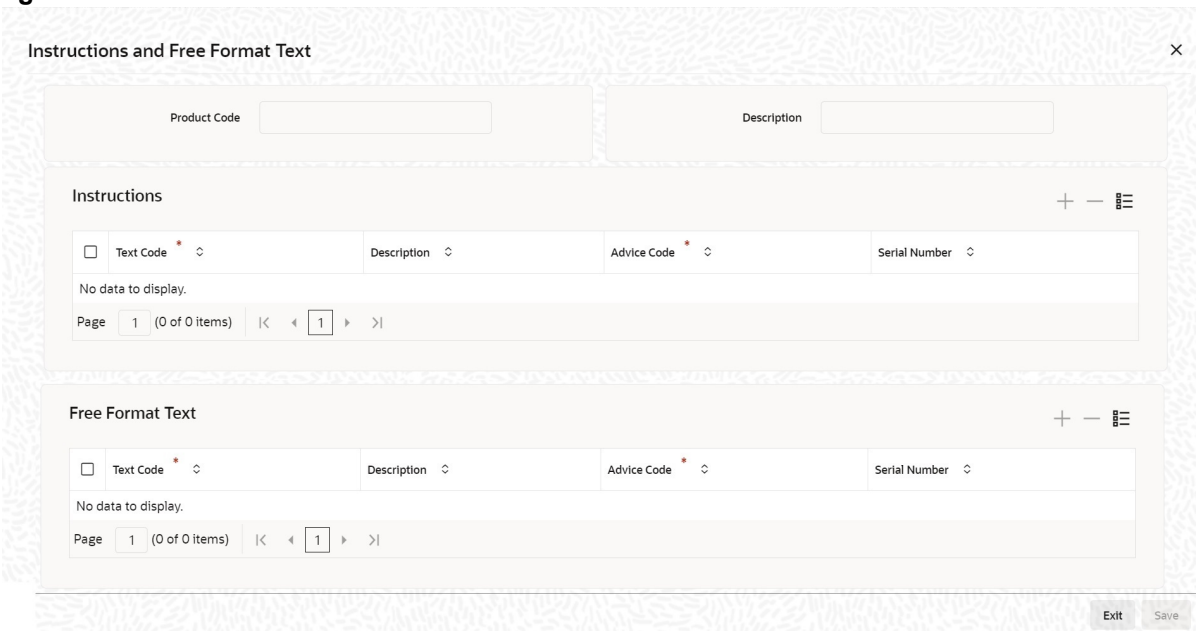
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Field	Description
Preferred Medium	For each of the exception tracers that you specify, indicate the preferred medium through which the tracer should be generated to the concerned party. For a bill involving the product, you can change the medium that is defaulted. The medium you specify here is only the preferred medium, for the exception tracer.
Template ID	Specify the template related to MT799 or MT499 message types. The adjoining option list displays all the templates related to MT799 (if it is under LI) or MT499 (if it is not under LI) message types defined in the Swift FFT Template Screen Maintenance screen. You can choose the appropriate one. This field is mandatory if the Tracer Generation is indicated as Required and Preferred Medium as SWIFT. This Template id is used while generating Charge and Commission Tracer (CHG_COM_TRACER) in MT799/MT499 swift format as part of LQ EOD Batch if the 'Preferred Medium' is 'SWIFT'. For further details on Swift FFT Template Screen Maintenance screen, refer the section Maintaining SWIFT FFT Template in the Defining Free Format Messages chapter in the Messaging System User Manual.

18. On the **Islamic Bills & Collections Product Definition,** click the **Free Format Text** button.
    The **Instructions and Free Format Text** screen is displayed.

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Figure 4.12: Instructions and Free Format Text



Free Format Texts (FFTs), Instructions applicable to the product you are creating can be defined here. These FFTs and Instructions can appear along with the advices that are generated, during the life-cycle of the Bills linked to this product.

19. Specify the FFTs that are applicable, to the bills product you are creating

    A list of the standard FFTs that can accompany a bill is maintained in the Free Format Text Maintenance screen. You can select an FFT code from the predefined list of FFTs. The description associated with the FFT code you have selected will be displayed.

    More than one of the predefined FFTs can be specified for the product you are creating. The FFTs, including the other details that you define for it will be defaulted to all bills involving this product.

    While entering a bill contract involving this product, you can however, add to or delete from the defaulted list of FFTs.

20. Specify whether the FFT should appear in the Advices Sent for the Bill.

    You have an option to specify whether the FFT or instruction is for the internal reference of the bank or should it appear on the advices generated, for the bills linked to the product.

    If you do not specify an advice code for an FFT or instruction it is assumed that it is for the internal reference of the bank. If the FFT is to appear on the advices, you can specify the advice on which, the FFT or Instruction should be printed. Select an advice code from the list of the advices that you specified for the product, in the Advices screen.

    After you have specified details for an FFT, click add icon to add it to the list of FFTs, for the product.

21. Click **Delete** icon to delete a FFT from the screen.

22. Indicate whether advice processing charges need to be collected.

    Oracle Banking Trade Finance provides you with the facility to automatically debit customers of the charges you incur in sending them advices over different media types. When creating a product, you can set up these charges. However, when processing a contract, you can opt to waive these charges.

    At the time of saving a contract, the system displays the Product Event Advices Maintenance screen wherein you will be allowed to:

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- Suppress an advice from being sent
- Change the Priority of the advice
- Indicate that charges have to be collected from the receiving party.

Figure 4.13: Advices



If you indicate that the customer is the receiver of charges, the system automatically locates the relevant Receiver, Media and Country combination from the available Charge Maintenance Details records, and deducts the charge amount associated with the particular combination. The Charge amount is deducted from the customer account in the specified currency.

NOTE: If you have not maintained a Charge Maintenance Details record for the particular customer, the system uses the wild card entry type record to deduct the charge amount.

23. Specify Instructions Details.

    Through this screen, you can specify the instructions that are applicable to the Bills product you are creating. A list of the standard instructions that can accompany the bill is maintained in the **Instructions Codes Maintenance** screen. Select an Instruction code from the list of instructions maintained earlier.

    More than one of the predefined Instructions can be made applicable to the product you are creating. The instructions, including the other details that you define for it, will be defaulted to all bill contracts, involving this product.

    However, while entering a bill involving this product, you can add to or delete from the defaulted list of instructions.

24. Specify if the Instruction should Appear in the Advices Sent for the Bill.

    You have the option to specify whether the instruction is for the internal reference of your bank or should it appear on the advices generated for the bills linked to the product.

    If you do not specify an advice code for an instruction it is treated as an internal instruction. If the Instruction is to appear on the advices, you can specify the advice on which, the Instruction should be printed. You can select an advice code from the list of the advices in the Advices screen.

    After you have specified details, of the Instructions applicable to a product, click **Add** icon to add it to the list of instructions, for the product.

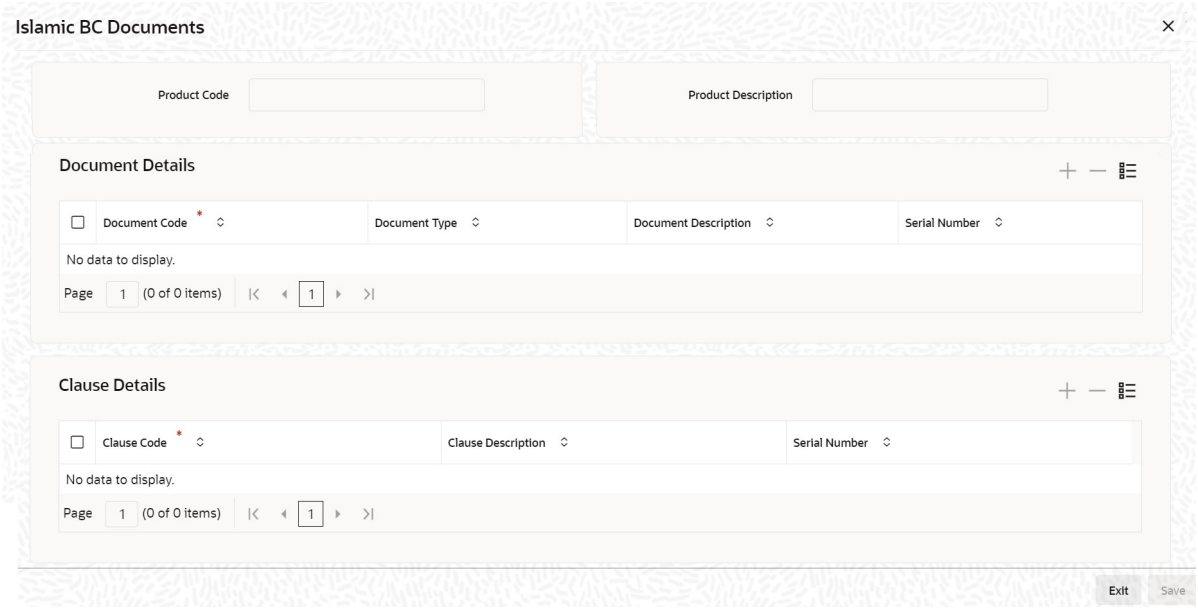
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25. Click the **Delete** icon to delete an instruction from the screen.
26. On the **Islamic Bills & Collections Product Definition** click the **Document** button.

    STEP RESULT: The **Islamic BC Documents** screen is displayed.

    In addition to the Instructions and FFTs that you specify for a product, you can also specify the documents and clauses.

Figure 4.14: Islamic BC Documents



27. Specify the documents applicable to the product you are creating

    The documents that can be associated with a bill are broadly classified into:

    - Transport documents
    - Insurance documents
    - Invoices
    - Other documents (includes packaging list, certificate of origin and so on).

    There are certain standard documents that are required, under a documentary bill. You can specify the documents that are applicable to the bills that are linked to the product.

    A list of the standard shipping documents that can accompany the bill is maintained in the Documents Maintenance screen. Along with these documents, you will also be provided with a predefined list of documents.

28. Select a document code from the list of documents maintained earlier.

    You can specify more than one of the predefined documents, for the product you are creating. All the documents that you define for the product will be defaulted to all the bills involving this product. However, while entering a bill you can add to or delete, from the defaulted list of documents.

    STEP RESULT: The description and the document type associated, with the code you have selected will be displayed.

29. Click **Add** icon to add it to the list of documents, applicable to the product.
30. Click **Delete** icon to delete a document from the product.

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31. Specify the Clauses that should Accompany the Document.

    A clause is a statement that can accompany a document, sent under a bill. After indicating the documents applicable to a product, you can specify the related clauses that should accompany the document.

    A list of the standard clauses that can accompany a document required under a bill is maintained in the 'Clauses Maintenance' screen.

32. From the predefine list of clauses, select the clauses applicable. You can attach more than one clause, to a document that you have specified, for a bills product.

    By default, all the clauses including the number of copies that you specify for the product will be sent for all bills involving this product. However, while entering a bill, you can add to or delete, from the defaulted list of clauses.

33. After you have specified details of the clause, click **Add** icon to add it to the list of clauses, for the document.

34. Click the **Delete** icon to delete a clause from the screen.

35. On the **Islamic Bills & Collections Product Definition**, click the **Status** button.

    An Active status is automatically allotted to a bill on its initiation. However, a bill on which payment has not been made, on the due date can pass through more than one status.

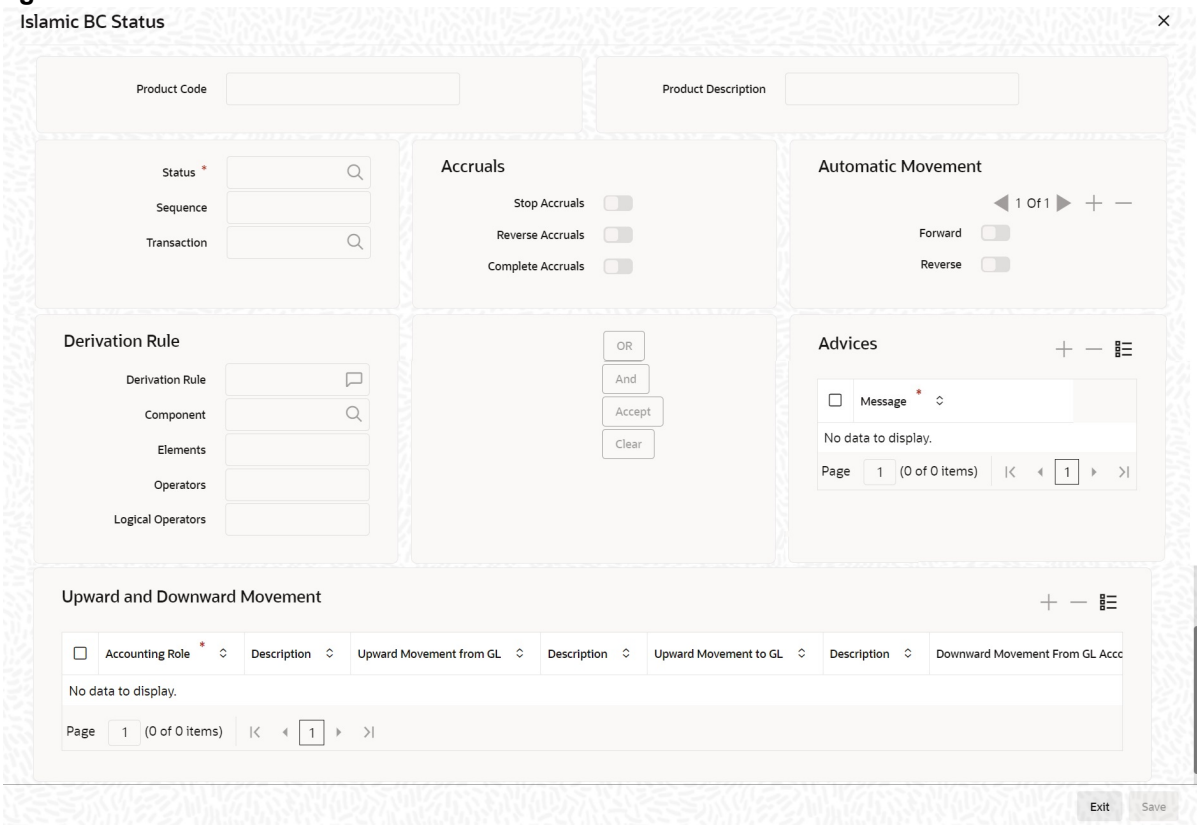
    You can define attributes for each status through the User Defined Status Maintenance screen. These attributes are:

    - The number of days for which a bill should stay in a particular status, after its repayment date has been reached
    - Whether the GL under which it is reported should be changed when there is a status change
    - The new GL under which it should be reported

    The **Islamic BC Status** screen is displayed.

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Figure 4.15: Islamic BC Status



36. On **Islamic BC Status** screen, specify the fields, and then click **OK**.
For more information on the fields, refer to the below Field Description table.

Table 4.11: Islamic BC Status - Field Description

Field	Description
Status	This is the sequence in which, a bill should move to the status you are defining. Usually, more than one status is defined for a product. In this context, you should indicate the sequence in which a bill moves from status to status. You can also specify the number of days after a repayment falls due that a component has to be moved to the status you are defining. In case of a component for which repayment is due; you can specify the number of days after the Maturity date, on which the component should be moved, to the status being defined. **This field is mandatory.**

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Field	Description
Transaction	When the GL under which a component is reported is changed along with the status of a bill, an accounting entry is passed. This accounting entry will be to transfer the component from one GL to another. A Transaction Code is associated with every accounting entry in Oracle Banking Trade Finance. You should indicate the Transaction Code to be used for the GL transfer entries, involved in the status change.
Stop Accrual	You can indicate that accruals (on all accruable components of the bill), should be stopped, when the bill moves to the status being defined. By doing so, you can ensure that your Receivable accounts, for profit and other components, are not updated for a bill on which repayment has been defaulted.
Reverse Accrual	You can indicate that the outstanding accruals (where a component has been accrued but not paid) on the bill should be reversed when it moves to the status that you are defining. If you specify so, the accrual entries passed on the bill, will be reversed when the status change is carried out. **NOTE:** Future accruals should necessarily be stopped, if those done till the date of status change have to be reversed.
Complete Accrual	Check this option to complete accruals.

37. Indicate if Status Changes have to be carried out Automatically.

A forward status change is one in which the status changes from one to the next. In our example, the movement from Active to PDO, PDO to NAB and NAB to Write Off are forward changes.

A reverse status change is one in which the status changes from present status to the previous. Such a situation arises when a payment is made on a bill with a status other than Active.

If you specify that forward changes have to be carried out automatically, the status of the bill will be changed, after the specified number of days. If not, you have to change the status of a bill through the bill processing function. Even if automatic status change has been specified for a product and therefore a bill involving it, you can manually change the status of a bill before the automatic change is due. You can do it through the, Contract On-line Details screen.

If a product has been specified with manual status change, then you cannot specify automatic status change for a bill involving the product.

If you specify, that reverse changes have to be carried out automatically, the status will be changed when a payment is made on a bill with a status, other than Active. If you specify that reverse changes should not be

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automatic, the status remains unchanged, even if a repayment is made on the bill. The status has to be changed by you through the, Contract Processing function.

A reverse change may also become necessary, when the number of days of default is increased for a product.

If you specify that forward changes or reverse changes have to be carried out automatically,

the status changes will be carried out by the Automatic Contract Update function during BOD processing. This is done on the day the change falls due. If the day on which the forward or reverse status change is due happens to be a holiday, then, the processing would depend upon your specifications in the Branch Parameters screen.

If you have not specified that the forward or reverse changes should be carried out automatically, the status remains unchanged till you change it for a bill, through the Contract Processing function.

38. Generate the Advices for a Status change.

    You can specify whether an advice has to be generated to inform the customer about the status change of the bill. You can also specify the kind of advices, to be generated.

    You can generate advices, to notify the customer of the forward status change and possibly urge him to take action, to make the payments for liquidating the outstanding components.

    You can specify the advice or message that you want sent to the customer, when a bill moves automatically (forward) into the status you are defining. These messages or advices are maintained by the messaging sub-system of Oracle Banking Trade Finance.

39. Specify the Number of Days for a Status Change.

    The number of days after which, a component should be moved to a particular status can vary for each of the components of the bill.

    The number of days is always counted as calendar days, from the maturity date specified for the bill. The following example illustrates how this concept works:

40. Change the GL under which the Bill is Reported.

    You may have a GL structure under, which bills in the Active status are reported in on GL, while those with defaulted payments are in different GLs, depending on their status.

    For example, the GL structure for Discounted bills for 45 days could be as follows:

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Table 4.12: GL Structure

Status	GL
Active	1001ASSF
PDO	1001ASSF
NAB	1110ASSC
WO	1111ASSE

For each component, you should indicate the GL to which it has to be moved, when there is a status change. For principal, the GL will be changed, while for the other components, the receivable accounts will be moved to the new GL.

Specify the accounting role (asset, liability, contingent asset, etc), for the GL into which the bill has to be transferred, when its status changes.

Also specify the new GL (accounting head), under which the bill has to be reported. Select an option from the option list, which displays the description of the GL.

4.3 List of Glossary - Define Attributes of Islamic Bills and Collections Product

IBDPRMNT

Option Branch Parameter - *4.2.1 Define Characteristics for Product* (p. 37).

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5. Process Islamic Bills

5.1 Introduction

A contract is an instruction, wherein, a customer (drawer) approaches your bank to purchase, negotiate, discount, or send for collection, a financial instrument called a bill. This written instrument is an instruction instructing the drawee of the bill to pay a certain sum of money in favor of your bank or at the order of your bank.

Such an instruction involves a sequence of events, but is treated as one contract in Oracle Banking Trade Finance.

A Bills Contract would, therefore, require information on:

- Who is the Drawer of the bill?
- Who is the Drawee of the bill?
- Is the bill drawn under an LC?
- Is it a Sight or Usance bill?
- The operation that your branch is performing on the bill
- The amount for which the bill is drawn and the currency in which it is expressed
- Details of the parties involved in the bill
- Details of the collecting bank (for export bill) or the remitting bank (for import bills)
- Details of the merchandise that was traded
- The documents that should accompany the bill
- Specifications for the transportation of the consignment
- The Insurance Company and the Policy Number

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

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

This topic contains the following sub-topics:

1) *Process Islamic BC Contract Detailed*
2) *On the Islamic Bills & Collections Contract Detailed screen, click the Customer Instructions tab.*
3) *List of Glossary - Process Islamic Bills*

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5.2 Process Islamic BC Contract Detailed

This topic describes the systematic instruction to process the Islamic BC Contract Detailed screen.

PREREQUISITE:

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

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

   The **Islamic Bills & Collections Contract Detailed** screen is displayed.

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Figure 5.1: Islamic Bills & Collections Contract Detailed



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2. On **Islamic Bills & Collections Contract Detailed** screen, specify the fields, and then click **OK** to generate report.

   a. To call a document maintenance record that area already defined, select the **Summary** option, under Documents.

      RESULT: The **Summary** screen is displayed.

   b. Double click on a document code of your choice to open it.

   Through the screens that follow in this section, you can process all type of bills - Import and Export (both domestic and international).

   You can choose to enter the details of a contract either by:

   - Copying the details, from an existing contract and changing only those details that are different for the contract, you are entering
   - Using your keyboard and the option lists that are available at the various fields, to enter the details of the bill afresh

   To facilitate quick input, you only need to enter the product code. Based on the product code you choose, many of the fields will be defaulted. You can over write these defaults to suit your requirement. You can also add further, which are specific to the bill like the bill amount.

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

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Table 5.1: Islamic Bills & Collections Contract Detailed - Field Description

Field	Description
Acknowledgment Reference Number	Specify the acknowledgment reference number. Alternatively, you can select the reference number from the option list. The list displays all the acknowledgment reference numbers and type of registration maintained at registration screen which are authorized and unprocessed. **NOTE:** System will update the status of registration as 'Processed' and contract reference no at registration screen, if acknowledgment reference number is captured at contract screen and (new) contract is created.
Fund ID	Select the fund id from the adjoining option list populated from FCUBS application. The fund information is fetched based on the below criteria. • Funds with OBTF Application date in between Fund Start and end dates. • Funds which belong to the global OBTF Branch.
Product Code	Enter the code of the product to which you want to link the contract. You can select an authorized product code from the adjoining option list. The contract will inherit all the attributes of the product you have selected. **This field is mandatory.**
Contract Reference	The Contract Reference Number identifies a contract uniquely. It is automatically generated by the system for each contract. The Contract Reference Number is a combination of the branch code, the product code, the date on which the contract is booked (in Julian format) and a running serial number for the booking date. The Reference Number consists of a three-digit branch code, a four-character product code, a five-digit Julian Date and a four-digit serial number. The Julian Date has the following format: YYDDD Here, YY stands for the last two digits of the year and DDD for the number of day(s) that has/ have elapsed, in the year. **This field is mandatory.**

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Field	Description
User Reference	In addition, a contract is also identified by a unique User Reference Number. By default, the Contract Reference Number generated by the system will be taken as the User Reference Number. But you have the option to change the User Ref Number. Oracle Banking Trade Finance also provides you the facility to generate the user reference number in a specific format. However, the number, thus generated will be non-editable. **NOTE:** You can specify a format for the generation of the User Reference Number in the 'Sequence Generation' screen available in the Application Browser. Refer to the Core Services User Manual for details on maintaining a sequence format.
Operation	The operations that you can perform on a bill are determined by the type of bill you are processing. The operation that you perform on a bill, also determines the accounting entries, that are passed and the messages that will be generated.
Stage	Select the stage at which your branch is processing the bill from the drop-down list. The options available are: • Initial • Final • Registered Use the 'ial' stage of processing if the documents received are pending approval from the applicant. When a bill is processed in the ial stage, no accounting entries will be passed. You can indicate 'Registered' only if you are processing a collection.

The type of operation that you can perform on a bill has been listed below:

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Table 5.2: Type of Operations

Incoming (International and domestic)	Outgoing (International and domestic)
Advance	Negotiation
Payment	Payment
Discounting	Discounting
Collection	Collection
Acceptance	Acceptance
Purchase	Purchase
Co-Acceptance	Forfaiting
Transfer	

The Islamic Bills and Collections Contract Detailed screen is designed to contain tabs along the lines of which, you can enter details of the contract. The tabs are as follows:

Table 5.3: Tab Details

Tabs	Details
Main	Click on this tab to enter the essential details of the bill you are processing.
Details	In this screen, you can enter the fields that provide detailed information about the contract.
Additional	In this screen, you can provide additional information on the contract.
Parties	In the screen that corresponds to this tab, you can enter details of all the parties involved in the bill. This screen, along with its fields, has been detailed under the head ‘Entering Party Details’.
Document	In the screen corresponding to this tab, you can enter details of the documents required under an Islamic bill and the clauses that should accompany the documents. You can also specify details, of the merchandise that was traded and the shipping instructions based on which, the goods were transported.
Goods	Click on this tab to enter details of the goods
Exception	Click on this tab to enter details of the exception tracers that should be generated for the exceptions that occur while processing the bill.
Discrepancies	In the screen that corresponds to this tab, you can enter details of the discrepancies that occur while processing the bill. The screen also captures details of the tracers that should be generated for Reserve exceptions.

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Tabs	Details
Rollover	Click on this tab to maintain rollover details for the bill.
Drafts	Click on this tab to view the components that make up the Bill Amount.
Insurance	Click on this tab to associate the appropriate Insurance Company with the Bill contract.
Invoice	Click this tab to define the invoice margin that should be withheld whenever an invoice is raised against a discounted bill.
Packing Credit	Click on this tab to maintain the packing credit details.
Financing	Click on this tab to maintain the financing details.
Multi Tenor	Click on this tab to maintain the multi tenor details.

NOTE: On booking an Import LC Drawing - System validates if the same 'Negotiating Bank Reference' exists for any other existing bills and restricts the bill processing.

On booking an Import Documentary Collection Bills - System validates if the same 'Remitting Bank Reference' exists for any other existing bills and display the override message

On the Islamic Bills & Collections Contract Detailed screen, there is also a horizontal toolbar. The links on this toolbar enable you to invoke a number of functions that are vital to the processing of a bill. These links have been briefly described below:

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Table 5.4: Toolbar Links

Tabs	Details
Events	Click this link to view details of the events, accounting entries and Messages generated for each event in the life-cycle of a bill.
Advices/FFT	In the screen corresponding to this link, you can view, suppress and prioritize the advices that are to be generated for a contract. You can also specify the FFTs and Instructions that should accompany the advices generated for the bill.
Settlement	This invokes the Settlement screen. Based on the details that you enter in the settlement screens, the bill will be settled. The details of these screens have been discussed in the Settlements manual.
Split Settlements	Click on this link to specify split settlement details of the bill.
Collateral	In the screen that corresponds with this link, you can reduce the cash offered as collateral for the LC to which the Bill is associated.
Charges	Click this link to invoke the Contract Charge Details screen. The Charges and Fees manual details the entire procedure of applying charges to a bill.
Tax	This link invokes the Tax services. On invoking this function you can define a tax scheme, the rule details and the amount details of the contract. The Processing Tax manual details the entire procedure of maintaining tax rules and schemes. It also deals with the linking of a tax scheme to a product and the application of the scheme on a bill'.
Import License	Click this link to capture import license details,
MIS	Click this link to define MIS details for the bill.
Finance Preference	Click on this link to invoke the Finance Preference screen. You can maintain the details of the Finance.
Drawer/Drawee IC	Click this link to invoke the Drawer/Drawee Profit and Charges screen. You can define the Profit and charge components at the time of initiation of contract.
Brokerage	Click this link to specify the details of the broker and brokerage.
Linkage Details	Clicking this link invokes the Contract Linkages screen. Here, you can link the bill to funds available in an account or deposit.
Fields	Click this link to enter values for custom fields associated with the bill.

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Tabs	Details
Effective Profit Rate	Click on this link to invoke the Commission and Charges Transfer Screen.
Profit Dates	Click on this link to capture forfeiting profit computation dates.
Finance Accounts	Click on this link to preview the linked finance details.
Profit	This link invokes the Profit and Charges or Fees (ICCB) service. The Processing Profit manual deals with the application of profit on a bill.
Message Preview	Click this link to view the messages or advices generated for the contract.
Charges/Commission Transfer	Click this link to invoke the 'Charges/Commission Transfer' screen.
All Messages	Click this link to view all messages associated to contract.
Remarks	Click this link to invoke the 'History of Remarks' screen.
Common Group Message	Click this link to invoke the common group message screen.
Substitution Bills	Click this link to invoke the Substitution Bills screen.
UDE	Click this link to invoke the User Defined Event Triggering screen.
FX Linkage	Click this link to invoke the FX Linkage screen.

Enter valid inputs into all the mandatory fields; or to save the contract. The contract can be saved by either clicking the save icon in the toolbar or selecting Save from the 'Actions' menu.

On saving the contract, your User ID will be displayed in the 'Input By' field at the bottom of the screen. The date and time at which you saved the record will be displayed in the Date Time field.

A contract that you have entered should be authorized by a user, bearing a different login Id, before the EOD is run. Once the contract is authorized, the ID of the user who authorized the contract will be displayed in the Checker field.

While authorizing the contract, you can view the values that were modified in a specific version of a bills contract, in the Change Log screen.

3. On **Islamic Bills & Collections Contract Detailed** screen, click **Main** tab.
   STEP RESULT: The **Main** tab displays.

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Figure 5.2: Main tab



While defining a product, you have already defined a broad outline that will be applicable to all bills involving

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the product.

4. On **Islamic Bills & Collections Contract Detailed** screen, under **Main** tab, specify the fields.
For more information on the fields, refer to the below Field Description table.

Table 5.5: Main - Field Description

Field	Description
Customer Details The bills that you process can be raised against an Islamic LC drawn at an earlier date by another bank or by your bank itself, or the bill might have come to you for collection.	
LC Not Advised	Check this box if LC is not advised for a bill by the negotiating bank.
LC Customer	Specify the customer in whose name the LC was drawn. Specify the LC Customer for which you need to maintain. Alternatively, you can select 'Counterparty' from the adjoining option list also. **NOTE:** BIC Code appears next to the Counterparty only if the BIC Code is mapped with that Customer Number. If the BIC code is not mapped with that Customer Number then the BIC Code will not appear next to the 'Counterparty' in the adjoining list.
LC Customer Name	Specify the LC customer name.
LC Reference	If the export or import bill is under an LC that was advised or issued by your bank, you can enter the Reference number assigned to the LC, by your bank. The option list displays all the available LC contract reference numbers along with the respective user reference numbers. If the LC module of Oracle Banking Trade Finance has been installed at your bank, you can enter the contract reference number assigned by the system to the LC. In which case the following should be true of the LC: • The status of the LC should be open • It should be authorized • The amount for which the bill is raised should be available under the LC **NOTE:** If the bill amount that you specify is greater than the amount available under the LC to which it is associated, you will not be allowed to proceed with the processing of the bill.

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Field	Description
Multiple Bills under Same LC You can book more than one bill under LC, even if the previous bills under the same LC are unauthorized. When a bill is booked under LC and if any unauthorized bills are available under the same LC with SG linkage, then the system displays an error message. When Bill with SG linkage is not authorized, then no further bill under same LC will be booked until the bill with SG linkage is authorized. Cancellation of SG - CASG, Cancellation of LC – CANC and Availment – AVAL will be triggered during bill authorization. When a bill is booked under LC, contingent entries are posted from bills. However, contingent entries posted in LC will get released only during authorization of the bills since AVAL event in LC will be fired during authorization. If a BC is booked under LC when the previous BC is in unauthorized status, then while booking a new BC under the same LC, the amount is displayed in BCDTRONL after deducting the amount of the first BC. In LCDTRONL the LC outstanding amount will be displayed as the full amount itself. During booking the bill under LC, Transfer Collateral from LC is selected, then collateral is transferred from LC to BC but accounting entries for collateral transfer at BC will happen in INIT event during save of the bill and accounting entries for collateral transfer at LC will happen in AVAL event when the bill is authorized.	
Customer ID	In the Contract screen, you can capture details of the party who is your customer. The details of the other parties involved in the bill are captured in the parties screen. Specify the 'Customer ID' for which you need to maintain. Alternatively, you can select Customer No from the adjoining option list also. **NOTE:** BIC Code appears next to the Customer No only if the BIC Code is mapped to that Customer Number. If the BIC Code is not mapped with that Customer Number, then the BIC Code will not appear next to the Customer No in the adjoining option list.
Customer Name	The system displays the name of the customer.
Party Type	Specify the Party Type of the customer. In the case of an Import bill, you should specify details of the Drawee of the bill. If the Drawee is a customer of your bank you should specify the customer reference, assigned to the customer, in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance. The other details of the customer will be automatically picked up. If you are processing an Export bill, you should specify details of the Drawer of the bill. If the drawer is a customer of your bank, you should specify the customer reference assigned to the customer, in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade FinanceBanking Trade Finance. The other details of the customer will be automatically picked up.

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Field	Description
Collection Reference	If you are entering the details of a bill that was registered earlier, you should indicate the reference number assigned to the collection, when it was registered. All the details that you specified for the collection, during registration will be defaulted to the 'Contract' screen. For example, a customer of your bank has requested you to collect a sum of money due to him under a bill. You have registered the bill and sent it for collection. The reference number assigned to the bill is - 000COB7993630007.
Bills Details Specify the below Bills Details.	
Currency	Specify the currency in which the bill is drawn.
Amount	Specify the amount for which the bill is drawn.
Amount in Local Currency	System displays the amount for which the bill is drawn, in terms of the local currency.
Outstanding Balance	The outstanding amount which is the amount that is yet to be liquidated under the bill is automatically displayed. In the case of a collection it is computed as follows: Outstanding Amount = Bill Amount - Liquidation Amount
Rebate Amount	Specify the rebate amount for the reduction of bill amount. You can enter the rebate amount only when the mode is Unlock and the stage is Final.
Bill Sequence Number	System displays the sequence number of the bill under the same LC. **NOTE**: Sequence Number of the bill will be incremented on authorization
Transaction Details Specify the below Transaction Details.	
Base Date Code	The system displays the date by which the tenor specified for the bill becomes effective.
Base Date Description	Enter a description for the Base Date under Transaction Details section.
Base Date	The base date is the date from which, the tenor specified for the bill becomes effective. The base date is used to calculate, the maturity date of the bill. In effect the tenor of the bill will begin from this date. **NOTE:** When you accept an Inward Bill of Usance without specifying the Base Date, an Acceptance Advice in an MT 499 format will be generated. When you enter the Base Date for the bill, the Acceptance Advice will be generated in an MT 412 format.

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Field	Description
Tenor Days	Usance bills are generally associated with a tenor. The tenor of a bill is always expressed in days. The tenor that you specify for a bill should be within the minimum and maximum tenor specified for the product, to which the bill is linked. The standard tenor defined for the product associated with the bill is defaulted. You can change the default and specify a tenor, to suit the bill you are processing. If the product to which he bill is associated is defined with the standard tenor as zero, you need to specify the maturity and the expiry date of the bill. If you attempt to save the bill without entering the expiry or maturity date you will be prompted for an override. **NOTE:** The tenor of a sight bill is always defaulted to zero days. You do not have an option to change it.
Transit Days	The transit days refer to the notional period for the realization of the proceeds of a sight or matured usance bill. The transit days will be used in the computation of the maturity date, of the bill.
Maturity Date	The maturity date is the date on which the bill falls due, for payment. The maturity date is calculated in the following manner, based on the entries made to the previous fields: Maturity Date = Base date + Tenor + Transit days You can change the maturity date of a bill that is arrived at using the above method. However, the maturity date that you specify should be later than or equal to the Value date specified for the bill. **NOTE:** For an IB product under which you may be creating a contract here, you may have chosen the 'Consider as Discount' option (specified through the 'ICCB Details' screen) and you may have specified the profit collection method to be advance (specified through the Islamic Bills and Collections Product Definition - Preferences screen). In such a case, you cannot change the Maturity Date here.
Transaction Date	The transaction date is the date on which, the bill was entered into Oracle Banking Trade Finance. The system automatically defaults the transaction date to today's date. You cannot amend or change the date that is defaulted.

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Field	Description
Value Date	The Value date of a bill, is the date from which a bill becomes effective. The accounting entries triggered off by events like input, amendment and liquidation hitting the Nostro and the customer accounts will be passed as of the value date. The Value date should be earlier than or the same as today's date. The Value date can be one of the following: • Today's Date • A date in the past • A date in the future (you can enter a date in the future only if future dating has been allowed for the product) If you do not enter a value date for a bill, the system defaults to today's date. **NOTE:** The Value date of a bill should not be earlier than the Start Date or later than the End Date specified for the product, involved in the bill.
Debit Value Date	For accounting entries hitting nostro or customer accounts, you can specify a debit and credit value date that is different from the value date specified for the bill. The value date of the Bill will be defaulted as the Debit and Credit value date. You have an option to change it to suit the requirement of the bill you are processing. In this case, the value date of the bill will be used only for debiting and crediting GLs involved in the bill.
Credit Value Date	Specify the Credit value date for the bill.

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Field	Description
Future Advance Date	Future Advance Date is the date on which system automatically changes the operation code from Acceptance to Advance. This field applicable for Import Usance Bills under LC for Acceptance Operation.Future Advance date cannot be modified during bill liquidation. The system displays override messages for below scenarios: • Bills is having discrepancies in INIT stage when Future Advance date is provided • Full Liquidation before change of operation from Acceptance to Advance when Future Advance date is provided. • Partial Liquidation before change of operation from Acceptance to Advance when Future Advance date is provided. • Future Advance Date falls on currency or local holiday. The system displays error messages for below scenarios: • Future Advance Date greater than Bill Maturity date. • Future Advance Date less than branch date. • Partial Liquidation after change of operation from Acceptance to Advance when Future Advance date is provided. • Manual change of operation from Acceptance to Advance when Future Advance date is provided. • Modifying Future advance date post change of operation from Acceptance to Advance.
Confirmed Amount	The system displays the confirmed amount.
Unconfirmed Amount	The system displays the unconfirmed amount.
Available Confirmed Amount	The system displays the available confirmed amount.
Available Unconfirmed Amount	The system displays the available unconfirmed amount.
LC Details Specify the below details:	
LC Issue Date	Specify the date on which the LC was issued under LC Details section.
Currency	Specify the currency type.
LC Amount	The Letter of Credit Amount gets defaulted from the LC Contract. This is a display only field.

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Field	Description
LC Liability Amount	The Letter of Credit Liability Amount also is defaulted from the LC Contract. This is a display only field. For a collection bill, most of its details are captured during registration. The details of the collection will be displayed in the respective fields of this screen, when you specify the collection reference.
Their LC Reference	If the bill you are processing is drawn under an LC, you should specify the following references: • The customer in whose name the LC was drawn • The date on which the LC was issued • The reference of the LC Choose the **Use LC Ref in Messages** option if you would like to furnish the related LC Reference Number in the messages generated for the bill. If you do not choose this option, Field 20 of the SWIFT messages and the mail messages generated for the bill will furnish the Bill Reference Number. If 'LC Not Advised' is enabled, then original LC reference number of the issuing bank should be provided as Their LC Reference number. Their LC Ref number will be defaulted to the Parties tab against 'Issuing Bank' under field 'Reference' during save. The following fields are not applicable if LC not Advised is checked and Their LC Reference number is specified: • LC Customer • LC Customer Name • LC Reference No
Reimbursement Days	Enter the Reimbursement Days for the bill you are processing. The Reimbursement Claim for the bill will be automatically generated on reimbursement (working) days prior to the maturity date. For instance, the maturity date of a bill is 23 March 2001. You specify the Reimbursement days as 2. Two working days prior to the maturity date (i.e., on 21 March 2001), as a part of the BOD process, the Reimbursement Claim (MT742) for the bill will be automatically generated.
Confirmed Amount	When you book a bill contract under a letter of credit, the system displays the current confirmed amount of the letter of credit contract.
Available Confirmed Amount	When you book a bill contract under a letter of credit, the system displays the current available confirmed amount of the letter of credit contract.

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Field	Description
Unconfirmed Amount	When you book a bill contract under a letter of credit, the system displays the current unconfirmed amount of the letter of credit contract.
Available Unconfirmed Amount	When you book a bill contract under a letter of credit, the system displays the current available unconfirmed amount of the letter of credit contract.
Special Payment Conditions for Beneficiary	Specify the special payment conditions for beneficiary.
Special Payment Conditions for Receiving Bank	Specify the special payment conditions for receiving bank.
Liquidation Details	
Liquidation Amount	On selection of Liquidate option in tool bar, user can enter the bill amount to be liquidated under Liquidation Details section. This is a display only field showing the actual bill amount which is liquidated once a bill is liquidated.
Liquidation Date	A liquidation date is meaningful, if you have specified that the bill should be automatically liquidated. By default, the liquidation date of a bill is taken to be the maturity date specified for the bill. The Auto liquidation function will automatically liquidate the bill on the liquidation date that you specify. **NOTE:** Suppose you are processing an acceptance bill, for which you had specified automatic change of operation from acceptance to advance. Then the automatic processes run as part of EOD or BOD will automatically change the operation of the bill from Acceptance to Advance on its liquidation date.

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Field	Description
Profit Liquidation Mode	At the time of final liquidation of principal, you have the option of either recovering profit immediately or later. The profit liquidation mode with 'immediate' and deferred values are enabled only at the time of final liquidation of principal. If Immediate' option is selected at the time of final liquidation, of principal, the entire outstanding profit will be liquidated along with the principal and the contract status becomes 'liquidated'. If 'deferred' option is chosen at the time of final liquidation of principal, only principal gets liquidated and recovery of profit gets deferred. The contract status would remain active. The outstanding profit can be liquidated later either partially in stages or fully through BC profit payment screen. Once the entire outstanding profit is liquidated, contract status will be shown as 'liquidated'. In case the rollover of the bill is specified after the maturity date of the bill, the contract will have profit components along with compensation profit on principal as outstanding. You need to specify the mode in which the system liquidates both the profit components i.e. Normal and Penal components by choosing either of the following: • Immediately: At the time of final liquidation, the system liquidates all outstanding profit components and transfers the outstanding Principal to new Bills Contract. • Deferred: At the time of final liquidation, the system only transfers the outstanding Principal to new Bills contract without liquidating the profit components. These profit components can be liquidated partially or fully using Bills Payment Online. **NOTE:** Oracle Banking Trade Finance does not support backdated or future dated rollover. The value date for the Rollover event will always be the current system date. In case of auto liquidation, the system will apply Immediate mode to liquidate the bill.
Their Charge Currency	When entering the details of a bill, you can capture the charge details of other banks (for instance, the charge levied by the remitting bank on an import bill) in the 'Their Charge' fields. In this field you can specify the charge currency.
Their Charge Amount	Specify the charge amount here. In a phased manner, you can settle this charge by debiting your customer and crediting the correspondent bank.

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Field	Description
Components of Current Event	System enhanced to show the amount tags pertaining to the current event in settlement screen for LC contracts. • During settlement pickup of LC contract input screen, current value of components of current event on contract input screen is considered to show the amount tags in 'Settlements' screen. • If the flag is checked at contract input screen, the amount tags pertaining only to the current event will be available in settlement screen with 'Current event' checked. • If the flag at contract input screen is unchecked, the amount tags of all the events will be available in 'Settlements' screen with current event flag checked for those amount tags of current event and unchecked for those amount tags not pertaining to current event.This field is optional. By default the field will be unchecked.
SWIFT Messages for the Documents Received	When you receive a document for Usance LCs, an Authorization to Reimburse Advice in an MT 740 format will be generated. associate the preshipped advice tag LC_AUTH_REIMB to the event. When the Islamic Bills Contract is authorized, the MT 740 is generated from the Outgoing Message Browser with the bills contract reference number and it displays all the details of the LC contract excluding the credit amount. The expiry date of LC contract and maturity date from Bills contract are also displayed in the generated MT740 message. For swift MT740 message, the 31D field will display the expiry date specified in the LC contract and 42P field will display the maturity date specified in the BC contract. But for mail MT740, the system will display both LC and BC dates. The bill amount that is defaulted includes the contract and its currency. However, the BC amount will be converted to LC contract currency equivalent using STANDARD mid rate in case the LC contract currency is different from the bill contract currency.

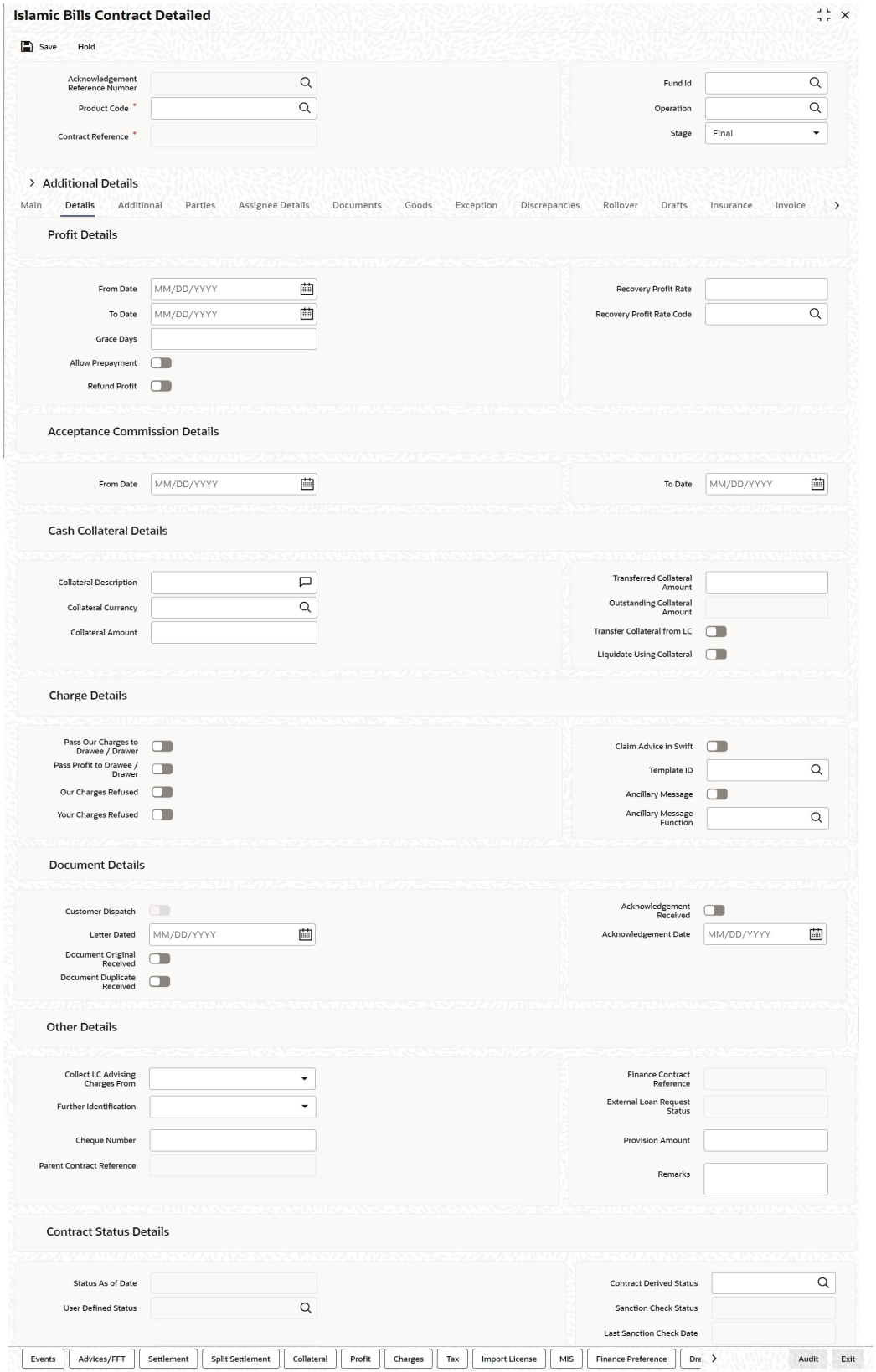
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Field	Description
Sender to Receiver Info Tag FFT codes SND2RECMTxxx will be used to pick up the sender to receiver information in various swift messages. In the FFT code “MTxxx” will stand for the SWIFT message type in which the FFT code will be picked up. This facilitates defining a separate FFT code for each of the SWIFT message. This will be applicable for the following swift messages: MT700, 707, 705, 710, 720, 730, 740, 747, 760, 767, 768, 400, 410, 412, 420,422, 430, 734, 732, 742, 756, 750, 752, 754 The various FFT codes for SND2RECMTxxx are maintained in the Free Format Code maintenance screen. During contract processing, based on the event being processed system defaults the advices maintained for the particular event. For messages of SWIFT type, you can select the corresponding SND2RECMTxxx FFT code from the list of values In the SWIFT message generated, the tag 72 will be populated with the text associated with the FFT code SND2RECMTxxx attached for the advice at the contract level.System will not validate the FFT code SND2RECMTxxx being attached with the advice. This has to be operationally controlled. During advice generation, if the FFT code SND2RECMTxxx corresponding to the advice is not attached or if a different SND2RECMTxxx is attached, system will not populate the tag 72 in the advice generated.	
Capturing Charge References	When entering the details of a bill, you can capture the charge details of other banks (for instance, the charge levied by the remitting bank on an import bill) in the Their Charge fields. In these fields, you can specify the charge amount and the charge currency. In a phased manner, you can settle this charge by debiting your customer and crediting the correspondent bank.

5. On **Islamic Bills & Collections Contract Detailed** screen, click **Details** tab.
   The **Details** tab displays.

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Figure 5.3: Details Tab



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6. On **Islamic Bills & Collections Contract Detailed** screen, under **Details** tab, specify the fields.
   For more information on the fields, refer to the below Field Description table.

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Table 5.6: Details - Field Description

Field	Description
Profit Details You can specify the period for which, the tenor based profit components of the bill must be calculated.	
From Date	The From Date that you enter indicates the start date of the profit calculation period. The From Date should not be later than today's date. It is mandatory for you to enter a start date for all bills, with at least one tenor based profit component.
To Date	The To Date refers to the date up to which the tenor based profit components of the bill should be calculated. The To Date that you specify should be greater than or equal to today's date. If the non-compensation profit components of the bill are to be collected in advance, it is mandatory for you indicate a To Date. The tenor based profit components of the bill will be calculated for the period between the From Date and the 'To Date'. **NOTE:** For an IBC product under which you may be creating a contract here, you may have chosen the Consider as Discount option (specified through the ICCB Details screen) and you may have specified the profit collection method to be advance (specified through the 'Islamic Bills & Collections Product Details – Preferences' screen). In such a case, you cannot change the Profit 'To Date' here.
Grace Days	The grace period indicates the period, after the To date specified for a bill within which the compensation profit (if one has been defined for the product to which the bill is linked) will not be applied. This period is defined as a specific number of days and will begin from the date the repayment becomes due. If the repayment is made after the due date, but within the grace period, compensation is not changed. Compensation profit will be applied on a repayment made after the grace period. The compensation profit will be calculated for the entire period it has been outstanding (that is, from the date the payment was due). **NOTE:** The compensation type Profit Components of a bill will become applicable after the To date + No of Grace days, for compensation defined for the bill.
Allow Prepayment	Indicate if the prepayment for the bill is to allowed or not.

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Field	Description
Refund Profit	Check this box to refund profit for the following: • Reduction of Bill Amount as Rebate • Reduction of Maturity Date • Back dated liquidation • Early Liquidation
Recovery Profit Rate	Specify the recovery profit rate to capture profit rate during refund of profit due to rebate.
Recovery Profit Rate Code	Specify the recovery profit rate code. **NOTE:** If the recovery profit rate and recovery profit code is not specified then the rate applicable for the profit component is considered as recovery profit rate.
Acceptance Commission Details For Incoming Bills in Acceptance stage you can specify the dates for calculating the commission components.	
From Date	Indicate the From Date.
To Date	Indicate the To Date. Based on the preferences for acceptance commission, the system calculates the commission: • In case the Acceptance commission is collected in Advance, the system liquidates the commission during the INIT event. • On moving a bill from acceptance to advance, the pending accruals are passed as part of Acceptance to Advance (BADV) event. • In case the Acceptance commission is calculated in Arrears, the system liquidates the commission during BADV event. However, in case of no change in the operation, the system liquidates the commission during LIQD event. • Acceptance commission is always calculated based on the original bill amount and From and To dates specified for acceptance commission irrespective of BADV/ • Liquidation date and Mode of liquidation (Partial or Full liquidation).

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Field	Description
Cash Collateral Details When your bank accepts discounts or advances a bill on behalf of its customers, the bank in reality undertakes to pay even if the confirming bank does not fulfill its obligation, under the bill. Thus, accepting or advancing a bill is a liability for your bank. Ideally, you would track your exposure to the credit-seeking customer, under a Credit Line. The credit granted to a customer under a Credit Line can be backed by Collateral that the customer offers. Often you may accept cash, as collateral for the bill. For a bill you can specify the following collateral details:	
Collateral Description	Specify details of the collateral that is intended for the internal reference of your bank. These details will not be printed on any of the advices generated for the bill. The Bills – Contract Details screen allows you to accept a decrease in the collateral linked to the bill during liquidation, by specifying the Collateral Contribution. The accounting roles allowed for the collateral entries are the collateral account / GL role. Typically, the accounting entry setup is to reduce the collateral accounts balance to the extent of payment from the collateral. The system validates the amount specified as the collateral contribution being used to pay up the bill, is less than or equal to the overall collateral contribution linked to the bill. The default value for the collateral contribution is displayed based on the total amount being paid. The default value is computed as the percentage of the collateral linked to the bill proportional to the percentage of the bill amount being paid against the outstanding bill amount. This can be modified.
Collateral Currency	Specify the currency in which the cash collateral account is opened.
Collateral Amount	Specify the value of the collateral.
Outstanding Collateral Amount	Outstanding Collateral amount is sum of collateral amount and transferred collateral amount. Outstanding collateral will be updated with Bills Collateral Amount, when you save the contract. This is a display field. Field ‘Outstanding Collateral’ will be updated with remaining collateral amount, after each Bill liquidation.
Transfer Collateral from LC	This is defaulted from the product. However, you can modify it at contract level during bill booking. Later this cannot be changed. This indicates that the collateral amount may be collected from LC as part of Bill availed under LC. Transferred Collateral gives the LC collateral amount in LC collateral currency to the extent of Bill Booked is transferred to bill.

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Field	Description
Liquidate Using Collateral	This is defaulted from the product. However, you can modify this at any point in time prior to bill liquidation. If this is checked, it indicates that the bill should be liquidated using the collateral amount. If Liquidate Using Collateral is checked, then proportionate collateral amount will be used for bill liquidation.
Transferred Collateral Amount	Specify the transferred collateral amount.
Outstanding Collateral	The system displays the outstanding collateral amount.
Charge Details Specify the charge details.	
Pass our Charges to Drawee/Drawer	During initiation of a bill, you can indicate that the drawer's charges can be passed on to the drawee. Check against this option to indicate that the remitting bank can pass on our charges to the drawee under Charge Details section.
Pass Profit to Drawee/Drawer	During initiation of a bill, you can indicate that the drawer's profit can be passed on to the drawee. Check against this option to indicate that the same.
Our Charges Refused	During liquidation of an incoming bill, the drawee may refuse to pay the drawers charges. Check against this option to indicate the same.
Your Charges Refused	During liquidation of an incoming bill, the drawee may refuse to pay the charges due. Check against this option to indicate that the drawee has refused to pay the charges due.
Claim Advice in Swift	Check this box to indicate that the Charge Claim Advice (CHG_CLAIM_ADV) that gets generated as part of LQ EOD batch should be in Swift MT799/MT499 Format.
Template ID	Specify the template related to MT799 or MT499 message types. The adjoining option list displays all the templates related to MT799 (if it is under LI) or MT499 (if it is not under LI) message types defined in the 'Swift FFT Template Screen Maintenance' screen. You can choose the appropriate one.
Document Details For the documentary bills that are processed at your branch, you can keep track of the documents that are required under the bill.	

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Field	Description
Customer Dispatch	Banks can have special agreement with selected Export customers allowing the customers to directly dispatch the Export documents to the importer's bank. Customer Dispatch at transaction screen is read-only and it is applicable only for the external export transactions initiated through Gateway. **NOTE:** Customer Dispatch maintained at Trade finance customer input screen against the customer of a bill will be defaulted to Customer Dispatch of a transaction if the value of customer dispatch is not provided in the request. User will be allowed to disable Customer Dispatch during transaction input, even when it is enabled at Trade finance customer level. User will not be allowed to enable Customer Dispatch during transaction input, when it is not enabled at Trade finance customer level..
Letter Dated	The date printed on the covering letter of the documents based on which the contract was entered. This date can be used to retrieve information on pending documents.
Document Original Received	Indicate if the original set of documents that are required under the bill have been received (and the number of copies of the same) or not.
Document Duplicate Received	Indicate if the duplicate set of documents that are required under the bill have been received or not. **NOTE:** If you had unauthorized the 'Document Original Received' field, you should check the option 'Document Duplicate Received' because, the bill contract should be entered based on the first set of documents received.
Acknowledgment Received	Indicate if the acknowledgment has been received or not.
Acknowledgment Date	Specify the date on which the acknowledgment has been received.
Other Details Specify other details.	

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Field	Description
Collect LC Advising Charges From	Specify the bank from which the LC advising charges should be collected under Other Details section. The drop-down list displays the following options: • Issuing Bank – If you choose this, the system derives the counterparty details for ISB based on the linked LC and applies LC advising charges accordingly. • Beneficiary Bank – If you choose this, the system deducts the advising charges from the reimbursement claim and processes the remaining amount. This amount will be mentioned in MT756. • None – If you choose this, the system will not impose any advising charges Choose the appropriate one. The amount shown in MT756 is dependent on the bank chosen here. Hence, while generating MT756, the system observes this field and updates the field 'Amount' accordingly. **NOTE:** This field is applicable to reimbursement bills only.
Further Identification	Select further identification from the adjoining drop-down list. The options available are: • Debit • Negotiate • Accept • Reimburse • Remitted
Cheque Number	In case the payment for the bill has been made by cheque, specify the cheque number here.
Parent Contract Reference	You can view the reference number of the parent contract if the current contract is a child contract.
Finance Contract Reference	This is the reference number of the finance that is created automatically at the time of liquidation of the Bill. You will not be allowed to change this reference number.
Provision Amount	Specify the amount set aside for provisioning.

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Field	Description
Remarks	Enter the information describing the contract details here. • This will be available when you retrieve information on the contract. • During the closure of the bill, value provided in Remarks will be populated in “Closure Advice” under “CLOSURE REASON”
Contract Status Details While defining a product, you have also specified the various stages or status that the bill should pass through, if repayment is not made on the due date against a bill. These details are defaulted to all the bills that involve the product.	
Status As Of Date	The date on which the bill moved into the status is displayed here.
User Defined Status	The current status of a bill is displayed here. If you have specified the status change as a manual event, you can change the status of a bill from one status to another in this screen. The option list available for this field contains all the lists of Status codes, defined for the product, to which this contract is linked.Contract Derived Status The system displays the derived status of the bills contract. You cannot modify this.
Contract Derived Status	The system displays the derived status of the contract.
Sanction Check Status	The system displays the status of sanction check once the sanction check is performed at contract level. The system displays any of the following statuses: • P - Pending, Pending Sanctions Check and contract sent in unauthorized mode • X - Pending, Pending Sanctions Check and contract sent in auto authorized mode • A - Approved, Sanction Check Approved • R - Rejected, Sanction Check Rejected • N - Not Required, Sanction Check Not Required
Last Sanction Check Date	The system displays the date when last sanction check was performed. This field will store the date on which the response for last sanction check was received. If the last sanction check date and re-check days is greater than or equal to the current date, then the last sanction check performed is still valid.

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Processing Sanction Check during Save of a Transaction

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

- Check if the MT400 message maintenance is available for the contract.
- Checks if sanction check is required for transaction branch.
- If sanction check is required for transaction branch, then checks if sanction check is
- required for the product used to book the contract.
- If sanction check is required for the product used to book the contract, then check if sanction check is required for the counterparty of the contract.

– If sanction check is required for the counterparty of the contract, then:
  - From the sanction check preference maintenance, picks the sanction check recheck days for the branch. If there are no maintenance then re-check days will be treated as zero (0).
  - If the last sanction check date for the contract is null or if the last sanction check date plus re-check days is less than the current date then the validity of last sanction check will be expired and it has to be performed again.

- Details of each party will be sent for sanction check as a single request. Response from external system will be updated in sanction check queue for the request.
- The party type field in the above list depends upon the information from parties / broker / agent / insurance / settlement instructions that is being transmitted to the sanctions check queue.
- Sanction check status at the contract level will be updated to ‘P’ if the contract is saved in an unauthorized mode and updated as ‘X’ if the contract is saved in an auto authorized mode. The contract's authorization status in both the cases will be U or unauthorized. The system will then trigger the event SNCK for the contract.

– If last sanction check date plus re-check days is greater than or equal to the current date, it means that the last sanction check performed is still valid. If it is valid, then:
  - The system checks if the parties information maintained in the contract's settlement instructions has changed since the last sanction check. If it is changed, a sanction check request is generated and placed in sanction check queue even though last sanction check is still valid.
  - If there are no changes in parties information, it means that sanction check is not required and sanction check request will not be made.

- Information will be placed in sanction check queue only if data is available in Parties tab for the party type.
- Any contract that is in ‘X’ or ‘P’ status cannot be authorized or modified. It can only be deleted. If a contract or event in ‘X’ or ‘P’ status is deleted, then the associated sanction check request should also be deleted.

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

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

- If the contract's sanction check response status is approved and the contracts sanction check status is ‘P’, it can be authorized and processed further.

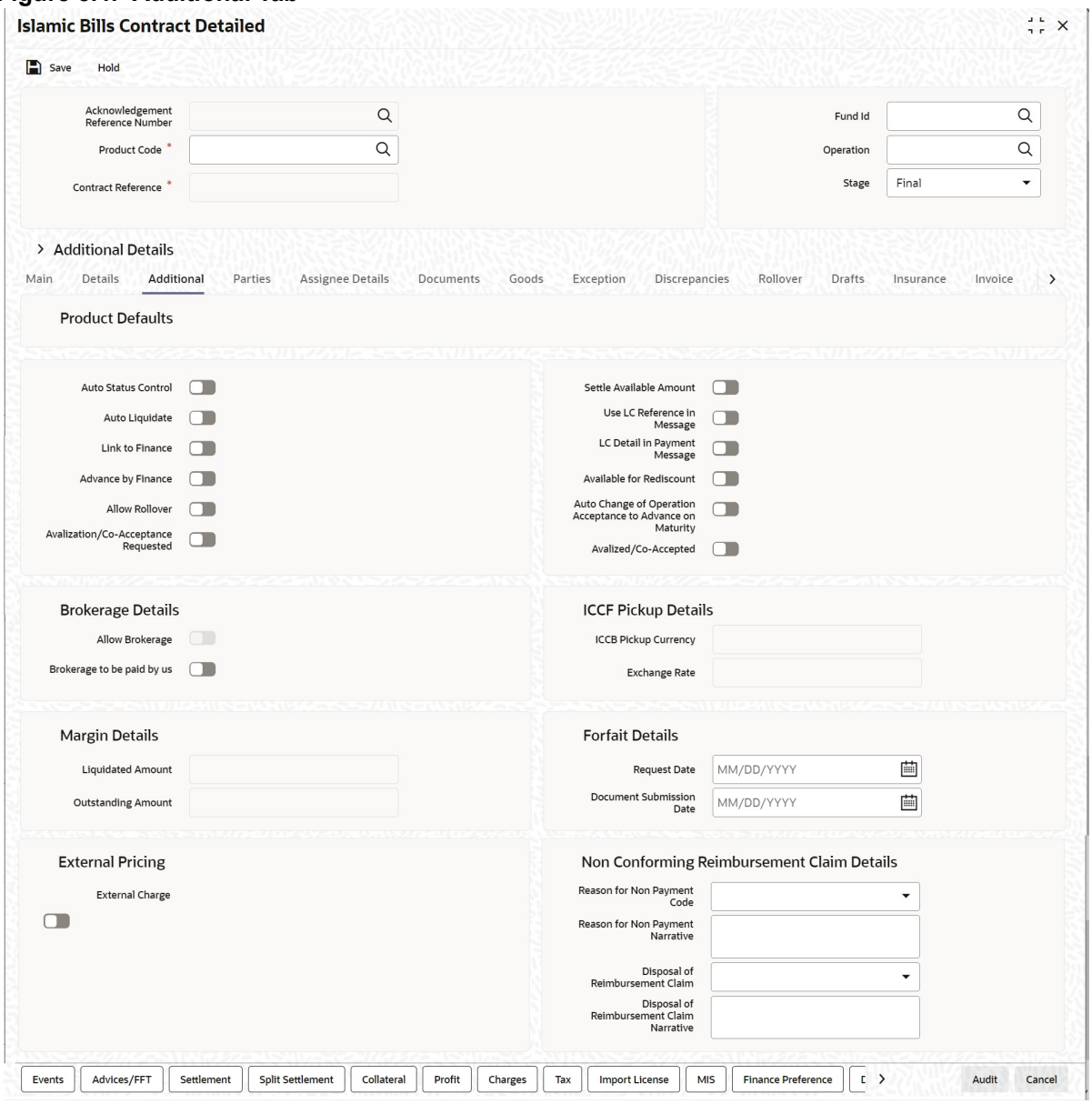
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- If the contract's sanction check response status is approved and the contract's sanction check status is ‘X’, then the post sanction check process will automatically authorize the contract. Any override generated as part of this authorization will be logged.
- The last sanction check date will be updated with the response date.
- If the contract's sanction check response status is rejected, then irrespective of the contract's sanction check status (P or X), the contract remains unauthorized. The only option allowed for such contracts is modification or deletion.
- If sanction check is not required at transacting branch, counterparty or product level, then the contract's sanction check status will be updated to ‘N’ and information will not be placed in the sanction check queue. The last sanction check date will not be updated with the current date.

7. On **Islamic Bills & Collections Contract Detailed** screen, click **Additional** tab.
   The **Additional** tab displays.

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Figure 5.4: Additional Tab



This topic describes to maintain Additional tab in the Islamic BC Contract Detailed screen. Some events are triggered automatically when the batch process is run as part of the EOD or BOD. Batch processing preferences for a product is specified in the Bills - Product Preferences screen. The preferences indicated for the product involved in the bill will be defaulted. You can change these defaults to suit the requirements of the bill you are processing.

8. On **Islamic Bills & Collections Contract Detailed** screen, under **Additional** tab, specify the fields.
For more information on the fields, refer to the below Field Description table.

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Table 5.7: Additional Tab - Field Description

Field	Description
Auto Status Control	A status change is one in which the status of a bill changes or moves, from one defined status to another. In the Bills - Product Preferences screen, you can indicate whether the bills linked to the product, should move from one status to another, automatically or manually. The preference indicated for the product involved in the bill, will be defaulted. You can change the default for the bill. If you specify that status changes have to be carried out automatically, the status of the bill will be automatically changed, after the specified number of days. If not, you have to change the status of a bill through the Bills -Contract Details screen. You can indicate other preferences for the status change like should the change be in the forward or reverse direction, through the Bills - User Defined Status Maintenance screen. Even if the product, to which a bill is associated, is specified with automatic status change, you can manually change the status of the bill, before the automatic change is due. However, if a product associated with the bill has been specified with manual status change, you cannot specify automatic status change for the bill. **NOTE:** You will be allowed to specify whether automatic status change should be in the forward or reverse direction in the Status Maintenance screen, only if you specify that automatic status change is allowed.

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Field	Description
Auto Liquidate	The components of a bill can be liquidated automatically or manually. In the Bills - Product Preferences screen you can indicate the mode of liquidation. The preference indicated for the product involved in the bill, will be defaulted. You can change the default. If you choose the automatic mode of liquidation, the bill will be automatically liquidated, on the day it falls due, by the Contract Auto Liquidation function run as part of the BOD processing. If a bill for which you have specified auto liquidation matures on a holiday, the bill will be processed based on your holiday handling specifications, in the Branch Parameters table. • If you have specified that the processing has to be done on the last working day before the holiday, a bill maturing on a holiday will be liquidated during the EOD processing, on the last working day before the holiday. • If you have specified that the processing, has to be done only up to the system date, then the bills maturing on a holiday will be processed on the next working day after the holiday, during the BOD process. If you do not specify auto liquidation, you have to give specific instructions for liquidation through the Manual Liquidation screen, on the day you want to liquidate the bill.
Link To Finance	Check this box if you want to link an export bill contract to a finance. This is defaulted from the product level. You are allowed to modify this.

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Field	Description
Advance by Finance	Oracle Banking Trade Finance provides the facility to book finance through the Bills module. Check this option to book a finance while liquidating the bills. Once you have selected this option, you need to specify the finance product and the bridge GL in the consecutive fields. **NOTE:** You are allowed to create finance only for import bills that are of Acceptance type. Crystallization of a bill occurs when 'Advance by Finance' has been selected for the bills product on final liquidation of the bill. Refer the section 'Crystallization of bills' in this chapter for further details. Once the Import Bill contract is liquidated using Finance, then on final liquidation of the import bill contract the status of the contract is changed to 'Devolved'. i.e If the Bill Amount and Liquidation Amount is found to be the same in the Main tab, the status is changed to 'Devolved'. Oracle Banking Trade Finance provides the facility to book a loan through the Bills module. Check this option to book a loan while liquidating the import bills. Once you have selected this option, you need to specify the loan product and the bridge GL in the consecutive fields. During Liquidation, Customer account will be debited to the extend of available Balance and for the remaining amount loan will be created.
Allow Rollover	Specify whether the Bill contract can be rolled over into a new bill. This field is enabled only if you have opted for the rollover option at the product level. You can choose to change this option during initiation or amendment of the Bill. **NOTE:** If the box is unchecked, the Bill contract will not be rolled over even though rollover is specified at the product level.
Settle Available Amount	Oracle Banking Trade Finance allows you to check if there are sufficient funds available in the customer's account. The system will settle the acceptance to the debit of whatever funds are available in the account and auto creates a loan for the shortfall amount. If there is no sufficient balance available in the customer's account even after considering the OD limits, then the loan will be created for the entire Bill Liquidation amount. Check this box to verify the customer balance and in turn to create the loan for the shortfall amount during liquidation. You can also amend the settlement account. **NOTE:** This field is enabled only if the 'Advance by Loan' field is checked. The customer balance check and loan creation is not applicable during Auto liquidation and will be applicable only for Manual Liquidation.

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Field	Description
Use LC Reference in Message	Choose the 'Use LC Ref in Messages' option if you would like to furnish the Related LC Reference Number in the messages generated for the bill. If you do not choose this option, Field 20 of the SWIFT messages and the mail messages generated for the bill will furnish the Bill Reference Number.
LC Detail in Payment Message	If this option is checked then MT756 (Advice of reimbursement or Payment) is generated with tag32B containing the LC Contract Currency and Amount.
Available for Rediscount	A discounted bill, which is in the final stage, can be made available for re-discounting. You can indicate that a bill is eligible for rediscounting, by checking the field. The discounted bill will be reported available for rediscounting, when they are in final stage but not yet matured. **NOTE:** No processing will be done, based on your specifications to this field. It only helps retrieve information, on discounted bills available for rediscounting. The Bills eligible for Redis-counting report, lists the bills that are eligible for redis-counting. Based on the report you can send a discounted bill for rediscounting.
Auto Change of Operation Acceptance to Advance on Maturity	If you are processing an acceptance type of bill, you can indicate whether the bill should be automatically converted, into an advance type of bill on its liquidation date.
Avalization/Co-Acceptance Requested	During bill booking or amendment, User can enable the flag "Availization/Co-Acceptance requested" flag. By default, the flag will be Unchecked. Once the flag is enabled, it cannot be unchecked during any further actions or operations. During amendment the flag can be enabled only when the stage is FINAL. Change of operation and enabling the flag cannot be done together. Flag is not applicable for Sight bills, Multi-tenor and Bills Under LC. In Case Export product, Operation Should be COL or ACC or DIS and Party Type "Collecting Bank" is mandatory. In Case Import product, Operation Should be COL or ACC and Party Type "Remitting Bank" is mandatory. Instruction Code: COACCP_REQ will be automatically defaulted for Avalization/Co-Acceptance Requested related advices.

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Field	Description
Avalized/Co-Accepted	Post receiving the Co-Acceptance, user can amend the bill and do the change of operation to CAC (Co-acceptance). By default, the flag will be Unchecked. During change of Operation to CAC from ACC/COL with stage as FINAL, the flag will be enabled by the system on save of the contract. Once the flag is enabled, it cannot be unchecked during any further actions or operations. Flag is not applicable for Sight bills, Multi-tenor and Bills Under LC. Acceptance Message Date is mandatory. Override will be displayed to user during Co-acceptance if the flag Avalization/Co-Acceptance Requested is not enabled. Post Co-Acceptance, if the customer request for Finance user to change the operation from CAC to DIS. If Co Acceptance is received post finance, user can Amend the bill and manually select the flag “Avalized/Co-Accepted”. Changing of operation from DIS to CAC is not allowed. In Case Export product, Party Type “Collecting Bank” is mandatory. In Case Import product, Party Type “Remitting Bank” is mandatory. Instruction Code: COACCEPTED will be automatically defaulted for Avalized/Co-Accepted related advices.
Brokerage Details Specify the brokerage details.	
Allow Brokerage	This preference is defaulted from the product screen under Brokerage Details section.
Brokerage To Be Paid By Us	Check this box to indicate that the brokerage will be paid by the importer or exporter depending on the bill product. **NOTE:** This field is enabled only if the box ‘Allow Brokerage’ is checked.
ICCB Pickup Details For any export purchases, you can indicate whether you want to levy the charges and profit in the ICCB pickup currency or the contract currency for the customer. When you invoke the contract, the bill currency you select will be taken by default as the ICCB pickup currency. However, you can change this currency for the customer.	
ICCB Pickup Currency	Indicate the currency in which profit and the charge pickup will happen for the contract.

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Field	Description
Exchange Rate	Indicate the exchange rate between ICCB pickup currency and contract currency. **NOTE:** You are not allowed to change the ICCB pickup currency for EIM (Effective Profit Method) contracts. It gets defaulted to the contract currency and will be disabled here. You have to manually select the settlement account for BC module tags in the ICCB pickup currency. Settlement pickup of ICCB and charge tags will happen based on the ICCB pickup currency. In case where the charges and profit are based on ICCB pickup currency, you have to maintain the ICCB rule as follows: Basis Amount Currency - ICCB Pickup Currency Charge Currency - ICCB Pickup Currency Booking Currency - Charge Currency Floating rate pickup and customer margin pickup for profit components will be based on ICCB pickup currency. Therefore, you need to maintain the floating rate code and customer margin for the respective ICCB pickup currency. In addition, if you want to apply charges in ICCB pickup currency, then you have to define the charge component with amount tags suffixed by _ICCY. If charge components are defined with normal bills amount tags, then charges will be computed in contract currency. Thus, you can apply charges in contract currency or ICCB pickup currency based on basis amount tag of a charge component.
Margin Details	
Liquidated Amount	While processing a collection type of bill, partial liquidation is allowed. In this field you can indicate the amount that has been liquidated under a collection.
Outstanding Amount	The outstanding amount, which is the amount that is yet to be liquidated under the bill, is automatically displayed. In the case of a collection it is computed as follows: Outstanding Amount = Bill Amount - Liquidation Amount For bills other than collection type the bill amount will always be equal to the liquidation amount.
Forfait Details	
Request Date	Specify the date on which your customer requests for bill forfaiting.
Document Submission Date	The requestor of forfaiting will invariably submit a document. This may or may not happen on the date of request. So you can capture the date of submission of the forfaiting document here. **NOTE:** These two fields are only meant for information purpose. The system performs no processing or validation on them.

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Field	Description
External Pricing Following are the External Pricing	
External Charge	While booking a contract under a product for which 'External Charges' is enabled at product level, it defaults the same value for contract also which fetches external charges from external pricing and billing engine.

Non-Conforming Reimbursement Claim Details	System is enhanced to generate the SWIFT message MT744 - Notice of Non-conforming Reimbursement Claim on bill booking as per SR2018 standard.
	• Fields to capture the Non-conforming Reimbursement Claim details in BC contract online screen is introduced.
	• Support to generate message Notice of Non-conforming Reimbursement Claim, provided the mandatory details are included during bill booking or bill closure
	• As per the existing system, message MT744 will be generated only during bill closure and the only possible value supported for tag 73S is CANC whereas the current system is enhanced to support the generation of the message both in bill booking and in bill closure. The possible values of tag 73S is also updated as per the SR2018 standards.
	• Fields are introduced online in BC Contract Screen to capture the details of Non-Conforming Reimbursement Claim Details. Below are the list of fields added in BCDTRONL (Tab – Additional)
	  • Reason for Non Payment Code
	  • Reason for Non Payment Narrative
	  • Disposal of Reimbursement Claim
	  • Disposal of Reimbursement Claim Narrative
	• Reason for Non Payment Code is a drop-down list and will list the applicable codes of tag 73R as per SR2018 standard.

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Field	Description
	• Below are the possible values: • DIFF • DUPL • INSU • NAUT • OTHR • OVER • REFE • TTNA • WINF • XAMT Narrative value of tag 73R can be captured against the field Reason for Non Payment Narrative. Provided text can be appended with the code against tag 73R.Only narrative cannot be provided when the code is blank. Disposal of Reimbursement claim is a drop-down list and will list the applicable codes of tag 73S as per SR2018 standard. Below are the list of possible values: • CANC • HOLD • RETD Narrative value of tag 73S can be captured against the field Disposal of Reimbursement claim narrative. Provided text can be appended with the code against tag 73S. Only narrative cannot be provided when the code is blank. An override message will be thrown if the Disposal of Reimbursement claim is HOLD and the corresponding narrative is blank.

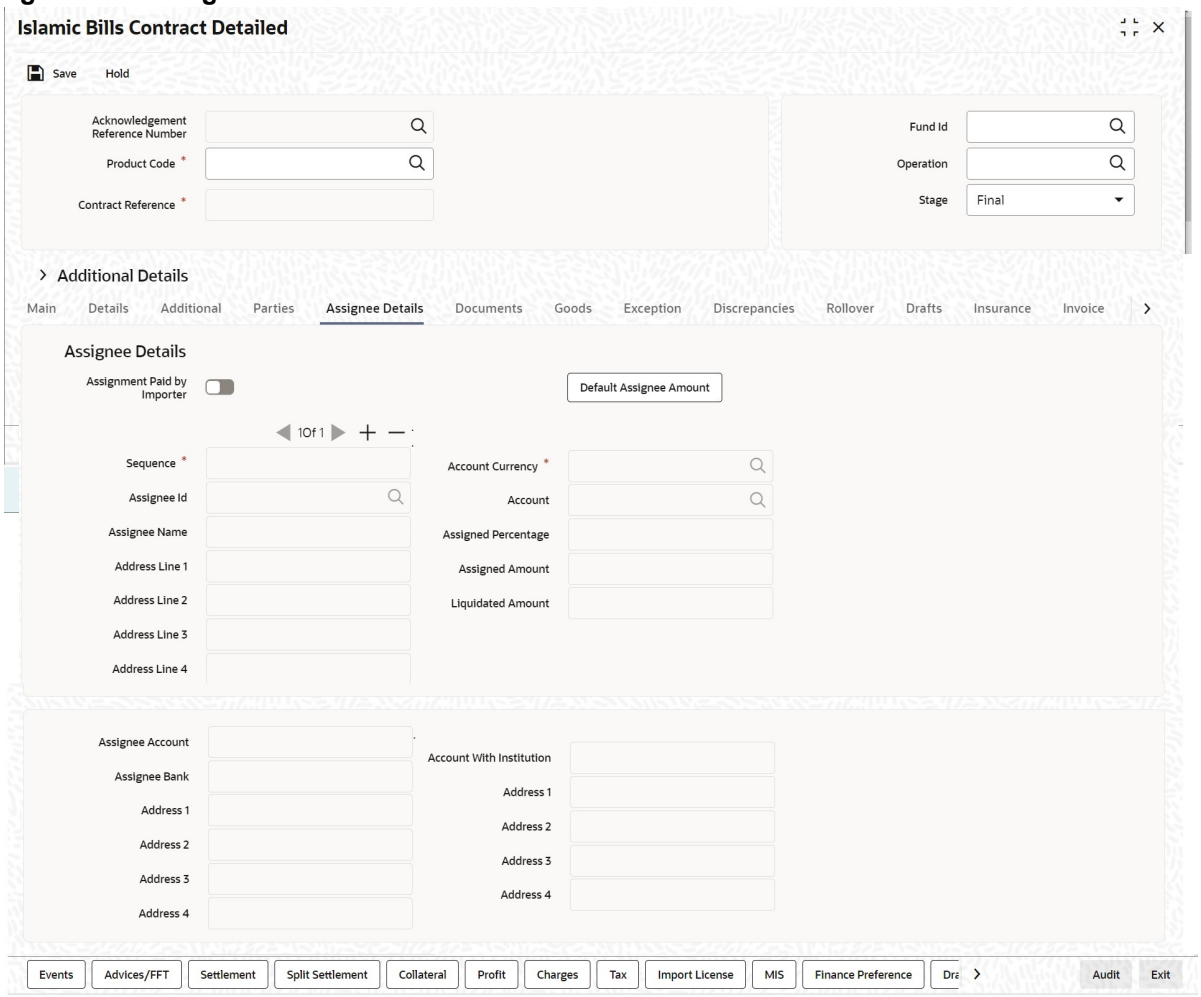
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Field	Description
	• System will ensure to validate the below scenarios: • Non-confirming reimbursement claim details are applicable only for the reimbursement claim products. Bill processing will not be allowed for other products with these details. • Non-confirming reimbursement claim details are applicable only for the bills during bill booking (stage as INITIAL) or bill closure. System restricts the details to be provided for any other events. • System restricts the value of Disposal of Reimbursement claim to be only HOLD during bill booking and other than HOLD (only CANC or RETD) during bill closure. • Narrative fields cannot be provided when the claim code is not available. • Override will be displayed when Disposal of Reimbursement claim is HOLD and the narrative text is blank. • Both the claim codes are mandatory and if any one of it is not provided, the message will not be processed and it will be suppressed.

9. On **Islamic Bills & Collections Contract Detailed** screen, click **Assignee Details** tab.
STEP RESULT: The **Assignee Details** tab displays.

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Figure 5.5: Assignee Details Tab



10. On **Islamic Bills & Collections Contract Detailed** screen, under **Assignee Details** tab, specify the fields. For more information on the fields, refer to the below Field Description table.

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Table 5.8: Assignee Details Tab - Field Description

Field	Description
Assignee Details Assignee details will be defaulted from Export LC on LC default. Assignees cannot be added in Bills not under LC. Assignees cannot be added in Bills if assignees available for LC. Assignees can be added in Bills if assignees is not available for LC. Assignee can be walk-in customers, Bank customers and Third Party customers . For Third Party Customers, user must maintain those parties in Third Party screen (TFDTPMNT). It will be possible to maintain assignee details in export type of letter of credit contract. You can set the following assignee details:	
Sequence	Sequence in which the assignee details are maintained. Value for this should be greater than or equal to zero. Sequence will not accept any decimal points. This should be unique.
Assignee Id	To maintain the party ID. This will fetch all the parties maintained in Third party maintenance screen and walkin customer along with Bank customer. It will not be possible to maintain the same assignee multiple times other than walkin customer. This field is optional.
Assignee Name	Assignee name will be displayed based on the Assignee Id. Assignee name can be modified only Walk-in Customer.
Assignee Address Line 1	Address Line 1 will be displayed based on the Assignee ID.Address Line 1 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 2	Address Line 2 will be displayed based on the Assignee ID.Address Line 2 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 3	Address Line 3 will be displayed based on the Assignee ID.Address Line 3 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 4	Address Line 4 will be displayed based on the Assignee ID.Address Line 4 can be modified only for Walk in customer. This field is optional.
Account Currency	Specify the currency of the account of the assignee.

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Field	Description
Accounts	Specify the account to which the amount should be credited. This can be the account of the assignee with the bank if he is a customer of the bank. If he is not the customer of the bank then this can be the Nostro account of his bank maintained in the current bank. If Assignee is a bank customer (Individual/Corporate/Bank customer) then Account LOV will provide customer accounts maintained in External Customer Account for the selected bank customer. If Assignee is a Third party or Walk in customer then Account LOV will display the NOSTRO accounts for the currency. If Assignee id is not provided then Account LOV will provide customer Accounts and Nostro Accounts Either Account or Assignee account is mandatory.
Assigned Percentage	Specify the percentage of assignment to the assignee. Sum of assignee percentage should not exceed 100 percent.Either Assigned Percentage or Assigned Amount should be entered. If assigned percentage is provided and assigned amount is not provided, system will compute assigned amount based on assigned percent of contract amount.If assigned amount is provided and assigned percentage is not provided, system will compute assigned percentage based on assigned amount. If both assigned percentage and assigned amount is provided, system will compute assigned amount based on assigned percentage If both assigned percentage and assignment amount is not provided, system will provide error message.
Assigned Amount	Specify the amount of assignment to the assignee in LC currency.bThis should be greater than zero. Decimal points will be based on the LC currency.
Liquidated Amount	This will give the liquidated amount in bill currency against each assignee. This will be populated by the system and will be a read only field.
Assignee Account	Indicates Account of Assignee which is Ultimate Beneficiary Account. If user provides Invalid Accounts then system will assign walkin customer to Assignee id and Nostro Account to Account field.
Assignee Bank	Indicates Bank of Assignee
Address Line 1	Indicates Assignee Bank address details.
Address Line 2	Indicates Assignee Bank address details.
Address Line 3	Indicates Assignee Bank address details.
Address Line 4	Indicates Assignee Bank address details.
Account with Institution	Indicates Account with Institution.

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Field	Description
Address Line 1	Indicates Assignee Bank address details.
Address Line 2	Indicates Assignee Bank address details.
Address Line 3	Indicates Assignee Bank address details.
Address Line 4	Indicates Assignee Bank address details.
Default Assignee Amount Button	Calculate the Assignee Amount based on the assignee percentage.
Assignment Paid by Importer	If this flag is checked, then it is mandatory to maintain the assignment details. Validation will be there to check whether assignee details are maintained. For export type of products the assignment details will be defaulted from the linked letter of credit contract: • On click of Default button in the main tab, system will default the assignment details captured at the Letter Of Credit contract • It will not be possible to add or delete assignees • Assignees details and Account details cannot be modified • It will be possible to modify the assignment amount • If the assigned amount for each assignee considering all the BC contracts booked under the same LC goes above the assignment amount at LC contract level for the corresponding assignee, then system will throw an error message • If the assignment amount for each assignee is not in proportion with the BC amount to LC amount proportion, then system will throw an override For import type of contract data can be entered by the user as mentioned in below section: • Before doing the maintenance of assignee details in BC contract screen, those parties should be maintained in Other Party screen • All validations related to assignee details mentioned for Letter of Credit contract will be applicable in this case as well.

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Field	Description
	• It will be possible to add any number of assignees in this block. • All the fields are mandatory to input. • It will be possible to amend the details of the assignee. The above mentioned validation will be applied on modification as well. • It will be possible to add new assignees, system will validate the total amount against the bill amount. • It will be possible to delete the existing details. But the below validations will be applicable. • Once the liquidation against one assignee has happened, it will not be possible to delete that assignee. • Amount cannot go below the liquidated amount against the assignee. Once the liquidation is done, it will not be possible to change the Assignee Name, Assignee Id, Account Currency or Account. There will be validation to check whether the sum of the amount for all the assignee does not exceed the bill amount. Assignment of proceeds is done at import or export bill based on the business scenario. A new flag is introduced to indicate this A new flag, Assignment Done by Us will be introduced at Bills and collections contract screen. Check this flag to mandatory to maintain the assignment details. Validation is there to check whether assignee details are maintained.

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Field	Description
	• It will be possible to add any number of assignees in this block. • All the fields are mandatory to input. • It will be possible to amend the details of the assignee. The above mentioned validation will be applied on modification as well. • It will be possible to add new assignees, system will validate the total amount against the bill amount. • It will be possible to delete the existing details. But the below validations will be applicable. • Once the liquidation against one assignee has happened, it will not be possible to delete that assignee. • Amount cannot go below the liquidated amount against the assignee. Once the liquidation is done, it will not be possible to change the Assignee Name, Assignee Id, Account Currency or Account. There will be validation to check whether the sum of the amount for all the assignee does not exceed the bill amount. Assignment of proceeds is done at import or export bill based on the business scenario. A new flag is introduced to indicate this A new flag, Assignment Done by Us will be introduced at Bills and collections contract screen. Check this flag to mandatory to maintain the assignment details. Validation is there to check whether assignee details are maintained.

Account details provided from External system to be mapped to Assignee Account field which is newly introduced.

Assignee ID, Account and Assignee Account derivation will be as below:

Table 6: Table Assignee Details

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Assignee Id	Account	Assignee Account	Processing on Save
Customer selected from LOV	Customer Account selected from LOV	Not provided	Assignee account to be defaulted with Account on Save
Not provided	Customer Account selected from LOV	Not provided	Customer id to be derived and Assignee Account to be defaulted with Account
Not provided	Not provided	Valid Customer account provided	Customer id to be derived and Account to be defaulted with Assignee Account
Not provided	Not provided	Invalid Customer account provided	Walk in customer and Nostro account of the walk in customer to be defaulted
Customer selected from LOV	Not provided	Not provided	Error to be thrown. Either account or assignee account should be provided
Customer selected from LOV	Customer selected from LOV	Invalid Customer account provided	Assignee account to be defaulted with Account on Save and required override will be thrown.
Customer selected from LOV	Customer selected from LOV	Valid Customer account provided (Different)	Assignee account to be defaulted with Account on Save and required override will be thrown.
Customer selected from LOV	Customer selected from LOV	Valid Customer account provided (Same)	Contract will be saved with the provided details without any override.

During Bill liquidation, assignee details to be defaulted to Settlement subsystem as below:

Table 7: Assignee Details

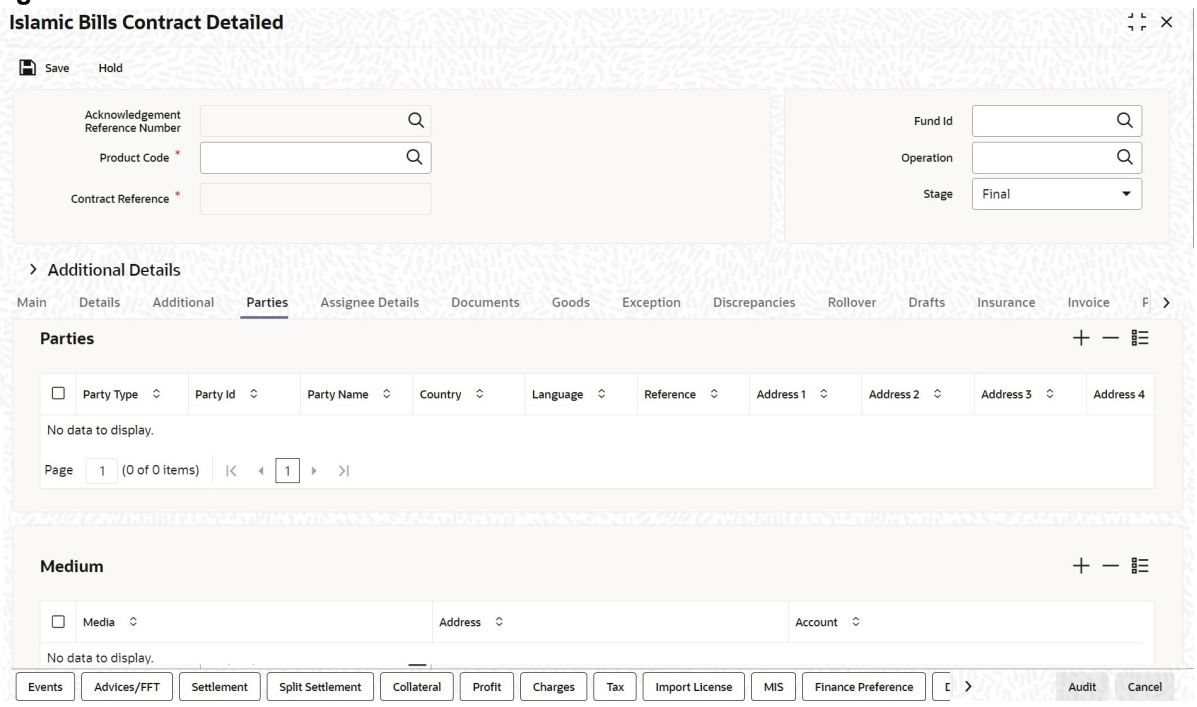
Assignee Details	Settlement Subsystem
Assignee Account	Ultimate Beneficiary 1
Assignee Name	Ultimate Beneficiary 2
Assignee Address 1	Ultimate Beneficiary 3
Assignee Address 2	Ultimate Beneficiary 4
Assignee Address 3	Ultimate Beneficiary 5
Assignee Bank	Beneficiary Institution 1

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Assignee Details	Settlement Subsystem
Assignee Bank Address Line 1	Beneficiary Institution 2
Assignee Bank Address Line 2	Beneficiary Institution 3
Assignee Bank Address Line 3	Beneficiary Institution 4
Assignee Bank Address Line 4	Beneficiary Institution 5
Account with Institution	Account with Institution 1
Address Line 1	Account with Institution 2
Address Line 2	Account with Institution 3
Address Line 3	Account with Institution 4
Address Line 4	Account with Institution 5

11. On **Islamic Bills & Collections Contract Detailed** screen, click **Parties** tab.
The **Parties** section displays.

Figure 5.6: Parties Tab



This topic describes to maintain Parties tab in the Islamic Bills & Collections Contract Detailed screen. In the 'Islamic Bills and Collections Contract Detailed' screen, you have already specified details for the Counter-party of the bill. Click the 'Parties' tab to record details pertaining to all the parties involved in a bill. The documents, tracers, advices and messages that are generated for the bill will be sent to the concerned parties based on the details you specify in this screen.

You can capture the following details of the parties involved in the bill you are processing:

- The party type of the customer
- The CIF ID assigned to the party

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- The country to which the party belongs
- The party's mail address
- The language in which tracers and messages should be sent to the party
- The media through which all tracers and advices should be routed
- The party's address (es) for the given media

The following table contains a list of party types that can be involved in all types of bills:

Table 5.1: List of Party Types

Party Type	Party Description
DRAWER	Drawer
DRAWEE	Drawee
ISSUING BANK	Issuing Bank
NEG BANK 1	Negotiating Bank 1
NEG BANK 2	Negotiating Bank 2
BENEFICIARY	Beneficiary
ACCOUNTEE	Accountee
CASE NEED	Case Need
GURANTOR	Guarantor
ACCEPTING BANK	Accepting Bank
DISCNTING BANK	Discounting Bank
REMITTING BANK	Remitting Bank
COLLECTING BANK	Collecting Bank
REIMBURSING BANK	Reimbursing Bank
CONFIRMING BANK	Confirming Bank
FORFAITING HOUSE	Forfaiting Bank/Institution
CLB	Claiming Bank

The parties that can be involved in a bill depend on the type of bill you are processing and on the operation that you perform on the bill. The following table indicates the parties that can be involved based on the operation that you perform on the bill:

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Table 5.2: Parties Based on Bill Type

Bill Type	Operation	Parties Applicable
Incoming	Pay and Advance	Accountee (if different from Drawee) Issuing Bank (your bank) Negotiating Bank Reimbursing Bank Drawer Drawee
Incoming	Acceptance	Accountee (if different from Drawee) Issuing Bank (your bank) Negotiating Bank Accepting Bank (your bank) Drawer Drawee
Incoming	Discount	Beneficiary Accountee (if different from Drawee) Discounting Bank Negotiating Bank Reimbursing Bank Remitting Bank Drawer Drawee
Outgoing	Negotiation	Negotiating Bank 1 Negotiating Bank 2 Reimbursing Bank Confirming Bank Issuing Bank Drawer Drawee
Outgoing	Pay	Negotiating Bank 1 Negotiating Bank 2 Reimbursing Bank Confirming Bank Drawer Drawee

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Bill Type	Operation	Parties Applicable
Outgoing	Acceptance	Accepting Bank Issuing Bank Reimbursing Bank Negotiating Bank 1 Negotiating Bank 2 Confirming Bank Drawer Drawee
Outgoing	Discounting	Through Bank Guarantor Collecting Bank Remitting Bank Drawer Drawee
Incoming and Outgoing	Collection	Discounting Bank Issuing Bank Reimbursing Bank Negotiating Bank 1 Confirming Bank Drawer Drawee

While processing an outgoing collection bill, you have the option to change the party that you specified earlier as the:

- Collecting Bank, and
- Drawee

To change the collecting bank you need to first change the Party Type of the previous collecting bank to 'Prev Collecting Bank'. Thereafter, select the new collecting Bank from the option list. An amendment advice is sent to the previous collecting bank requesting them to transfer the documents to the new collecting bank and a remittance letter is generated to the new collecting bank.

To change the Drawee of a collection bill, you need to change the party type of the previous Drawee to 'Prev Drawee' and select a new drawee from the option list.

Similarly, to change the Drawee of an Incoming Bill, you need to change the party type of the previous Drawee to 'Prev Drawee' and select a new drawee from the option list.

NOTE: You can use a particular CIF ID only once in a bill that you process.

The details on central liability tracking that feature on this screen have been covered in the chapter titled Specifying Central Liability tracking details.

12. On **Islamic Bills & Collections Contract Detailed** screen, under **Parties** tab, specify the fields.
For more information on the fields, refer to the below Field Description table.

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Table 5.3: Parties - Field Description

Field	Description
Limit Specify the following details:	
Operation	When you click **Default** button, the system defaults the operation specified in the main screen.
Party Type	This indicates the type of the party whose credit limits need to be tracked. If you click **Default** button, in the first row, the system defaults the party type based on the details maintained under 'Parties' tab of 'Islamic BC Contract Details' screen. However, you need to make sure that the mandatory party details have been maintained under 'Parties' tab of the screen. When you add another row to the list, you can manually select the party type as required. If you leave it blank, the system will automatically update the party type when you save the contract.
Party Id	Specify the 'Party Id' for which you need to maintain. Alternatively, you can select 'Customer No' from the adjoining option list also. **NOTE:** BIC Code appears next to the 'Customer No' only if the BIC Code is mapped with that Customer Number. If the BIC code is not mapped with that Customer Number then the BIC Code will not appear next to the 'Customer No' in the adjoining option list. The list displays all the valid parties maintained in the system. On selecting the party ID, the following details are displayed: • Party Name • Country • Language • Party Reference • Address
Customer No	Specify the customer number of the party whose credit limits need to be tracked. The option list displays the customer numbers of all the parties selected under 'Parties' tab. Choose the appropriate one. You need to make sure that the customer number corresponds to the party type selected above. If the customer number and party type do not match, the system displays an error.
Liability Number	When you click 'Default' button, the system defaults the liability number from sub-screen of 'Customer Maintenance' screen. The system displays multiple liabilities that are attached to the Customer.

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Field	Description
Linkage Type	Specify the linkage type. The drop-down list displays the following options: • Facility • Liability Choose the appropriate one.
Linkage Reference No	Specify the reference number that identifies the facility/liability.Linkage Reference No displays all valid facilities and liabilities for the specific liability number. Choose the appropriate one.
% Contribution	Specify the proportion of limits to be tracked for the credit line or collateral pool for the customer. When you click 'Default' button, the system defaults the percentage of contribution maintained under sub-screen of 'Customer Maintenance' screen.
Amount Tag	Specify the amount tag. The system tracks the limits for customers based on the amount tag. The amount tags applicable to Islamic BC contracts are listed below: • Bill Amount • Amount Purchased • Confirmed Amount • Unconfirmed Amount Choose the appropriate one. If you do not specify the amount tag, the system will track the limits based on the bill amount or the amount purchased for a combination of customer, liability and facility.

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Field	Description
Amount	When you click 'Default' button, the system defaults the amount tracked for each credit line. • In case PUR and DIS operations, amount is derived on the basis of the Amount Purchased • In case of other operations, amount is derived on the basis of the Bill Amount When an Islamic BC contract is reversed, limit update happened during Islamic BC contract booking will also be reversed. The available amount of the limit line will be reinstated to the extent of Islamic LC availment amount and the matured amount of the limit will be reduced to the extent of Islamic LC availment amount. When an Islamic BC contract booked under an Islamic LC is reversed, the following events will be triggered in the same sequence. • RAVL-Triggered on the Islamic LC contract for reversal of the corresponding availment • RVSG- Triggered on the Islamic LC contract for reversal of the cancellation of the • Shipping Guarantee, when an SG is linked • RVCA- Triggered on the shipping guarantee contract for roll back of cancellation of the • Shipping Guarantee, when an SG is linked • REVR-Triggered on the Islamic BC contract for reversal of the contract.

If limits Earmarking is done by an External system. OBTF can release the Earmarking details by following below steps:

• Enable the flag "Release ELCM Earmarking" at Trade Finance Bank Preference Maintenance.

• External system has to send the Earmarking details to OBTF through the service – OBTFIFService and Operation – CreateLmtEARDtls, before calling handoff request.

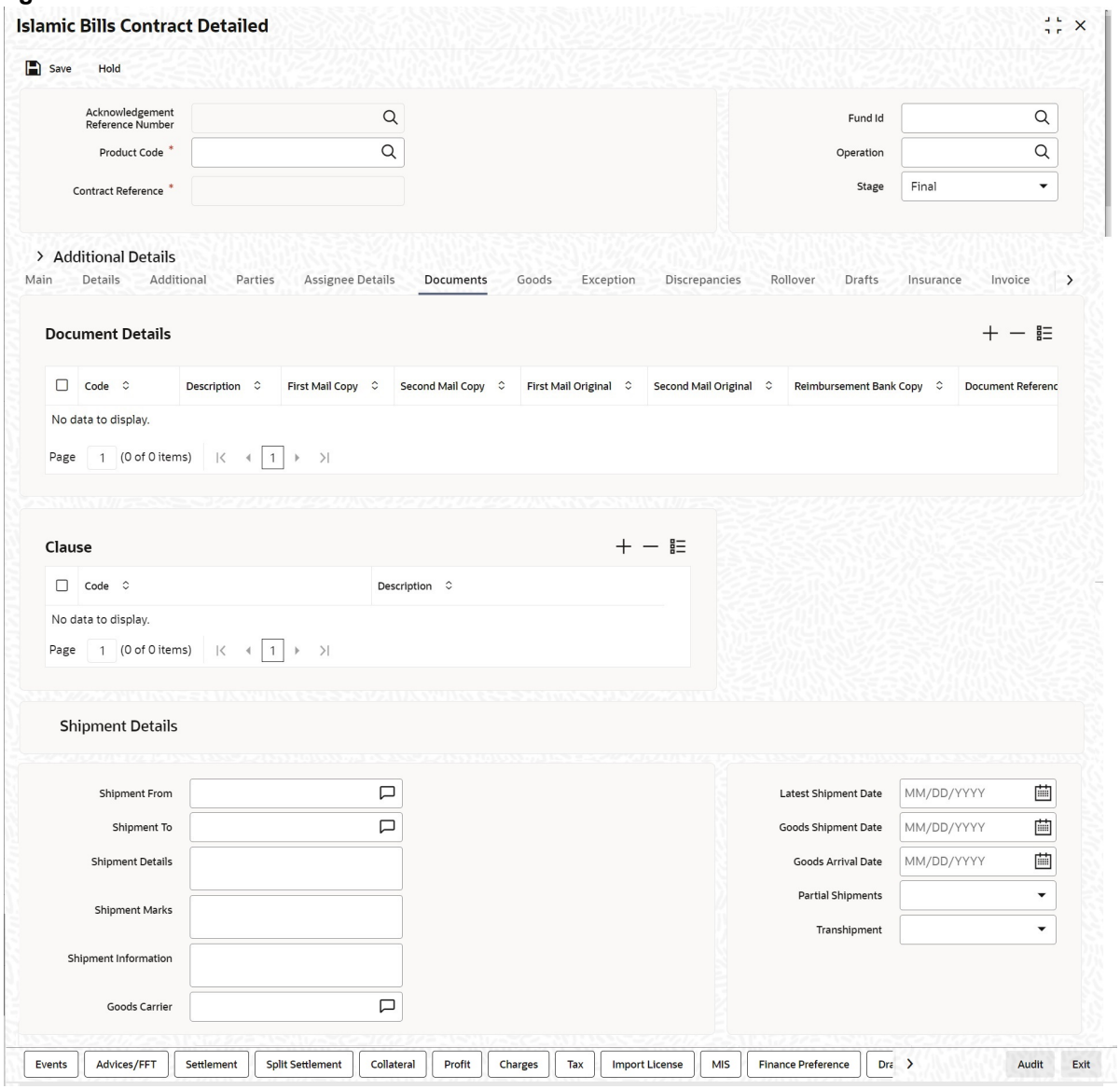
• When OBTF initiates utilization service call to limits system, we will send the Earmarking reference received from external system in block reference no tag to release the earmarking details.

13. On **Islamic Bills & Collections Contract Detailed** screen, click **Documents** tab.

The **Documents** tab displays.

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Figure 5.7: Documents Tab



This topic describes to maintain Documents tab in the Islamic Bills & Collections Contract Detailed screen. A bill, as an instrument of trade finance, involves trade transactions. Such transactions involve merchandise, a mode of transportation and documents that accompany the goods in the case of a documentary bill. You can specify document, goods and shipping details only for documentary bills under an LI or not under an LI.

If the Islamic LC module of Oracle Banking Trade Finance has been installed at your bank, and the documentary bill is under an Islamic LC, then the document, goods and shipping details will be automatically picked up on specifying the reference number of the related Islamic LC. You will not be able to amend the details, defaulted from the related Islamic LC.

14. On Islamic Bills & Collections Contract Detailed screen, under Documents tab, specify Details of the Documents Applicable to a Bill.

    There are some standard documents that may be required under a documentary bill. For documentary bills not under an LI, the documents specified for the product to which the bill is linked, will be defaulted to this screen. The details specified for these documents like the document type, description, the clauses specified

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for the document are also defaulted from the product. You can edit the list of documents, as well as the contents of the documents to suit the bill you are processing.

As two sets of documents are sent or received for a bill, there is a provision to capture details regarding the documents sent in both mails. The first set is recorded as I Mail and the second as II Mail. In this field you can also capture the number of documents issued along with the number of documents required. The data is captured in NN/MM format where NN denotes number of documents required and MM signifies number of documents issued.

If the LI module of Oracle Banking Trade Finance has been installed at your bank, and the documentary bill is under an LI, the documents picked up, when you specify the reference number of the related LI. You will however, not be able to amend the list of documents defaulted from the related LI.

The IBC Contract online function will validate whether the supplied document reference has a shipping guarantee against it. This will be done only for import bills and if the 'Validate shipping guarantee' field is checked for the document code in the document codes maintenance.

The following processing will be carried out after capturing the document reference in documents screen of import bills.

- For the document code, Oracle Banking Trade Finance will check if the validate shipping guarantee flag is 'Y' in the document code maintenance
- If the above condition is satisfied, the system will check if the document reference exists in any of the shipping guarantee for the same document code.
- If a document reference exists then the system gives an override 'Document reference exists for the shipping guarantee'
- If a document reference is not found then the system gives an override 'Document reference does not exist for the shipping guarantee'

NOTE: IB Upload processing will validate the document reference against shipping guarantee documents if the bill is import LC and validate shipping guarantee for the document code is 'Y'.

You can add to or delete from the list of documents that are defaulted from the product. To add to the list of documents defaulted for a bill, click add icon and select the code that identifies the document, from the list of document codes maintained in the Documents Maintenance screen. The other details of the document will be defaulted to this screen. To delete a document, that is not required for the bill you are processing, highlight the document code and click delete icon.

15. Specify Clauses for a Document.

There are some standard clauses, which should appear on the documents required under a documentary bill. In this screen you can indicate the clauses that should accompany a document

For documentary bills not under an LI, the clauses that you specified for a document, while defining the product are defaulted to this screen. In addition, the details specified for these clauses, like its description, are defaulted from the product.

When you highlight a document code, all the clauses defined for the document are displayed. You can add to or delete from the list of clauses that are defaulted. To add to the list of clauses defaulted for a bill, click add icon and select the code that identifies the clause, from the list of clauses maintained, in the Clause Maintenance screen. The description of the clause will be displayed, based on the clause code that you select. To

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delete a clause that is not required for the bill you are processing, highlight the clause code and click delete icon.

If the LI module of Oracle Banking Trade Finance has been installed at your bank, and the documentary bill is under an LI, then the clauses specified for documents will be automatically picked up, when you specify the reference number of the related LI. You will not be able to amend the list of clauses, defaulted from the related LI.

16. Specify Goods and Shipment Details for a Bill.

There are certain standard requirements and conditions associated with the shipment of the merchandise, based on which the bill was drawn. You can specify the following shipping details for a bill.

- The location from which the goods transacted under the bill were shipped
- The destination to which the goods transacted under the bill were dispatched or transported
- The latest date by which shipment should be made
- The date on which the shipment was made
- The carrier that carried the goods
- The date on which the goods arrived at its destination

– Besides these details, you can also specify details like:
  - Was trans-shipment allowed
  - Was partial shipment of the goods allowed

A bill is an instrument of payment, for trade transactions. Trade transactions involve goods that are transported from one destination to another. You have maintained the list of standard goods that are traded, in the 'Goods Maintenance' screen.

After you select the code that identifies the goods, its description (which contains details of the merchandise traded) will be picked up and displayed automatically.

You can edit the description that is defaulted to suit the requirements of the bill you are processing. Your can also enter specifications such as the quality and quantity of the merchandise.

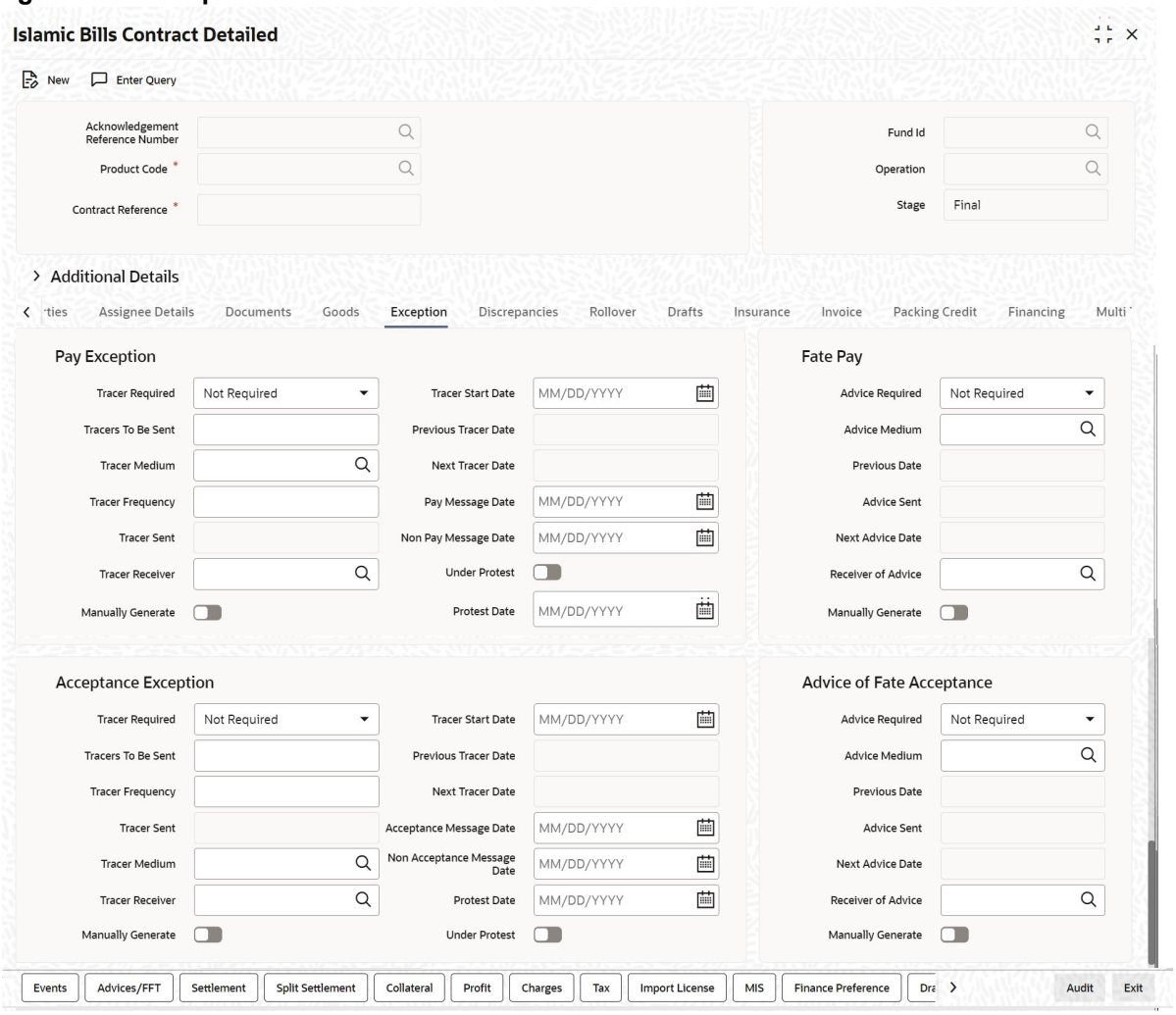
If the Islamic LC module of Oracle Banking Trade Finance has been installed at your bank, and the bill is under an Islamic LC, the goods will be defaulted, when you specify the reference number of the related Islamic LC. You will however, not be able to amend the list of clauses defaulted from the related Islamic LC.

17. On **Islamic Bills & Collections Contract Detailed** screen, click **Exception** tab.

The **Exception** tab displays.

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Figure 5.8: Exception Tab



This topic describes to maintain Exception tab in the Islamic Bills & Collections Contract Detailed screen. Tracers are reminders, sent to various parties involved in a bill indicating that an exception that has occurred, while processing the bill.

In this screen, you can capture tracer details for the following exception events:

- Payment Exception
- Acceptance Exception

The details specified for the product involved in the bill will be defaulted. You can change the defaults to suit the requirements of the bill you are processing.

There are two types of messages that can be sent, each time an exception tracer is generated. One to the party who needs to be reminded, to take action to resolve the exception (exception tracer) and the another to the party, who needs to be informed about the current status of the exception (advice of fate tracer).

In this screen, you can specify details for the generation of both types of messages.

18. On **Islamic Bills and Collections Contract Detailed** screen, under **Exception** tab, specify the details for the Receiver of the Tracer fields.

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

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Table 5.4: Exception - Field Description

Field	Description
Tracer Required	You can indicate whether the exception tracer is applicable to the bill you are processing. You can select one of the following options: • Required -If you specify that a tracer is applicable to a bill, you should also specify the number of tracers that should be generated, for the exception. • Not Required -You can select this option to indicate that the exception tracer is not applicable, to the bill you are processing. • Till resolved -If you indicate that the tracer should be generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is because the tracer will be generated at the frequency that you specify, until the exception is resolved.
Tracer Frequency	You can specify the frequency (in days) with which, the tracer should be generated to the concerned parties (after the Start days) involved in the bill.
Tracer Receiver	You can specify details of the party, who needs to be reminded to take action to resolve the exception. Select the party type from the option list that is available. The tracer will be generated to the customer linked to the party type, in the Parties screen.
Tracer Medium	For each of the exception tracers that you specify for a bill, you can also indicate the medium through which the tracer should be generated. The preferred medium specified for the product to which the bill is linked is defaulted. The media supported include: • Mail • Telex • SWIFT If the tracer is generated through SWIFT an MT420 will be generated.

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Field	Description
Tracers to be Sent	If you have indicated that the tracer is applicable, to the bill you are processing, you should also specify the maximum number of tracers that should be generated, for each of the exception events. The number of copies specified for the product to which the bill is linked will be displayed. You can change the default and specify a number, to suit the bill you are processing. If you have indicated that the tracer should be generated until the bill is resolved, the value 9999 is displayed, indicating that the tracer will be generated until the exception is resolved.
Tracer Sent	Exception tracers can be generated, only after the maturity date of the bill. While creating a product, you have also indicated the number of days that should elapse after the Bill matures on which the first tracer should be generated. By default, the system calculates the date on which the first tracer should be generated, based on the maturity date specified in the contract screen and on the number of days specified for the product, involved in the contract. You can change the default and specify a start date, to suit the requirement of the bill you are processing. The system also displays the number of tracers, already sent to the concerned party.
Manually Generate	Oracle Banking Trade Finance allows you to generate tracers for bills manually. To generate a specific tracer for a bill manually, unlock the bill contract, and check the box 'Manually Generate' for the tracer concerned. **NOTE:** On manual generation of a tracer, the system calculates the Next Tracer Date according to the defined tracer cycle.

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Field	Description
Tracer Start Date	Exception tracers can be generated, only after the maturity date of the bill. While creating a product, you have also indicated the number of days that should elapse after the Bill matures on which the first tracer should be generated. By default, the system calculates the date on which the first tracer should be generated, based on the maturity date specified in the contract screen and on the number of days specified for the product, involved in the contract. You can change the default and specify a start date, to suit the requirement of the bill you are processing. The system also displays the number of tracers, already sent to the concerned party.
Previous Tracer Date	This is the date on which the last tracer was sent to the party indicated in the tracer Receiver field.
Next Tracer Date	This is the date on which the next tracer will be generated to the party indicated earlier.
Pay Message Date	Enter the date on which you send the acceptance message to the remitting bank (in the case of an Import bill). In the case of an export bill this is the date specified on the acceptance message received from the collecting bank. This field is for information purposes only.
Non Pay Message Date	Enter the date on which you send the non-payment message to the remitting bank in the case of an export bill. In the case of an export bill this is the date specified on the non-payment message received form the collecting bank. On entering the nonpayment message date the event -- REFP (refusal to pay) is triggered. The accounting entries defined for the event will be passed and the advices will be generated.
Under Protest	Check this option to indicate that you want to protest the bill.
Protest Date	When the exception has not been resolved by the concerned party, even after a number of tracers have been sent, you may want to protest the bill. You can specify the date on which the protest advice needs to be generated, to the concerned party.

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19. View the current status of the tracers generated for the bill.

    The system displays the following information:

    - The date on which the last tracer was sent.
    - The date on which the next tracer will be generated.
    - The number of tracers that have been sent to the concerned party, till date.

20. Specify Advice of Fate for Payments.

    The advice of fate is sent to keep a party involved in the bill informed about the current status of an exception. An advice of fate is generated, along with the exception tracer and at the frequency specified for, the exception tracer. You can specify the following preferences for the generation of an:

    - Advice of Fate (payment)
    - Advice of Fate (acceptance)

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

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Table 5.5: Exception - Field Description

Field	Description
Advice Required	You can indicate whether the advice of fate should be generated, to a party involved in the bill. You can indicate one of the following options: • Required -If you specify that a tracer is applicable to a bill, you can also specify the number of tracers that should be generated. This option is defaulted while processing an Import Bill. • Not required - You can select this option to indicate that the exception tracer is not applicable to the bill you are processing. This option is defaulted while processing an Export Bill. • Till resolved -If you indicate that the tracer should be generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is so because the tracer will be generated until the exception is resolved. **NOTE:** While processing an export bill the 'Advice of Fate Required' field is automatically defaulted to 'Not Required'.
Receiver of Advice	You can specify details of the party, who needs to be informed, about the current status of the exception. Select the party type from the option list of valid parties that you specified, in the parties screen. The advice will be generated to the customer, linked to the party type, in the Parties screen.

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Field	Description
Advice Medium	For each of the advice of fate that should be generated for a bill, you can indicate the medium through which the advice should be generated. You can select a media type from the option list available. The valid media include: • Mail • Telex • SWIFT If the advice is generated through SWIFT an MT422 will be generated.
Previous Date	The system displays the date on which the last advice was sent to the party.
Advice Sent	The system displays the number of advices sent to the party.
Next Date Advice	The system displays the date on which the next advice would be sent to the party.
Manually Generate	An advice of fate tracer is generated at the frequency with which, the related exception tracer is generated. If you want to generate the advice of fate immediately, check against manually generate. If you do not check against it, the message will be generated automatically, as part of the end of day processes on the day it falls due.

You can visit this screen, to view the current status of the advices of fate generated for the bill. The system displays the following information:

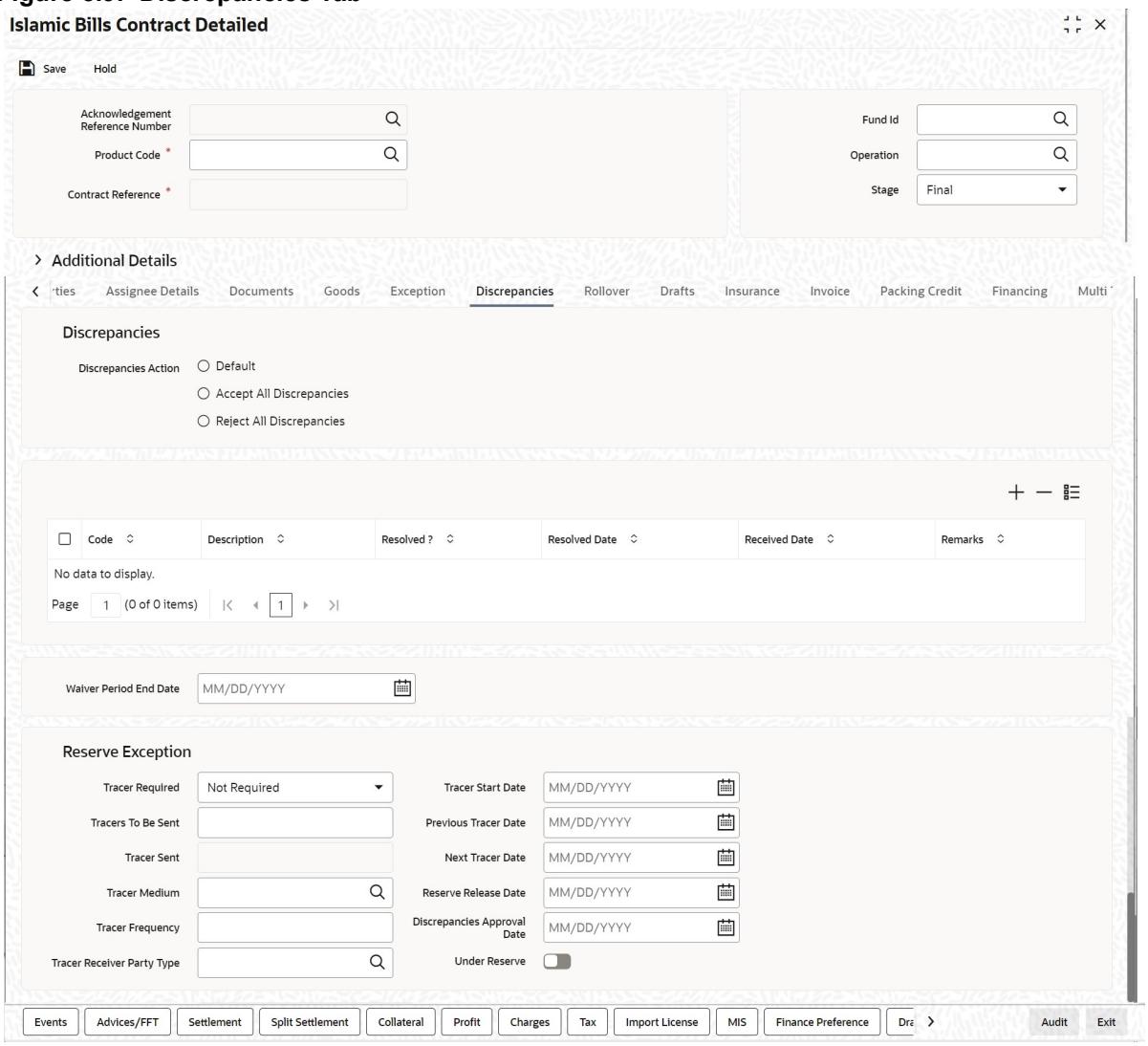
- The number of tracers that have been sent to the concerned party, till date
- The date on which the last tracer was sent
- The date on which the next tracer will be generated

21. On **Islamic Bills & Collections Contract Detailed** screen, click **Discrepancies** tab.

The **Discrepancies** tab displays.

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Figure 5.9: Discrepancies Tab



This topic describes to maintain Discrepancies tab in the Islamic BC Contract Detailed screen. You can register the discrepancies that you encounter while processing a bill, in the Discrepancies screen.

Discrepancies are likely to be found, while processing Incoming or Outgoing bills that are under LCs.

Discrepancies Action will be available with the button Default, Accept All Discrepancies and Reject All Discrepancies and Remarks to capture discrepancy remarks

22. On **Islamic Bills & Collections Contract Detailed** screen, under **Discrepancies** tab, specify the Discrepancy Details.

    You have specified the discrepancies and assigned codes to them, in the Discrepancy Code Maintenance screen. In this screen, you can select the discrepancies that are applicable to the bill you are processing. The description associated with the discrepancy code will be automatically picked up from the discrepancy code maintenance screen.

    In this screen, you can also indicate whether the discrepancy has been resolved. The date on which it was resolved will be automatically displayed.

23. Specify the Reserve Exception details.

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

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Table 5.6: Discrepancies - Field Description

Field	Description
Discrepancy Details You have specified the discrepancies and assigned codes to them, in the Discrepancy Code Maintenance screen. In this screen, you can select the discrepancies that are applicable to the bill you are processing. The description associated with the discrepancy code will be automatically picked up from the discrepancy code maintenance screen. In this screen, you can also indicate whether the discrepancy has been resolved. The date on which it was resolved will be automatically displayed.	
Reserve Exception Details	
Tracers Required	You can indicate whether the reserve exception tracer is applicable, to the bill you are processing. You can indicate one of the following: • Applicable -If you specify that a tracer is applicable to a bill, you can also specify the number of tracers that should be generated for the exception. • Not Applicable -You can select this option to indicate that the exception tracer is not applicable to the bill you are processing. • Till Resolved -If you indicate that the tracer should be generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is so, because the tracer will be generated until the exception is resolved.
Tracers to be Sent	If you have indicated that the tracer is applicable, to the bill you are processing, you should also specify the maximum number of tracers that should be generated for each of the exception events. The number of copies specified for the product, to which the bill is linked, will be displayed. You can change the default and specify a number to suit the bill you are processing. If you have indicated that the tracer should be generated until the bill is resolved, the value 9999 is displayed, indicating that the tracer will be generated until the exception is resolved.

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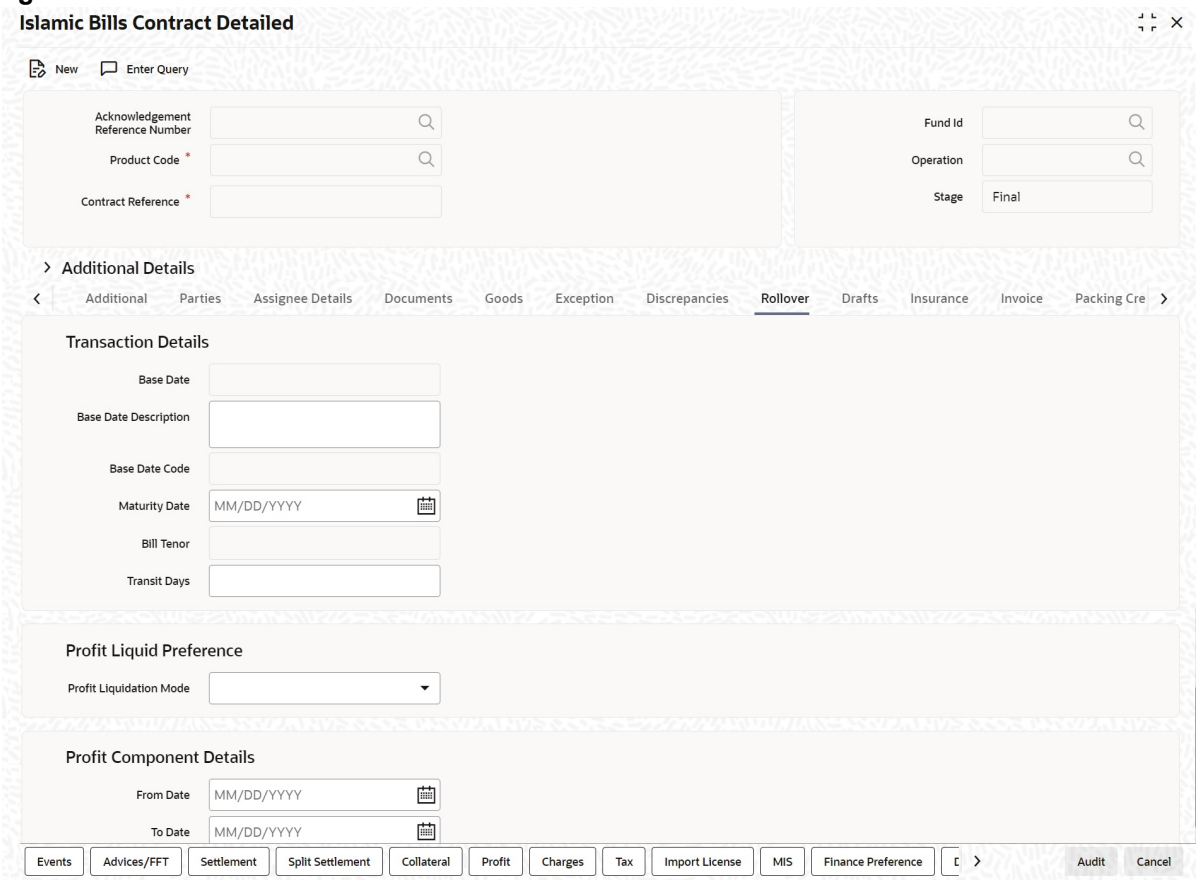
Field	Description
Tracer Medium	For each of the exception tracers that you specify for a bill, you can also indicate the medium through which, the tracer should be generated. The preferred medium specified for the product, to which the bill is linked, is defaulted. The media supported include: • Mail • Telex • SWIFT If the tracer is generated through SWIFT an MT420 will be generated. **NOTE:** An override message is displayed if you enter an export bill in final stage with unresolved discrepancies. Similarly if you attempt to move a bill that has unresolved discrepancies to the final stage an override is sought.
Tracer Frequency	You can specify the frequency (in days) with which the tracer should be generated to the concerned parties (after the Start days) involved in the bill.
Trace Receiver	You can specify details of the party, who needs to be reminded to take action to resolve the exception. Select the party type of the party, from the option list that is available. The tracer will be generated to the customer linked to the party type, in the Parties screen.
Tracer Start Date	Exception tracers can be generated for a bill, only after the maturity date of the bill. While creating a product, you have indicated the number of days that should elapse after the Bill matures, on which the first tracer should be generated. By default, the system calculates the date, on which, the first tracer should be generated, based on the maturity date specified in the contract screen and on the number of days specified, for the product involved in the contract. You can change the default and specify a start date, to suit the requirement of the bill you are processing. The system also displays the number of tracers already sent to the concerned party.

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Field	Description
Previous Tracer Date	Specify the date on which the last tracer was sent to the party.
Next Tracer Date	Specify date on which the next tracer will be generated.
Reserve Release Date	Enter the date on which the reserve was released that is the date on which you received the reserve advice from the Issuing bank or the Drawee.
Discrepancies Approval Date	Specify the date on which the discrepancies were approved.
Under Reserve	Check this option to indicate that the discrepancy is under reserve.

24. On **Islamic Bills & Collections Contract Detailed** screen, click **Rollover** tab.
The **Rollover** tab displays.

Figure 5.10: Rollover Tab



This topic describes to maintain Rollover tab in the Islamic Bills & Collections Contract Detailed screen. A contract that is marked for rollover will be rolled over with all the terms of the original contract. However, you can change certain terms by specifying them in the 'Rollover Details' screen.

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25. On **Islamic Bills & Collections Contract Detailed** screen, under **Rollover** tab, specify the Transaction Details for the Bill.

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

Table 5.7: Rollover - Field Description

Field	Description
Transaction Details	
Base Date	The base date is used to calculate the maturity date of the bill. In effect the tenor of the bill will begin from this date. The current system date will be displayed in this field and you cannot change the default value.
Base Date Description	The description of the instruction will be automatically picked up and displayed. You can edit the description of base date that is defaulted, to suit the requirements of the bill you are processing.
Bill Tenor	Specify the number of days for the tenor. The system will use the number of days to arrive at the maturity date for each tenor. The minimum/maximum tenor specified in the product underlying the contract has to be adhered to.
Transit Days	The transit days will be used in the computation of the maturity date, of the bill. Enter the transit days for the bill.
Maturity Date	The maturity date is the date on which the bill falls due, for payment. The maturity date is calculated in the following manner, based on the entries made to the previous fields: **Maturity Date = Base date + Tenor + Transit days** You can change the maturity date of a bill that is arrived at using the above method. However, the maturity date that you specify should be later than or equal to the Value date specified for the bill.
Profit Liquid Preference	

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Field	Description
Profit Liquidation Mode	Profit components of a bill can be liquidated immediately or deferred to a later date. In the Rollover screen, under 'Profit Liquidation Preference', you can indicate whether the mode of liquidation is to be immediate or deferred. Choose 'Immediate' to liquidate the profit components at the time of Rollover. If you choose 'Deferred' from the option list, the system defers the liquidation of profit components to a later date. You can choose to pay the profit components fully or partially subsequently.
Profit Computation Dates	
From Date	The system starts the computation of profit from the date specified here.
To Date	Once you have specified the start date for profit computation, you have to indicate the end date for calculating the profit. The minimum/maximum profit rate specified in the product underlying the contract has to be adhered to.

26. On **Islamic Bills & Collections Contract Detailed** screen, under **Rollover** tab, specify the Profit Computation Dates.

The roll over of a bills contract is possible only if:

- It is an import advance bill
- The bill is in the final stage
- Rollover is initiated on or after the maturity date of the bill
- The contract status is active and authorized
- 'Allow rollover' option is maintained for the bill at the product level
- The event roll is maintained for the product

If you have marked a bill for roll over, the system liquidates the original bill and creates a new rolled over bill based on the details you have maintained through the Rollover screen.

A new event Roll will be triggered when a bill is rolled-over and the system:

- Routes the outstanding principal through the roll over Bridge GL. In case the liquidation mode is 'Immediate' for the contract, the outstanding profit is collected in the ROLL event.
- Passes entries for the principal amount in the INIT event

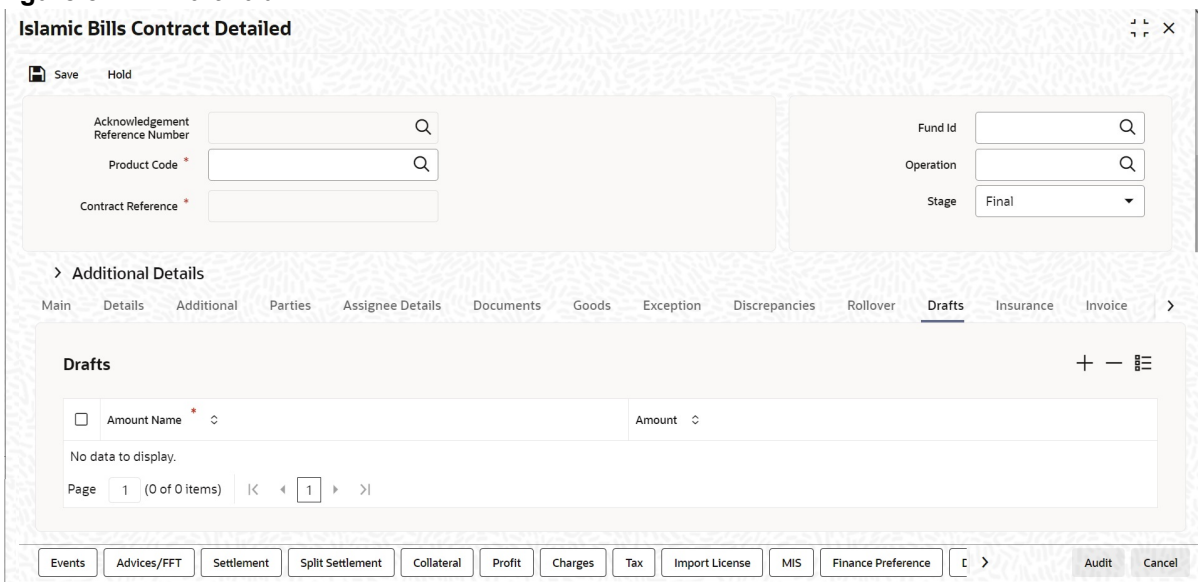
If a bill has to be rolled-over:

- The Maturity Date should be past its Base date
- The value of date of the bill should not be null or less than the 'From date' maintained in the 'Rollover details' screen.

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27. To viewing Rollover Details of the Original Bill Contract, click on the **Rollover** tab.
    You can view the values that were maintained in the specific version (Parent and Child) of a bills contract.
28. On **Islamic Bills & Collections Contract Detailed** screen, click **Draft** tab.
    The **Draft** tab displays.

Figure 5.11: Draft Tab

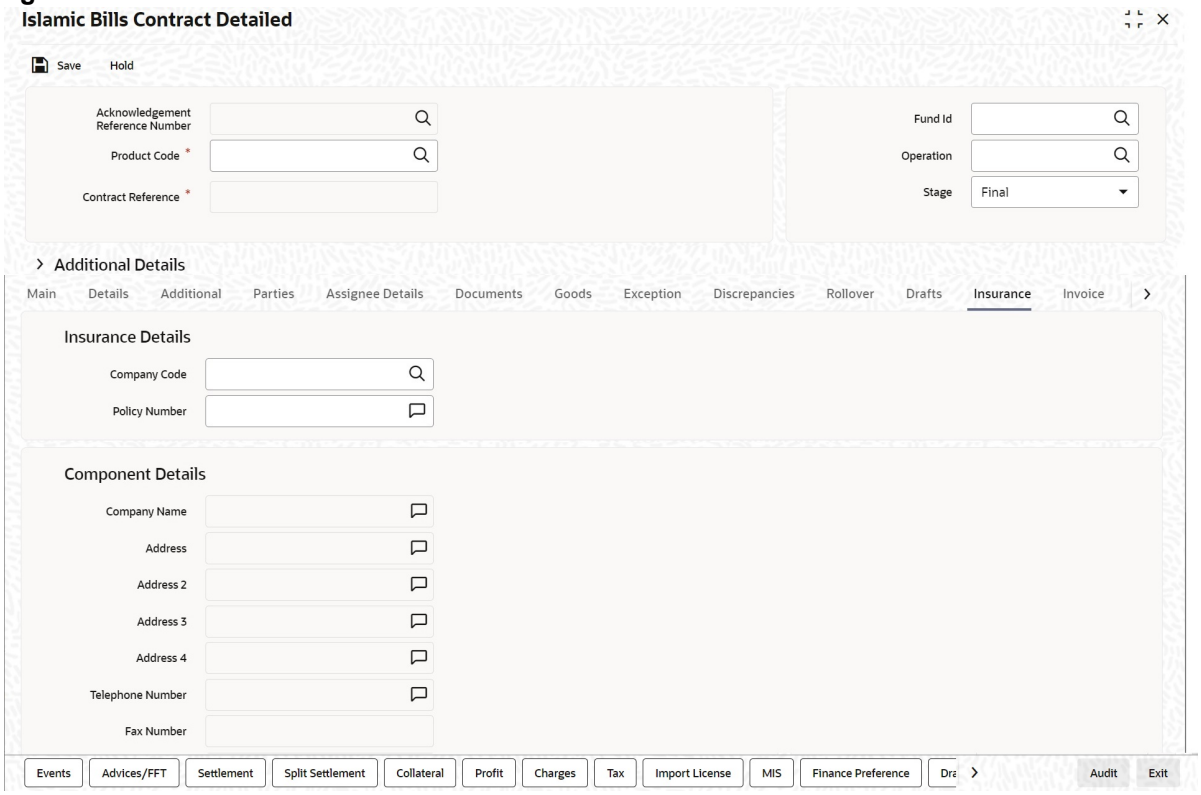


This topic describes to maintain xxxxx in the Islamic BC Contract Detailed screen. You can capture amounts for the different components of a bill. Click the 'Drafts' tab from the 'Islamic Bills and Collections Contract Detailed' screen to capture the different component amounts.

29. On **Islamic Bills & Collections Contract Detailed** screen, under **Draft** tab, capture draft details.
    The components for which you can capture this information are:
    - Cost of goods
    - Insurance amount
    - Profit amount
    - Freight charges
30. On **Islamic Bills & Collections Contract Detailed** screen, click **Insurance** tab.
    The **Insurance** tab displays.

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Figure 5.12: Insurance Tab



This topic describes to maintain Insurance tab in the Islamic Bills & Collections Contract Detailed screen. You can associate the name of an insurance company to the bill contract being processed.

31. On **Islamic Bills & Collections Contract Detailed** screen, under **Insurance** tab, select the appropriate insurance company code from the option list.

    The list will display all authorized and active company codes. Upon selection of the company code, the following details will be automatically displayed by the system:

    - Insurance Company Name
    - Address of the company
    - Telephone Number
    - Fax Number

32. On receiving the policy, specify the Insurance Policy Number.

    The Reference Number of the bill contract will also be defaulted to the screen.

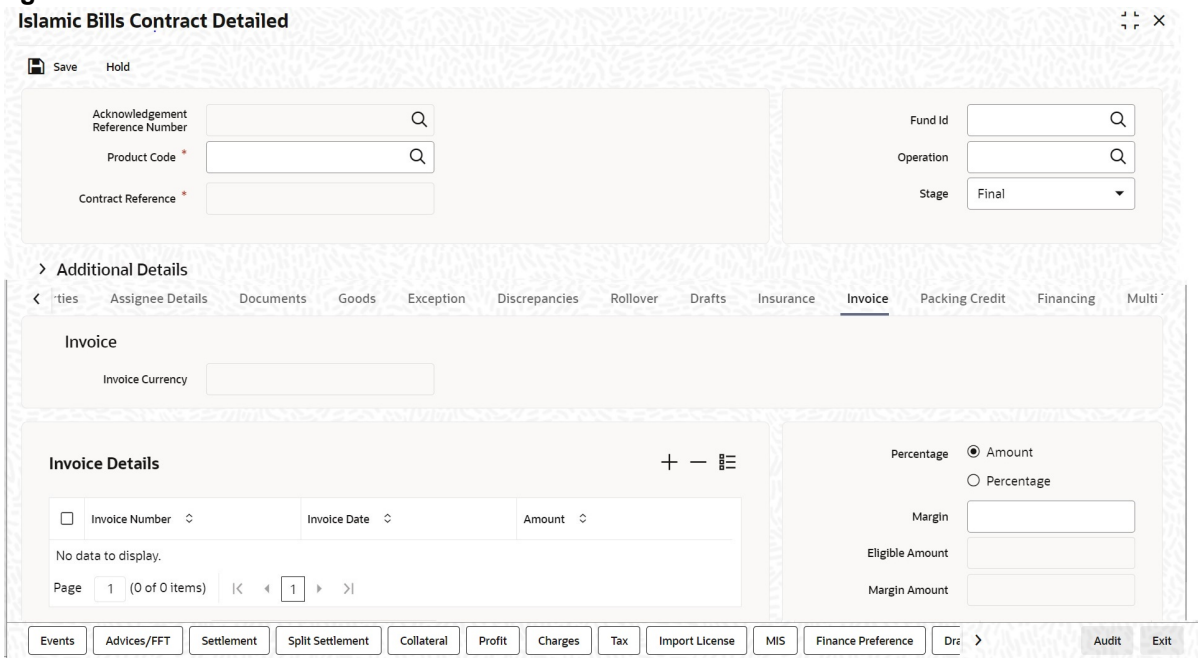
    NOTE: You can also choose to associate an Insurance Company that is not maintained in the system. When you are specifying a company code that does not exist, the system will display an override (The override can be configured to be an ignore message or an error message depending on your requirement). On confirmation of the override, the company code will be automatically changed to 'XXXXXXXXX'. The system will not perform any validations. Subsequently, you can specify any company name to be associated with the contract. However, no details will be populated in this case.

33. On **Islamic Bills & Collections Contract Detailed** screen, click **Invoice** tab.

    The **Invoice** tab displays.

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Figure 5.13: Invoice Tab



This topic describes to maintain Invoice tab in the Islamic Bills & Collections Contract Detailed screen. When an invoice is raised against a discounted bill, you can specify a margin of the invoice amount that should be withheld.

34. On **Islamic Bills & Collections Contract Detailed** screen, under **Invoice** tab, specify the Invoice Details.

You need to specify the following details of the invoice you are raising for the bill:

- The identification number of the Invoice that you are entering
- The date on which the invoice was raised
- The amount for which the invoice was raised

The invoice amount is taken to be in the currency of the bill against which it was raised. You can enter several invoices against a bill. However, the total invoice amount should be less than or equal to the bill amount of the bill against which he invoice is raised.

35. On **Islamic Bills & Collections Contract Detailed** screen, under **Invoice** tab, specify the Margin Details.

You can indicate the manner in which the margin to be discounted should be derived. You can express the margin as:

- A percentage of the bill amount
- A flat amount

If you specified percentage, indicate the percentage of the bill amount that should be retained as a margin.

If you specified amount, indicate the margin amount. If a margin is applicable, the outflow on the value date (the date on which the accounting entry is passed pertaining to the day you actually fund your customer) is the amount you get by subtracting the margin amount from the bill amount. On the maturity date of the contract, the inflow is the bill liquidation amount and the outflow is the margin amount.

The sum of the invoice amounts that you specify should be less than or equal to the total bill amount.

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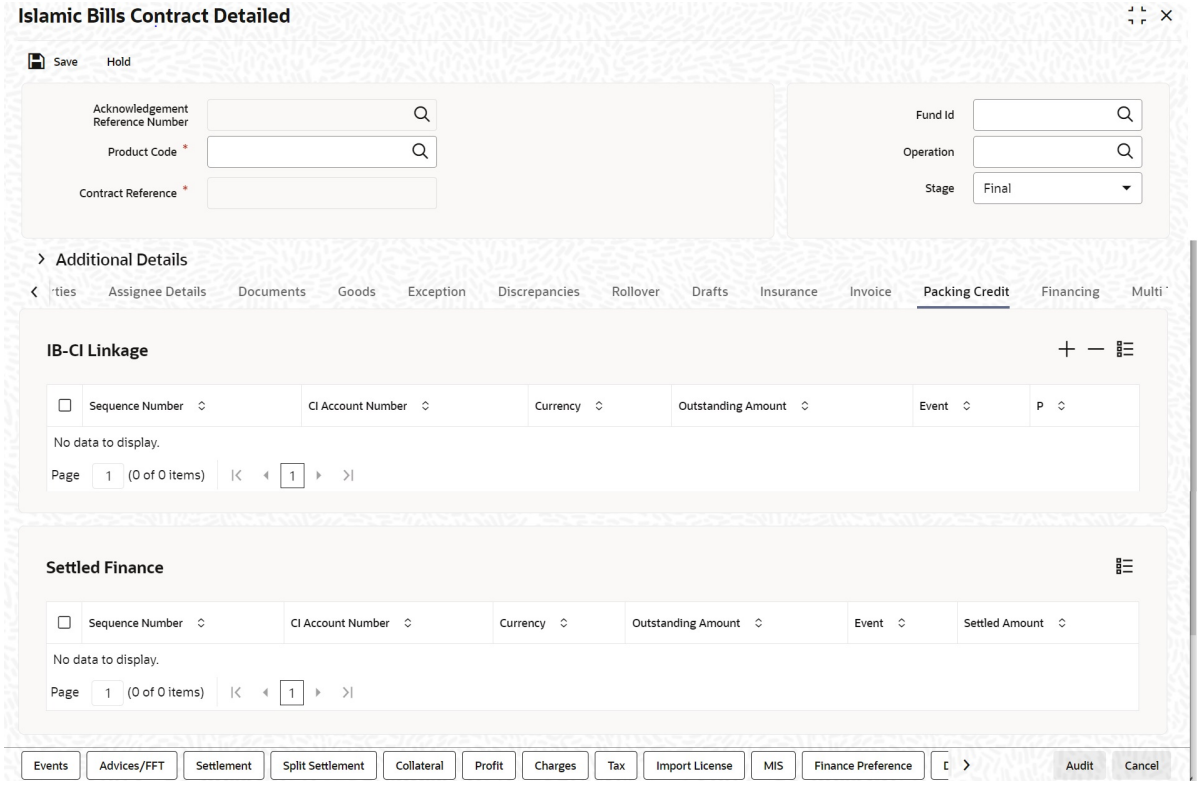
36. To liquidate the margin that you retained for a bill, specify the amount to be liquidated here.

    The Outstanding Margin Amount applicable to the bill at any point in time is displayed in the 'Outstanding Margin Amount' field. The margin that you liquidate should be less than or equal to the outstanding margin amount.

37. On **Islamic Bills & Collections Contract Detailed** screen, click **Packing Credit** tab.

    The **Packing Credit** tab displays.

Figure 5.14: Packing Credit Tab



Packing Credit is a Finance or Cash Credit facility sanctioned to an exporter at the Pre-Shipment stage to facilitate purchase of raw materials at competitive rates, produce goods per requirement of the customer and finally organize packing for onward export. You can capture credit details in the 'Packing Credit' tab of the IB contract screen.

38. On **Islamic Bills & Collections Contract Detailed** screen, under **Packing Credit** tab, specify the fields.

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

Table 5.8: Packing Credit - Field Description

Field	Description
IB-Loan Linkage/Settled Finance	

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Field	Description
Sequence Number	Specify the order in which the system liquidates attached multiple loans. You need not maintain bridge GLs within Loan Products which allow creation of these Loan accounts as the system replaces the credit settlement bridge with the bridge GL that the IB product maintains, automatically.
Loan Account Number	Select the Loan Account Number from the option list provided.
Event Code	The system defaults the appropriate event code while attaching Loan for liquidation and attempting to save. These include INIT (in case of initial Discount, Purchase or Negotiation operation) and LIQD, BPUR, BDIS, LPUR and LDIS events.
Outstanding Amount	The system displays the outstanding amount of the Loan contract while attaching the same. Click 'P' to populate information to the field.
Currency	The system displays the outstanding currency of the Loan contract while attaching the same. Click 'P' to populate information to the field.
Settled Amount	The system displays the loan amount settled against each event in the Loan currency, while liquidating the loan from the bill.

39. Attach Packing Credits during purchasing, discounting or liquidation of an Export Bill

The Oracle Banking Trade Finance system throws an error if you attempt to attach Loan accounts during any other event than the latter ones or INIT events on account of direct purchases, discounts and negotiations.

The system allows linking only active and authorized Loan accounts created with the 'Packing Credit' flag enabled at the contract level. You cannot enable auto liquidation for these accounts. Further these accounts need to have an outstanding Loan amounts as greater than zero. The counterparty involved remains as the one on the bill. The system also allows linking of multiple bills to the same account.

NOTE: You must enter Pre-Payment Details for Products with the Packing Credit flag enabled to avoid a Loan error on attempting to save.

If the total value of a Loan contract attached to a bill exceeds the Purchase or Liquidation amount, the system displays an override on attempting to save. In case of change of operation from Discount to Collection or Purchase to Collection, another override is displayed on saving that event to manually reverse Loan Payments in the contract.

If you create a Bill under the product with the flag 'link to loans' enabled, you can attach the

Packing Credit during the BPUR or LIQD events only if no BLNK event has been fired in the Loan contract failing which an error is thrown on attempting to save. You can link the Bill to the Loan after attaching the Packing Credit to the latter. You cannot create a Loan where its value is greater than difference of the

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Outstanding Bill Amount and the Purchase Amount. During the LPUR event, an override alerts you of the soft linked outstanding loans. You need to handle this operationally by manually liquidating the loan outstanding and then input such liquidation amount in Islamic BC. Alternatively, the system credits the customer's CASA account with such difference liquidation amount.

When the system authorizes the event in which the Loan is linked, the LIQD event in Loan is also authorized. Some limitations in this regard though are noteworthy:

- If at anytime the event linking the Loan to the Bill is deleted, the corresponding finance event in the Loan is also deleted. It is not possible though to delete such Liquidation Event from the Loan Payments screen.
- If a Bill is reversed the system does not reverse the Finance but rather it displays an override to manually reverse of the finance on saving, if loan linkages exist in the contract.

On linking and saving a BC contract liquidation of the linked loan Account is triggered. You do not require maintaining a separate Bridge GL in the loan Product, as the system automatically replaces the Credit Settlement Bridge with the Bridge GL in the Islamic BC Product. In case of a Purchase or Discount operation the system converts the purchase amount to loan currency and credits the same into the Bridge GL maintained in the Islamic BC Product.

40. To liquidate a packing credit loan, specify the amount to be liquidated here.

If the finance currency is different from the Bill currency, then the Finance Rate from the Rate Type at the Product level is used. The Finance liquidation happens to the extent of the Purchase Amount and the excess amount if any is credited to the customer's account.

Again during Bill Purchase or Discount Liquidation, when funds are received from a Nostro Account if a loan is attached, the system liquidates any Finance attached per the Rate Type at the product level in that order. The excess proceeds then if any are credited to the customer in that order. Again when no Purchase, Discount or Negotiation occurs the system directly liquidates any existing Finance and credits excess proceeds to the customer.

NOTE: The Tag 'LOAN_LIQD_AMT' includes both the Outstanding Principal and profit components put together while the system uses the Tag 'AMT_PURCHASED' if the customer's CASA account needs to be credited.

Let us illustrate accounting entries for appropriate events using conditions bulleted below:

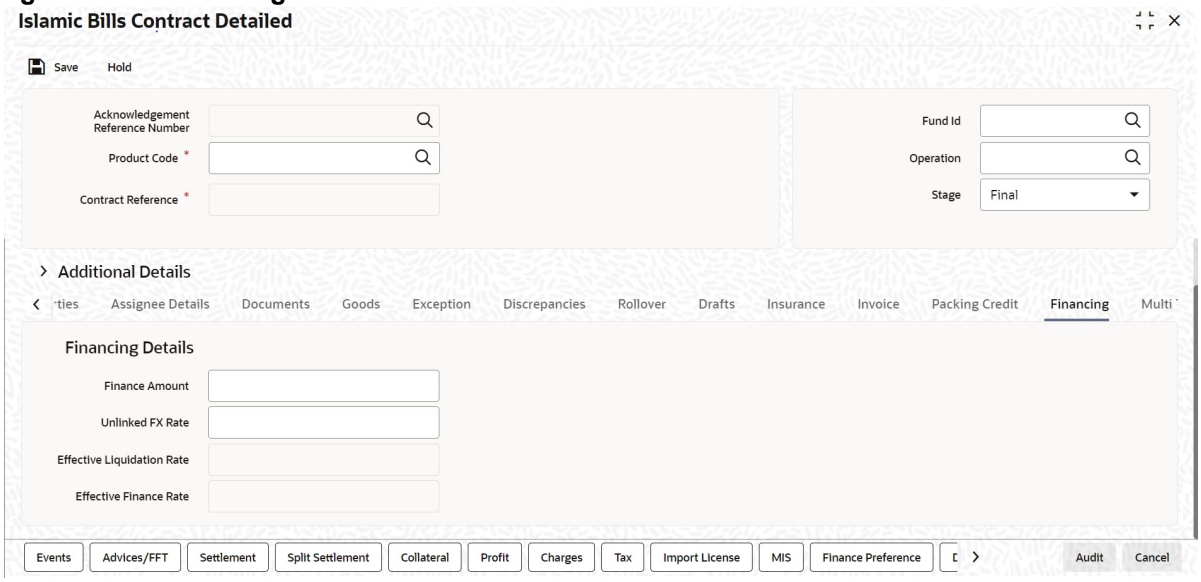
- Pre-Shipment finance offered in LCY = 9,000 INR
- Loan Outstanding to date (Principal + Interest) = 10,000 INR
- Bill Amount = 600 USD
- Effective LCY Exchange Rate USD/INR = 50
- Purchase Amount = 300 USD

41. On **Islamic Bills & Collections Contract Detailed** screen, click **Financing** tab.

The **Financing** section displays.

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Figure 5.15: Financing Tab



Finance details of a bill can be captured in the **Financing**' tab

You can link pre-shipment loans availed by exporters such that they be adjusted against outgoing Bills, Discounting of Bills or Purchase of Bills. The system then liquidates the loan and credits only the remaining proceeds to the exporter's settlement account.

You can also allow Loan accounts linkages only for export bills that is for product of type 'E', 'I'. Further you can link Loan accounts using the 'Packing Credit' subsystem during the following events:

- Purchase (BPUR)
- Discount (BDIS)
- Liquidation of purchase and discount (LPUR and LDIS)
- Liquidation (LIQD) event

INIT event of the Islamic BC but only where initial operation is 'PURCHASE' or 'DISCOUNT' or 'NEGOTIATION'

You can also select the 'Packing Credit Product' check box under 'Account Preferences' in the loan Product Preferences Screen to allow linking with bills. loan account creation also involves the packing credit field, the value of defaults from the one maintained at loan Products.

You can attach a loan to multiple bills such loan to the bill linking is possible only during the final stages. You can modify a linked loan account only in attached corresponding events before saving, Post authorization de-linking or modifications are not possible at any stage of the contract.

Liquidation of an attached loan during a corresponding event is possible either to the extent of the purchase amount (in case of purchase and discount) or the liquidation amount (in case of liquidation of bill) while the amount in excess is credited to the customer.

You can attach the same loan that is linked to BPUR and BDIS events for liquidation to LPUR and LDIS events if the outstanding loan amount is not zero. You can also attach another active and authorized loan account having a non-zero outstanding amount to another bill belonging to the same customer, Such loan accounts

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are not enabled for auto liquidation or attached to any other bill. You cannot validate a loan Contracts and Bills against their creation dates.

The following amount tags are available in this module.

Table 5.9: Amount Tags

Module	Amount Tag	Description
IB	LOAN_LIQD_AMT	Finance liquidated amount
IB	AMT_PURCHASED	Amount tag used during customer CASA credit
IB	COLL_LIQ_AMT	Amount tag used for Nostro debit to be credited to the customer
IB	COLL_LIQ_AMTEQ	Amount tag used for credit to the customer

42. On **Islamic Bills & Collections Contract Detailed** screen, under **Financing** tab, specify the fields. For more information on the fields, refer to the below Field Description table.

Table 5.10: Financing- Field Description

Field	Description
Financing Details	
Financing Amount	Specify the value of the Bill purchased. Partial purchases are allowed where the amount tag 'AMT_PURCHASED' indicates the amount used for the purchase. **NOTE:** For multi tenor bills, the system defaults the sum of total discounted amount from multi-tenor tab.
Unlinked FX Rate	Specify the unlinked FX rate. This is the rate at which the system liquidates an LCY Loan utilizing a part purchase amount to which no FX is attached.

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Field	Description
Effective Finance Rate	This rate is defaulted by the Treasury system if FX is linked to BC. The Oracle Banking Trade Finance system finally arrives at the Effective Purchase /Liquidation rate by using the method of weighted averages. The FX sequence used for arriving at the Effective FX rate remains in the sequence used while initially attaching the same. Let us assume the existence of three FX deals Fx1, Fx2 and Fx3. Fx contract 1 USD/INR @ 50 for USD 200 Fx contract 2 USD/INR@49 for USD 200 Fx contract 3 USD/INR@48 for USD 200 In case of a purchase of say USD 600, the effective exchange rate would be calculated as: Effective exchange rate = ((200*50+200*49+200*48))/600 = 49 The liquidation of this purchase, negotiation or discount (LPUR or LDIS or LIQD event of), is also completed at the same ex**change rate, where the event is triggered by the liquidation operation**
Effective Liquidation Rate	This rate is also defaulted if FX is linked to BC and is applied in case of liquidation of loan when it is in the LCY of the branch. The effective liquidation rate is arrived at by the weighted average method discussed in the example of effective purchase or liquidation rate mentioned above.
Margin Details	
Amount or Percentage	The system will always calculate the margin amount on the bill amount. You can indicate the manner in which the margin to be discounted should be derived. You can express the margin as: • A percentage of the bill amount • A flat amount
Margin	Specify the margin of amount of percentage to be retained. If you specified percentage, indicate the percentage of the bill amount that should be retained as a margin.else specify the amount,

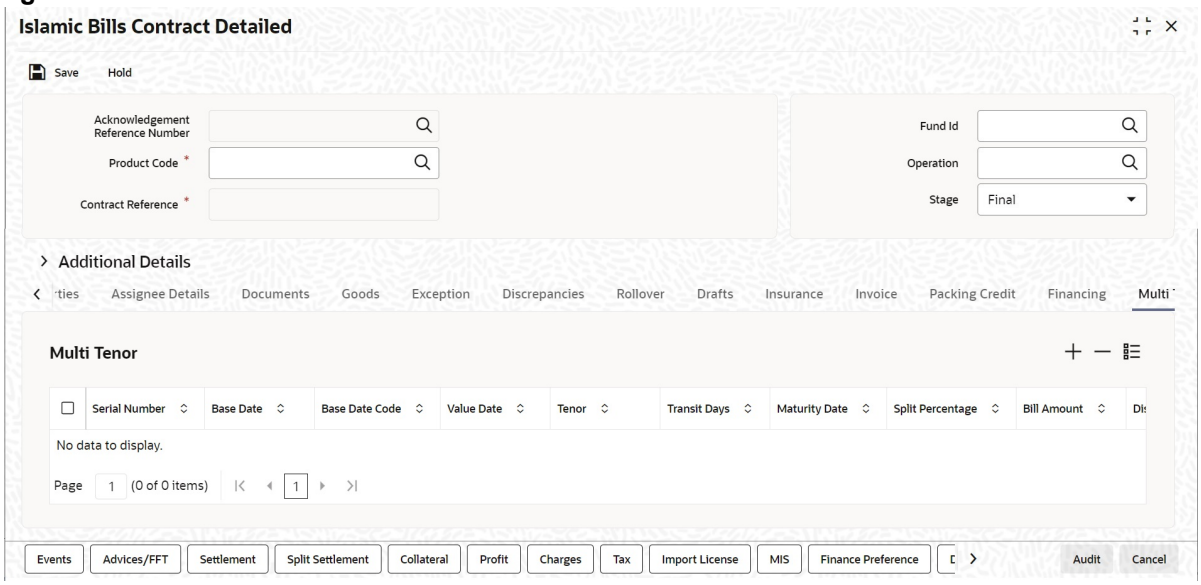
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Field	Description
Eligible Amount	If a margin is applicable, the system will arrive at the 'Eligible Amount' by subtracting the 'Margin Amount' from the bill amount. The bill amount will not be considered as the eligible amount. The outflow on the value date (the date on which the accounting entry is passed pertaining to the day you actually fund your customer) is the eligible amount. The following example will illustrate the calculation: For example, a bill contract has the following details: • Bill Amount – 1000 • Total Invoice – Amount • Margin Percentage – 10% Calculation will be as follows: Margin Amount – 10% of Bill Amount = 100 Hence, Eligible Amount = Bill Amount - Margin Amount = (1000 – 100) = 900 The Bill Amount will not be altered and remain at 1000. On the maturity date of the contract, the inflow is the bill liquidation amount and the outflow is the margin amount. The sum of the invoice amounts that you specify can be greater than or equal to the total bill amount
Liquidated Amount	While liquidating a bill, the margin you retain for a bill during the discount is proportionally released and displayed here.
Outstanding Amount	The Outstanding Margin Amount applicable to the bill at any point of time is displayed here. The margin that you liquidate should be less than or equal to the outstanding margin amount.

43. On **Islamic Bills & Collections Contract Detailed** screen, click **Multi Tenor** tab.
STEP RESULT: The **Multi Tenor** tab displays.

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Figure 5.16: Multi Tenor Tab



Multi Tenor details of a bill can be captured in the Multi Tenor tab.

44. On **Islamic Bills & Collections Contract Detailed** screen, under **Multi Tenor** tab, specify the fields. For more information on the fields, refer to the below Field Description table.

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Table 5.11: Multi Tenor - Field Description

Field	Description
Serial Number	Serial number for each split is incrementally defaulted here.
Base Date	Specify base date of the split from the adjoining calendar. You can modify the base date even after first authorization. **NOTE:** Base date can be future date.
Base Date Code	Specify a valid base date code which provides additional information for the maturity period, from the adjoining option list.
Value Date	Specify value date of the split from the adjoining calendar. You can modify the value date even after first authorization. **NOTE:** Value date is the future date. Value date for all the splits must be the same.
Tenor	Specify tenor of the split in days. You can modify tenor days even after first authorization.
Transit Days	Specify transit days of the split. You can modify transit days even after first authorization.
Maturity Date	Specify maturity date of the split from the adjoining calendar. You can modify the maturity date even after first authorization. Maturity date is calculated as the sum of Base Date + Tenor + Transit Days for each split. **NOTE:** Tenor entered across multiple splits must be unique. The system will not allow saving of multi tenor bill with more than one split having the same maturity date While liquidating multi tenor contracts, the system liquidates the splits of different tenors in the ascending order of their maturity dates.

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Field	Description
Split Percentage	Specify percentage of the split you need to use to calculate the Bill Amount. **NOTE:** If the bill amount is directly entered and the split% is not maintained, then the system will not compute split% by default. If both the split% and bill amount are maintained, then the system recalculates the bill amount based on the split% maintained.
Bill Amount	System calculates and displays the bill amount of the bill based on the split% maintained; however, you can directly specify bill amount, if needed. **NOTE:** If you specify bill amount and split% is already maintained, then the system recalculates the bill amount based on the split% maintained.
Discount Amount	Specify discount amount of the bill discounted by the bank, if a multi tenor contract operation is maintained as 'Discount' directly or when the multi tenor contract operation is changed from 'Collection' or 'Acceptance' to 'Discount' due to amendment. You can specify the discount amount for each split; however, it is mandatory to specify at least for a single split.
Rebate Amount	Specify amount which you need to reduce as a rebate from the split amount, during amendment of the bill. **NOTE:** You can either decrease or increase bill amount at the initial stage; however, at the final stage you can only decrease the bill amount and is treated as 'Rebate' given to the customer.
Exchange Rate	Specify exchange rate for each split, if the operation 'Discount' or 'Negotiation' and the bill currency is different from the local currency. **NOTE:** The weighted average of the exchange rate maintained for all the splits is considered while financing.
Discounted Amount	Total amount discounted for each split is defaulted here.

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Field	Description
Liquidation Amount	Specify liquidation amount for each split you need to liquidate. **NOTE:** During liquidation, if the liquidation amount is not maintained for any of the splits, then the system displays an error message.
Liquidated Amount	Total amount liquidated till date for the split is displayed here, for each split.
From Calculation Date	Specify date from when you need to compute Profit for the split. System validates the date to be later than the value date of the split. If it is earlier, then the system displays an error message. If the date is not entered, then the system defaults the value date of the split here. You can specify the date even when the operation is changed to 'Discount'. System validates the date to be later than the application date of the split. If it is earlier then the system displays an override message. If the date is not entered, then the system defaults the application date of the split here.
To Calculation Date	Specify date till when you need to compute Profit for the split. System validates the date to be earlier than the maturity date of the split. If it is later, then the system displays an error message. If the date is not entered, then the system defaults the maturity date of the split here.
User Defined Status	Specify contract status of the split for each split. The option list displays all valid statuses of the split. Select the appropriate one. However, if it is a new action, then the system defaults the status as 'NORM'. Status can be different for each split as the due date is different. The worst status is updated in 'Details' section of the contact.

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Field	Description
Status as of Date	Status of the split as of date is displayed here and is updated when the status changes. If the action is new, then it is defaulted with value date of the split. **NOTE:** When an auto status change batch is run and the status of a split in multi tenor bill is prior to the status manually updated in the 'Details' tab, then the system considers the status of the bill for GL movement.
Under Protest	Check this box if you need to generate 'PROTEST_NONPAY' advice for a split. If this check box is checked, then while generating the advice the system will provide the split bill amount and not the total bill amount.
Protest Date	Specify date when the protest was generated.

As the values maintained in Multi Tenor tab are not applicable for other tabs, the system defaults and validates the following values maintained for multi tenor bills in Multi Tenor tab when a Bill is saved:

- Defaults the base date with the earliest base date maintained for splits in the Multi Tenor tab.
- Defaults the base date code with the base date code for the earliest base date maintained for splits in the Multi Tenor tab.
- Defaults the value date with the earliest value date maintained for splits in the Multi Tenor tab.
- Recalculates the tenor based on the base date and maturity date updated in the main screen.
- Defaults the value of 'Transit Days' as Zero, which cannot be amended later.
- Defaults the maturity date with the latest maturity date maintained for splits in the Multi Tenor tab.
- Defaults the purchase and discount amount with the sum total of the discount amount maintained for each split, if the operation is 'Discount'.
- Defaults the negotiation amount with the total bill amount maintained, if the operation is 'Negotiation'.
- Defaults the liquidation amount with the sum total of the liquidation amounts maintained for each splits.
- Defaults the liquidation date with the earliest maturity dates of the split, if date is not maintained. If the liquidation date is not maintained, then the system validates for the maturity date to be the earliest of the maturity dates maintained for the splits and displays an error message if it is later than the earliest maturity date.

NOTE: You will not be able to amend these fields later.

The system processes finance components assigned to the respective event as below:

Finance Liquidation, Finance Accrual & OD Accrual

- 'From Date' and 'To Date' maintained in the 'Details' tab is considered for finance calculation and 'From Date' and 'To Date' maintained in the 'Multi Tenor' tab is considered for other components.

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- Finance components are maintained at the product level for a Multi Tenor contract. In the finance subsystem, based on the number of splits available, different subcomponents are defaulted internally for each split with different 'From Date' and 'To Date'.
- Initially, finance rate maintained for a component at the product level is defaulted for each sub-component; however, you can modify or waive off the same for each split, if needed.
- Finally, the sum total of the subcomponent finance amount is computed as the finance component maintained for the product.
- If the basis amount tag for an finance component is BILL_ELG_AMT, then the margin amount is adjusted to the bill amount of all the splits, proportionally.
- Overdue finance components are split as component + Split Serial number.
- The accrual finance is calculated and the corresponding accounting entries are posted.
- If the bill is not liquidated, then the penalty finance components are accrued. Penalty start date for each split component is computed based on the grace days on finance end date of each split.
- You can view the details of the sub components in the Finance sub screen of the contract.

Handling Refund of Finance

- Oracle Banking Trade Finance facilitates refund of finance for the following.
  - Reduction of Bill Amount for a Split
  - Reduction of Maturity Date for a Split
  - Liquidation of a Split prior to its maturity date
  - Back dated Liquidation of a Split
- The system calculates the finance amount for refund for the respective split based on the serial number of the split changed.

Effective Finance Rate & Discount Accrual

If a Finance component is marked as discount, then the system calculates the effective finance rate and the daily discount accrual based on the intermediate cash flows for different tenors and amount dues.

Amending Multi Tenor Bills

After a multi tenor contract is authorized for the first time, addition and deletion of splits is disabled. However; Bill amount of the Multi Tenor Bills can be amended at the initial stage using Bills Online Screen. Also, you can amend rebate amount at the split level at the final stage.

To amend bill amount, the changed amount needs to be entered at each split level. Then the system defaults this amount as the bill amount in the main tab. When a contract is saved, the system reduces Bill Amount of

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the contract and the respective split by the Rebate Amount. Rebate on a split bill amount is collected from the customer's account, if it is processed on a discounted or negotiated portion.

After an amendment is saved, the system validates for the changed split amount of each split to be lesser than the liquidated amount of the split. If so, then the system will display an error message.

If 'Recovery Interest Rate' or 'Recovery Rate Code' is specified at the contract level and there is a Rebate on Split Bill Amount, then the finance is refunded or recollected for each split.

Processing MT Messages for Multi Tenor Contracts

When an MT202 is received with an amount lesser than the due amount of the split with earlier maturity date and if the amount is more than the tolerance level, then the system moves the message to 'Pending Liquidation' status.

When an MT202 is received with an amount greater than the due amount of the split, then the system adjusts the remaining amount towards the subsequent splits.

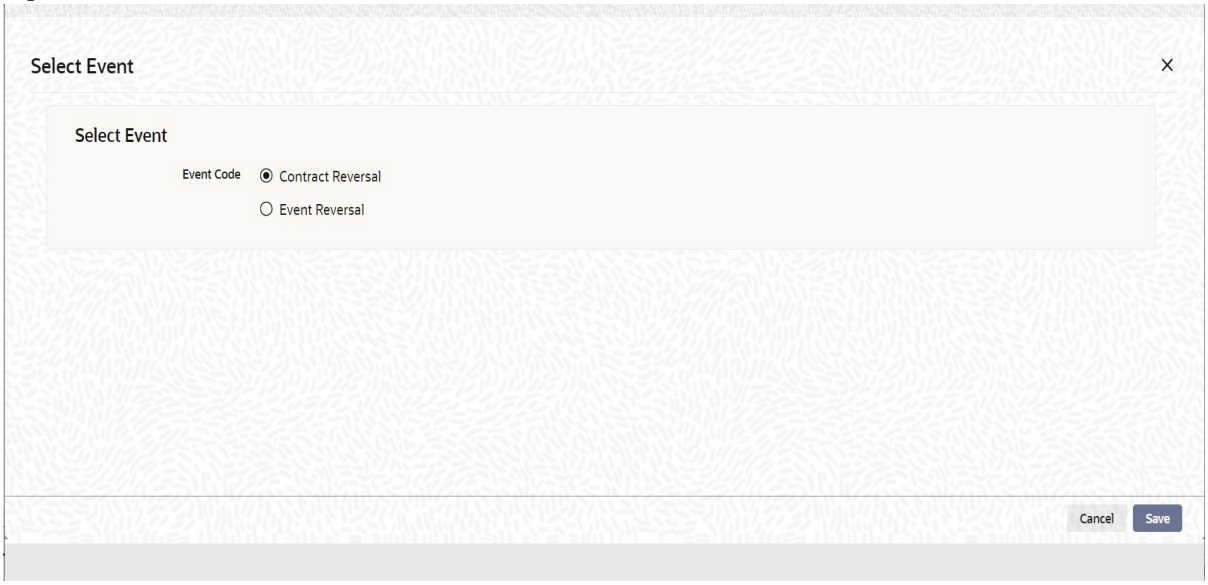
When an MT430 is received for a Multi Tenor contract, the message will be logged as repair contract with the following repair reason:

Multi Tenor contract. This message has to be processed manually

45. On **Islamic Bills & Collections Contract Detailed** screen, click **Reverse** icon.

STEP RESULT: The **Select Event** screen is displayed.

Figure 5.17: Select Event



You can reverse any particular version of the Islamic BC contract or entire Islamic BC. This can be achieved through reversal operation. The Reversal of an Islamic BC should be authorized by a user, bearing a different User ID, before the End of Day Operation begins.

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

46. On **Select Event** screen, specify the fields.

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

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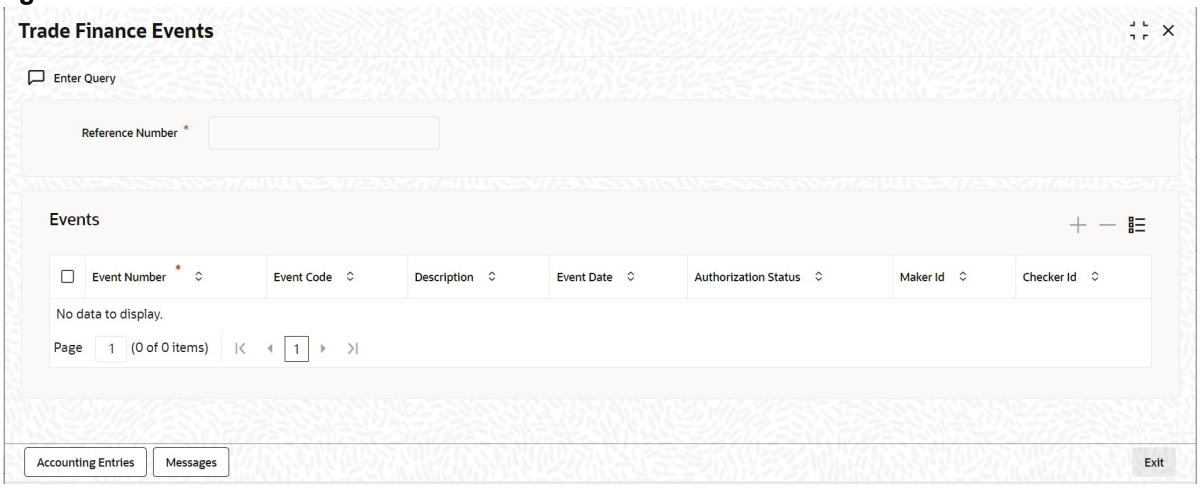
Table 5.12: Select Event - Field Description

Field	Description
Contract Reversal	On selecting 'Contract reversal', system will reverse the Islamic BC contract. A Reversed Islamic BC will not be available for any further operations. 'REVR' event will be triggered which updates the contract status as 'Reversed'. This will reverse the liability entries passed for the Islamic BC to ensure that the credit limit that was taken by the Islamic BC is released and is available for future utilization. In addition to this, Charges, Commission, Limits Utilization and Accounting entries will also be reversed on contract reversal.
Event Reversal	In case of 'Event Reversal', system will reverse the last version creating event along with the non-version creating events (if any) in between the current version and previous version. This reinstates the contract to the version corresponding to the version of the immediate previous event of the reversed event. 'REVE' event will be triggered and reverse the associated events, but the contract status will be available as 'Active'. However, you cannot reverse the last event reversal even though it is a version creating event. This will also reverse the liability entries passed for those particular reversed Islamic BC events to ensure that the credit limit that was taken by the Islamic BC is released and is available for future utilization. Reversal of the event will have impact on the below details • Accounting entries- Negative entries will be posted for the reversed BC events • Commission • Charges • Limit utilization You cannot reverse more than one event at the same time or reverse a canceled or closed Islamic BC contract. When there is only one version available for the contract and if you select 'Event Reversal', the system displays an error message and in this case you need to select 'Contract Reversal'.

47. On **Islamic Bills & Collections Contract Detailed** screen, click **Event Details**.
STEP RESULT: The **Event Details** screen is displayed.

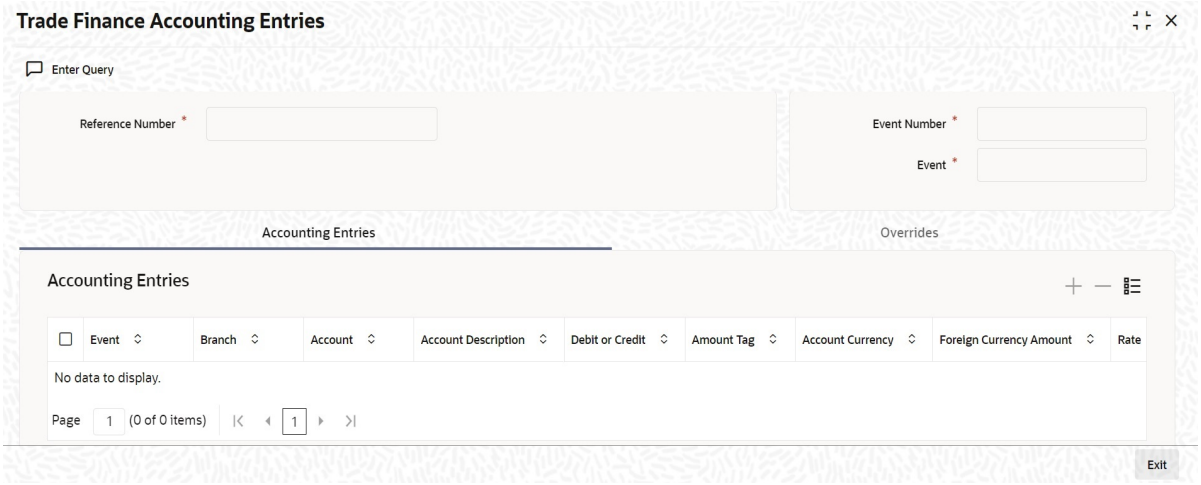
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Figure 5.18: Event Details



48. On **Event Details** screen, click **Accounting Entries** to view the accounting entries for the event.
STEP RESULT: The **Accounting Entries** screen is displayed.

Figure 5.19: Accounting Entries



The details of the accounting entries that were passed for the event can be viewed here.

The following information is provided for each event:

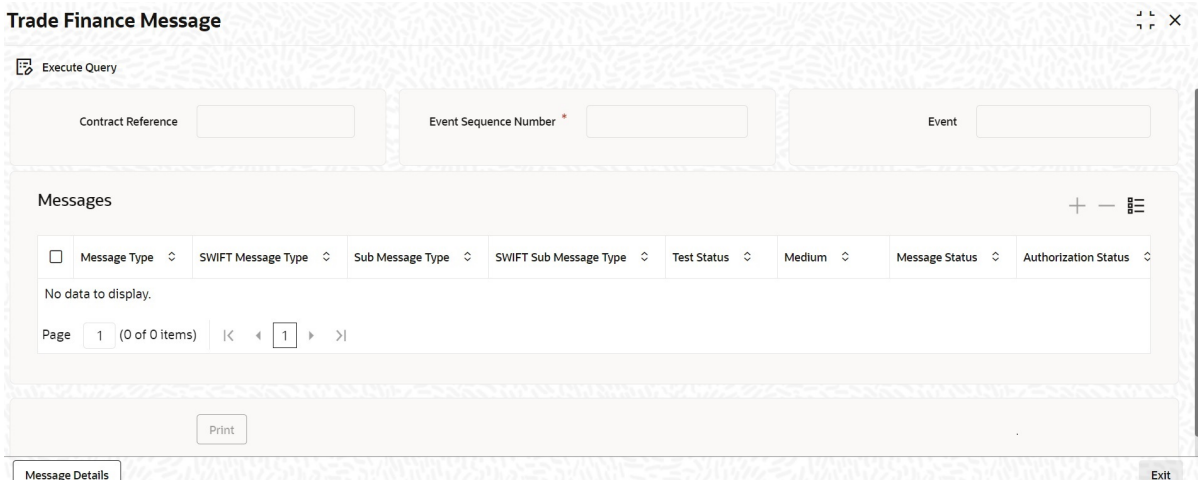
- Branch
- Account
- Transaction Code
- Booking Date
- Value Date
- Dr/Cr indicator
- Currency
- Amount in contract currency
- Amount in local currency
- All the overrides that were allowed for an event will also be displayed

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49. On **Event Details** screen, click **Message** to view the list of advices applicable to a particular event in the life-cycle of the bill.

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

Figure 5.20: Messages



The following details of a message are displayed:

- Message type
- SWIFT Message Type
- Sub Message Type
- SWIFT Sub Message Type
- Test Status
- Medium
- Message Status
- Authorization Status
- Receiver
- Receiver Name
- DCN

50. To view the text of a message, highlight the message and click on the **Message**.

51. Click the **Print** button to print the advices that are generated.

52. When you click the **EXIT** button, the system displays a message if the advices are printed for the first time, click **OK** if the print is successful

53. Click the **Exit** button to exit the screen.

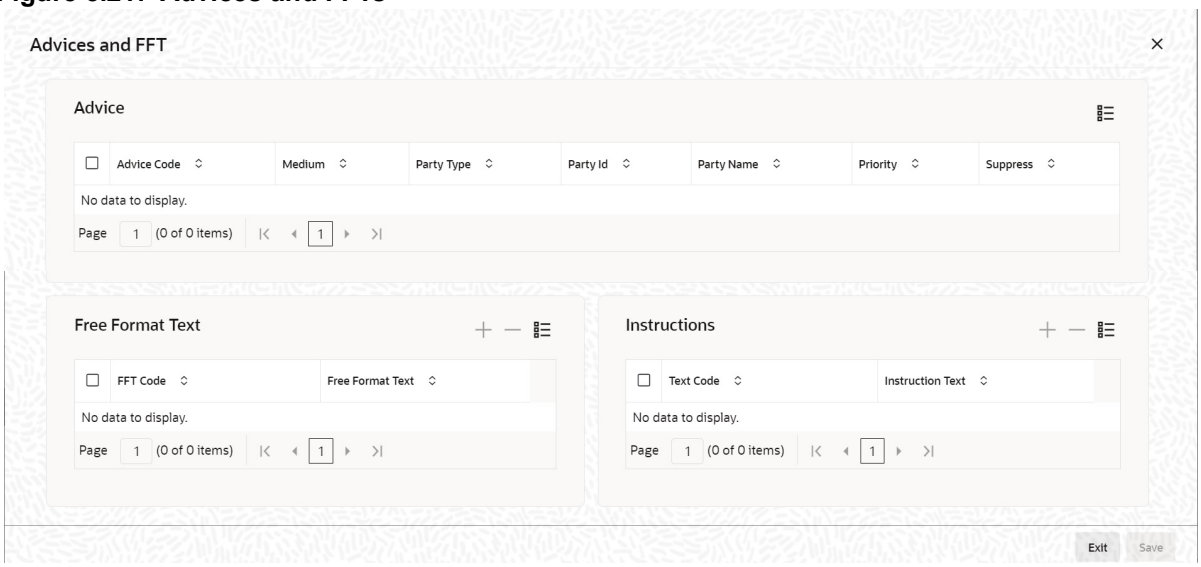
    NOTE: When Duplicate Advice Tracker field is checked and you click **EXIT** on the advice generation screen, the system displays a message “Print Successful?”. Click **OK** to confirm the successful printing. Every subsequent print of the advices will be considered as duplicate advice. For more information on Duplicate Advice Tracker refer to section “Messaging Branch Parameters Maintenance” in the Core User Manual.

54. On **Islamic Bills & Collections Contract Detailed** screen, click **Advices/FFTs**.

    STEP RESULT: The **Advices and FFTs** screen is displayed.

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Figure 5.21: Advices and FFTs



The advices that have to be generated for an event during the life-cycle of a bill are specified for the Product involved in the bill. While processing a bill, you can:

- Specify the advices that should be generated for the bill
- Suppress the generation of any of the advices not applicable to the bill
- Indicate the priority with which the advice should be generated
- Indicate the Free Format Texts and Instructions that should accompany the advices

55. On **Advices and FFTs** screen, specify the Advice Details.
For more information on the fields, refer to the below Field Description table.

Table 5.13: Advices and FFTs - Field Description

Field	Description
Medium	If advices are to be generated, for the bill you are processing, it is mandatory for you to also specify the medium through which an advice is to be transmitted. An advice that is generated can be transmitted Mail, TELEX, or SWIFT. You can select the appropriate medium code from the option list.
Party Type	Specify the party type.
Party ID	Specify the party ID.
Party Name	Specify the party name.

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Field	Description
Priority	For messages sent through media like SWIFT or TELEX, you can specify the priority with which the advice should be generated. By default, the priority of all advices is marked as Normal. You have the option to prioritize advices to one of the following options: • Normal • Medium • High **NOTE:** However, you can change the priority of an advice to Urgent only for Payment Advices.
Suppress	By default, all the advices that have been defined for a product will be generated for the bills involving it. As certain advices may not be applicable to the bill you are processing, you can suppress its generation by indicating the same in this screen.

56. On **Advices/FFTs,** specify FFTs for a Bill.

Free Format Texts (FFTs) may be a set of statements that should be printed on the advices generated to the parties, involved in the bill. Additional information that should be a part of the bill instrument can be entered in the form of an FFT.

While defining a product, you also specify the FFTs that should accompany an advice generated for a bill, involving the product. These FFTs will appear when you select an advice code. This indicates that the FFTs that you specify will appear on the advice which is highlighted.

If the Applicable Rule in the ‘LC Product Preferences’ screen is selected as ‘OTHR’, you need

to specify a rule narrative for the LC Product. If the Rule Narrative exceeds the limit predefined (35 characters), the same can be defined as a Free Format Text. For BC contracts, FFT codes are associated with advices in the LC contract.

The 47A and 47B tags are linked to FFT codes. The message types supported by 47A tag are:

- MT700
- MT710
- MT720

Message Types supported by 47B tag are:

- MT701
- MT711
- MT721

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57. To add an FFT to the list, click **Add** icon and select the code that identifies the FFT, from the option list.

    The description of the FFT is automatically picked up and displayed. You can edit the FFT description that is defaulted to suit the requirements of the bill you are processing.

58. To delete an FFT from list, highlight the code that identifies the FFT and click **Delete** icon.

    STEP RESULT: The selected FFT is deleted.

    NOTE: If an Advice of Fate (MT 422) is to be generated for an event, it is mandatory that you enter a description for the following FFT codes:

    - SND2RECMT422 (FIELD 72)
    - ADVFATEPQRY (FIELD 75)
    - ADVFATEPANS (FIELD 76)

59. On **Advices/FFTs,** specify Instructions for a Bill.

    You have defined instructions and assigned codes to them, in the 'Instruction Code Maintenance' screen. These instructions can be sent, along with the advices that are generated, to the parties involved in the bill.

    When you select an advice code, the advice code is displayed in the 'Instruction section, of the screen. This indicates that the Instructions that you choose will appear on the advice, which is displayed.

    The Instruction Codes indicated for the product to which the bill is associated will be defaulted to this screen. You can add or delete instruction codes, from the defaulted list of Instructions that accompanies an advice generated for the bill.

    You can add to or delete from the list of Instructions, defaulted from the product involved in the bill.

    The list of instructions associated with an advice is displayed. You can add to or delete from the list of defaulted instructions.

60. To add an Instruction to the list, click **Add** icon and select the code that identifies the FFT, from the option list.

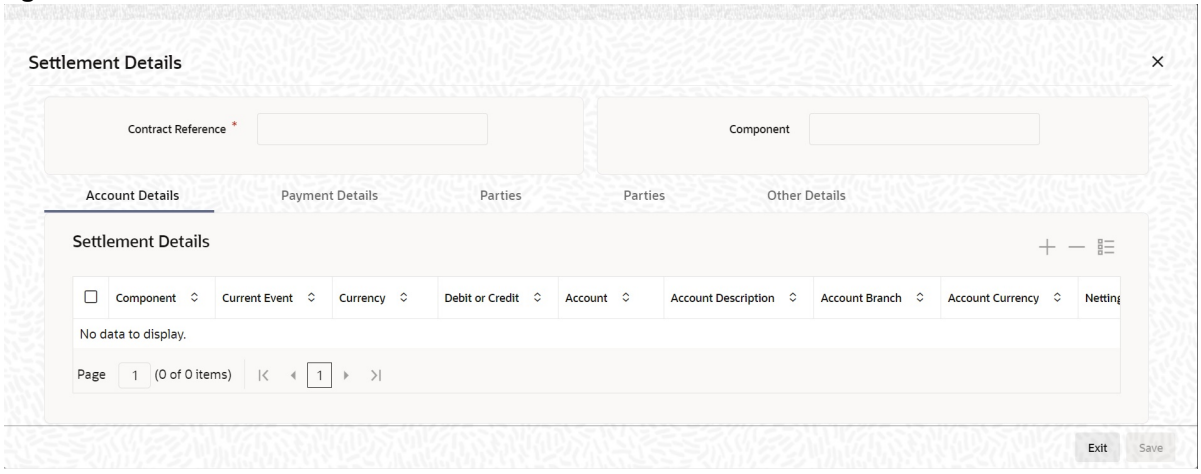
    STEP RESULT: The description of the FFT is automatically picked up and displayed. You can edit the description that is defaulted.

61. To delete an instruction from the list, highlight the code that identifies the Instruction and click **Delete** icon.

62. On **Islamic Bills & Collections Contract Detailed** screen, click **Settlements**.

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

Figure 5.22: Settlements Details

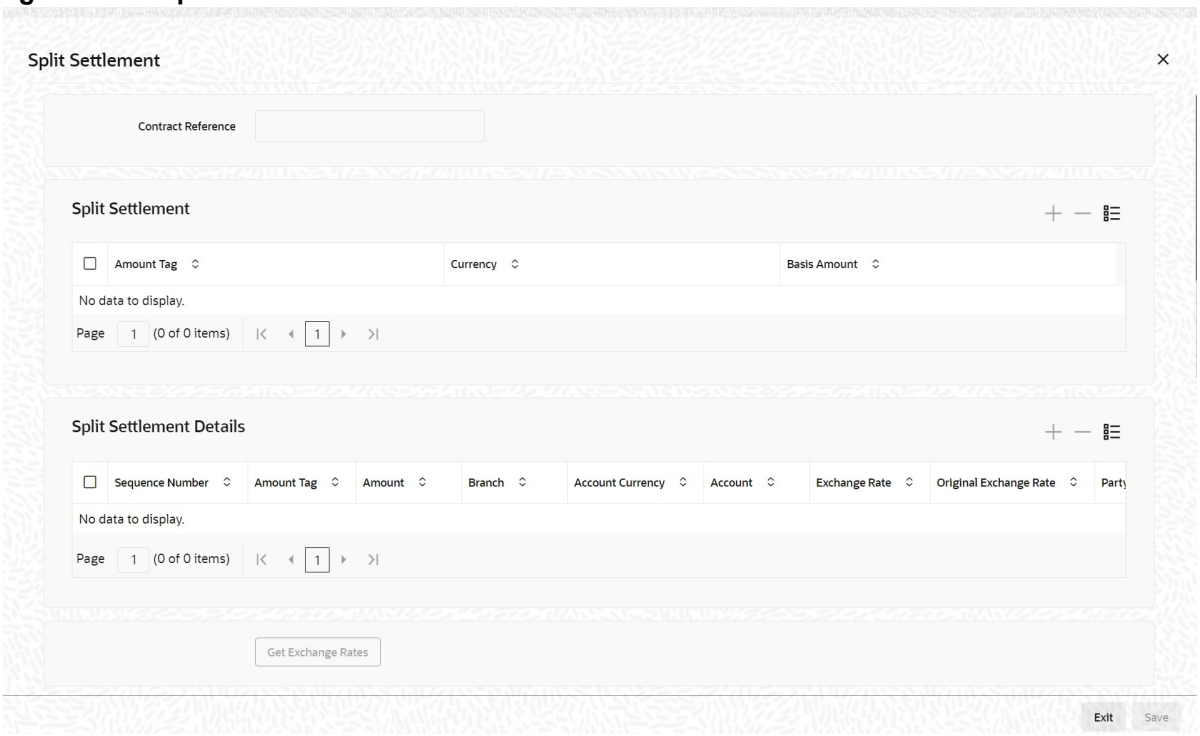


For more details on specifying the Settlement Details Refer 'Settlements' User Manual under 'Modularity'.

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63. On **Islamic Bills & Collections Contract Detailed** screen, click **Split Settlements**.
STEP RESULT: The **Split Settlements** screen is displayed.

Figure 5.23: Split Settlements



If you have checked the 'Settle Available Amount' box in the 'Additional' tab of the Contract screen, then the system will check for the customer balance. If there is no sufficient balance in the Customer account including the OD limit, then the available amount will be adjusted towards the Bill Liquidation Amount.

64. On **Split Settlements** screen, specify the fields.
For more information on the fields, refer to the below Field Description table.

Table 5.14: Split Settlements - Field Description

Field	Description
Basis Details Specify the Basic Details.	
Amount Tag	The bill amount tag defined for the current event in the bills contract is displayed here. It is picked up from those defined for the INIT event. You cannot change them.
Currency	The currencies associated with the amount tags (as picked up from the INIT event) are displayed here. You cannot change them.
Amount	The amount for each amount tag (picked up from the INIT event) is displayed here. You cannot change them.

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Field	Description
Split Details Specify the split details.	
Sequence No	The system generates a running sequence number for each split record. You cannot modify it. The system automatically generates the sequence number on introducing a new split.
Amount Tag	The selected amount tag in the basis details section is displayed here in the split details section. If there are no settlement tags for the event being processed, the system will display an error.
Amount	Specify the split amount for the split amount tag. The sum of amount should not be greater than the basis amount. The system calculates the amount on the basis of the split percentage. You cannot leave this field blank.
Percentage of Proceeds	Specify the split percentage of the Bill Amount for each account. The sum of split amounts should be equal to the total amount specified for the corresponding basis amount tag. You cannot leave this field blank.
Customer	Specify the customer to whom the split amount should be assigned. The adjoining option list displays all the customers maintained in the system. You can select the appropriate one.
Branch	The system displays the branch where the settlement account for the split amount tag resides. The adjoining option list displays all the valid branches in the system. You can choose the appropriate one.
Account Currency	The settlement account currency for the split amount tag is defaulted based on the settlement account chosen. You cannot change it.
Account	Select a valid account for the specified settlement account branch, from the option list.

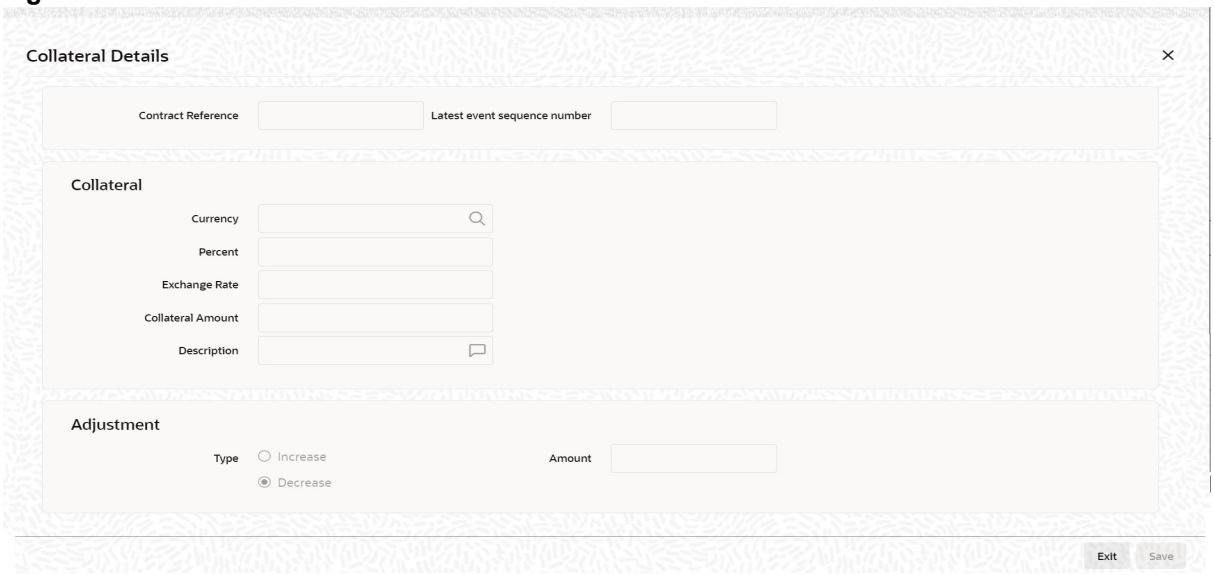
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Field	Description
Loan Account	Check this box if you want the split amount to be booked as a loan. The split settlement amount entered as the Loan Amount is used to create the loan contract. You can select more than one Account as Loan account. This is enabled only for settlement tags BILL_LIQ_AMT or BILL_LIQ_AMTEQ.
Exchange Rate	If the basis amount currency is different from the settlement account currency, you need to specify the exchange rate that should be used for conversion.
Negotiated Cost Rate	Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction. The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product.
Negotiated Reference Number	Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also. **NOTE:** Oracle Banking Trade Finance books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

65. On **Islamic Bills & Collections Contract Detailed** screen, click **Collateral**.
STEP RESULT: The **Collateral Details** screen is displayed.

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Figure 5.24: Collateral Details



While processing a bill against an LC, you can reduce the cash offered as collateral for the LC.

You can reduce the cash collateral amount by the amount being availed through the bill. If you make an availment against an LC and do not reduce the cash collateral, an override message is displayed.

66. On **Collateral Details** screen, specify the fields.
For more information on the fields, refer to the below Field Description table.

Table 5.15: Collateral Details - Field Description

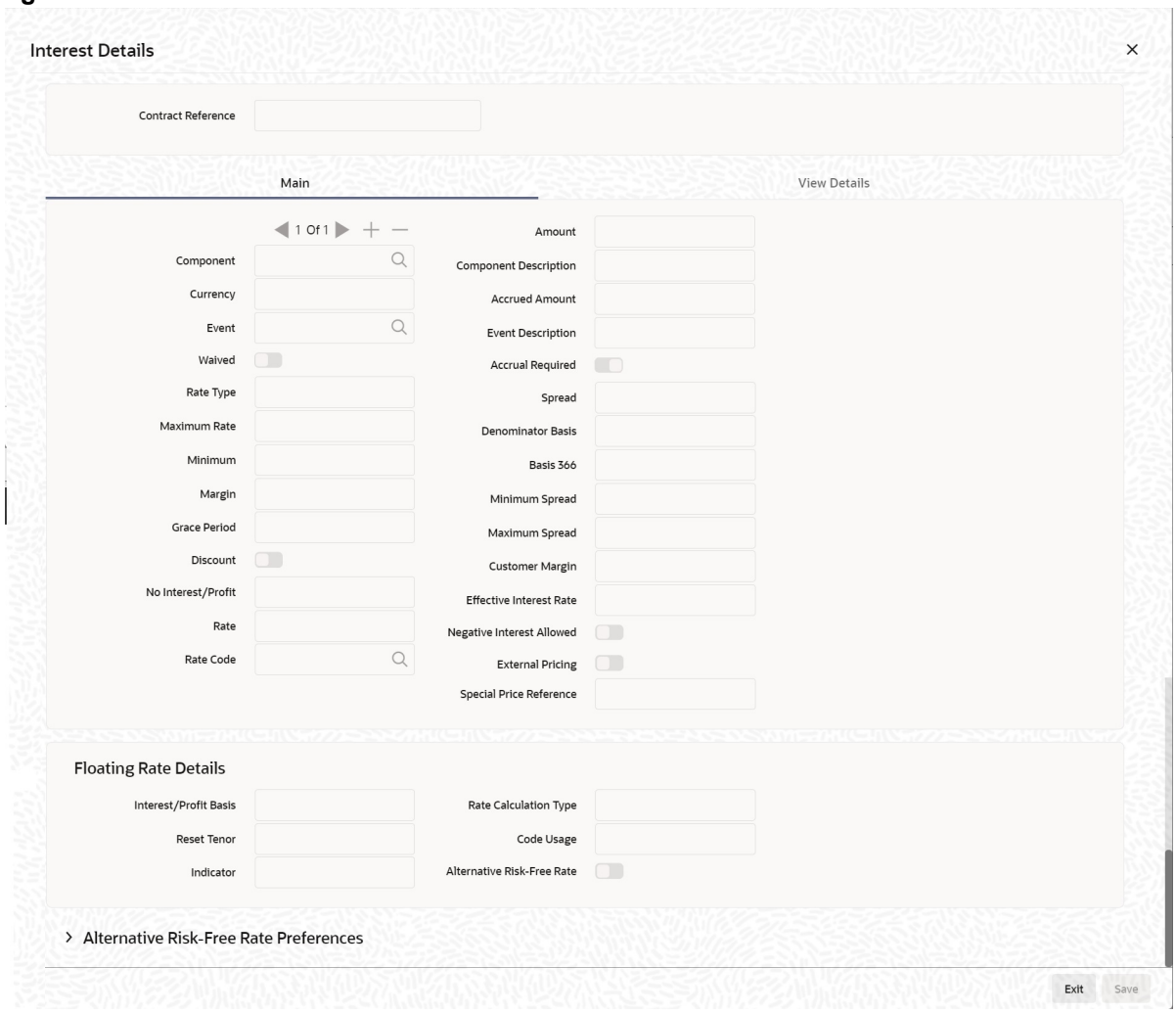
Field	Description
Collateral Details Specify the Collateral Details.	
Collateral	Specify the collateral details.
Currency	Specify a valid currency for the collateral. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.
Percent	The system displays the percent.
Exchange Rate	The system displays the exchange rate.
Collateral Amount	Specify the collateral amount.
Description	Provide a brief description of the collateral.
Adjustment	Indicate the adjustment type. You can select one of the following options. • Increase • Decrease

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Field	Description
Amount	Specify the amount. **NOTE:** Oracle Banking Trade Finance will not automatically reverse the cash collateral when an availment is made against an LC.

67. On **Islamic Bills & Collections Contract Detailed** screen, click **Profit**.
STEP RESULT: The **Interest Details** screen is displayed.

Figure 5.25: Interest Details

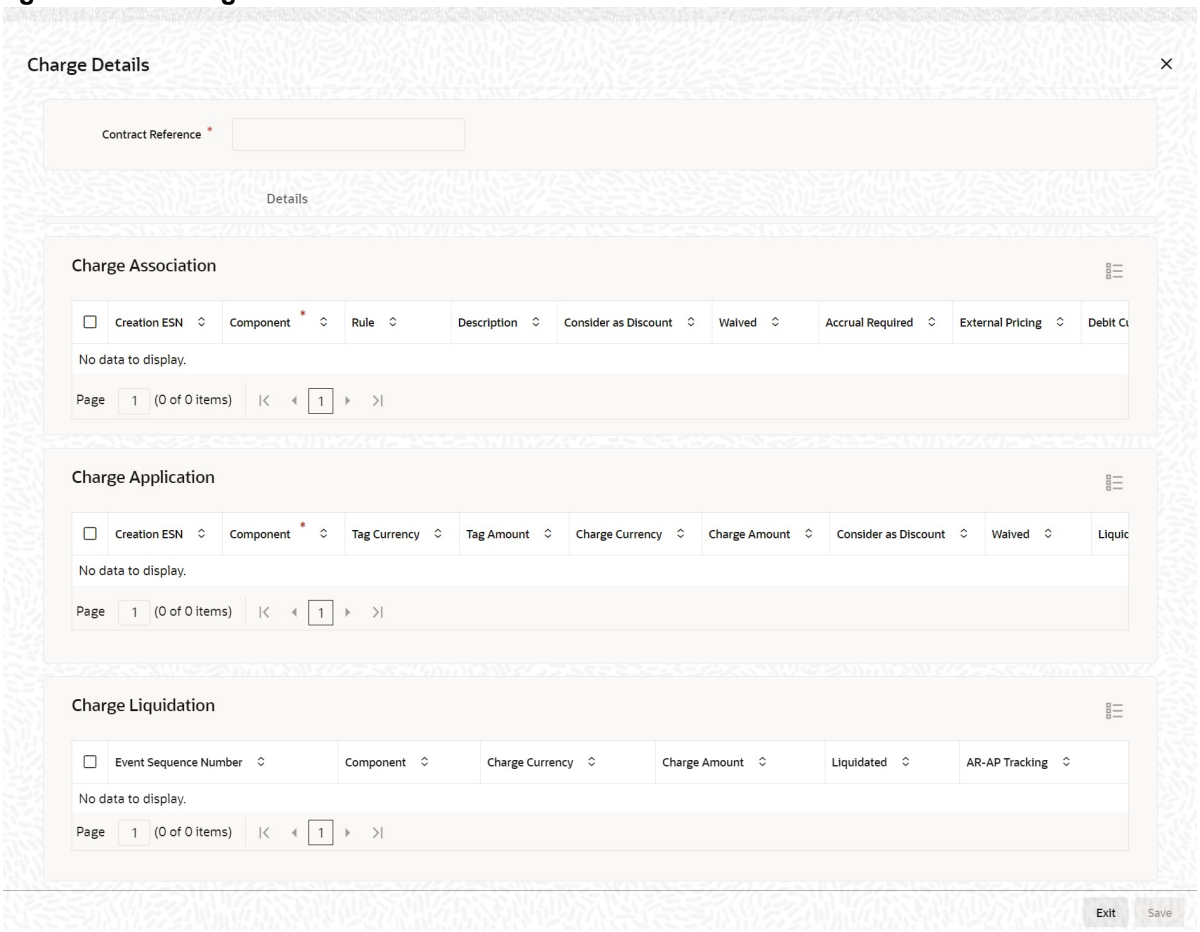


For more details on viewing Profit Details, refer ‘Interest’ User Manual under ‘Modularity’.

68. On **Islamic Bills & Collections Contract Detailed** screen, click **Charge**.
STEP RESULT: The **Charge Details** screen is displayed.

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Figure 5.26: Charge Details

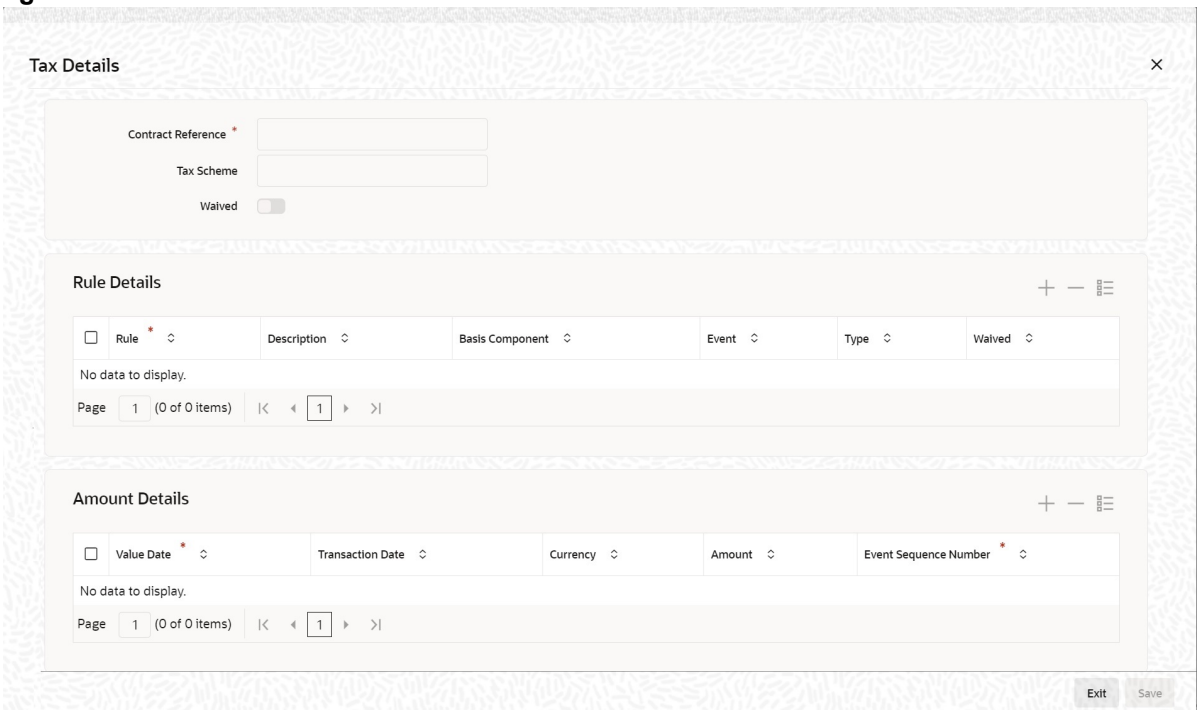


For more details on viewing Charge Details, refer 'Charges_Fees' User Manual under 'Modularity'.

69. On **Islamic Bills & Collections Contract Detailed** screen, click **Tax**.
STEP RESULT: The **Tax Details** screen is displayed.

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Figure 5.27: Tax Details

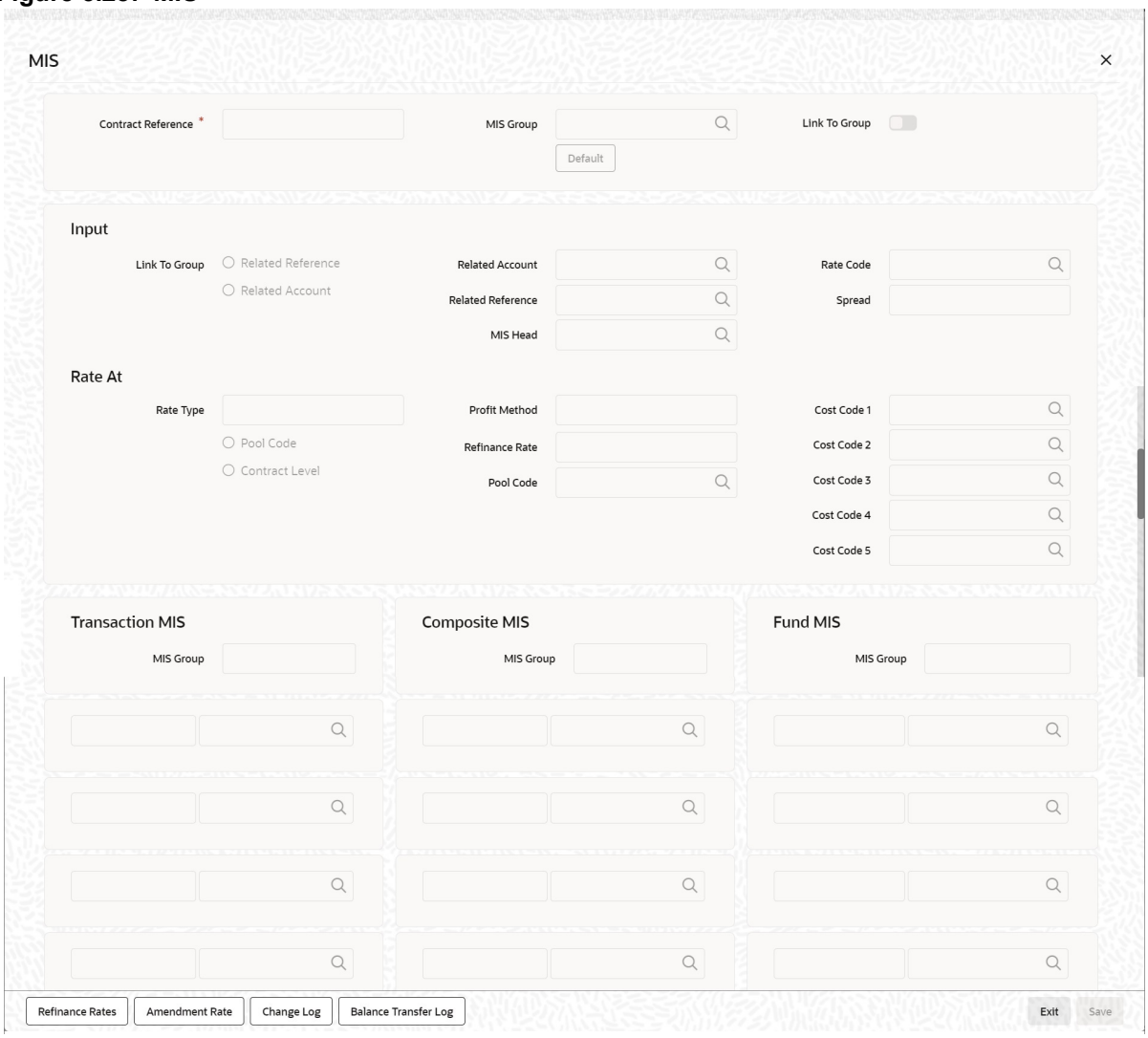


For more details on specifying Tax Details, refer Tax User Manual under 'Modularity'.

70. On **Islamic Bills & Collections Contract Detailed** screen, click **MIS**.
STEP RESULT: The **MIS** screen is displayed.

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Figure 5.28: MIS

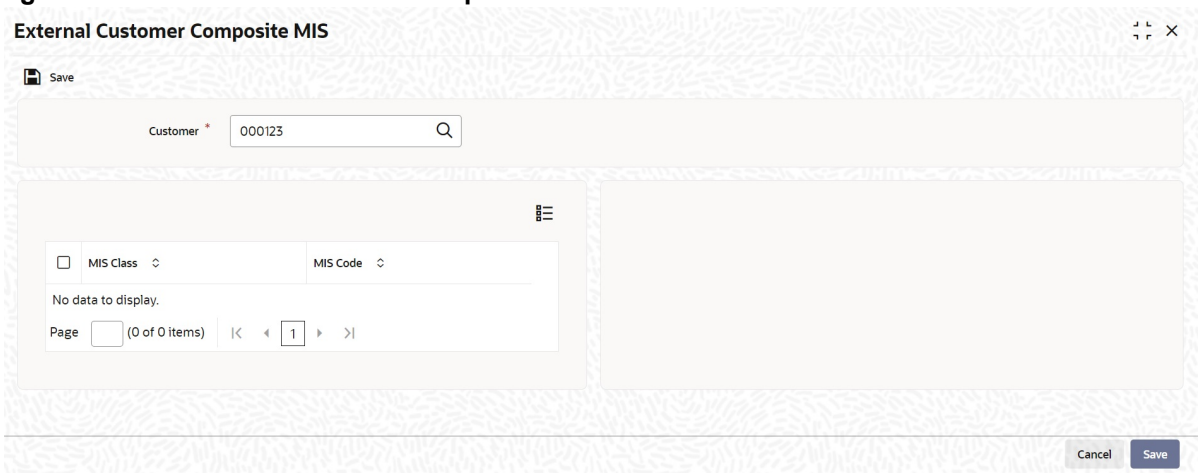


Refer the Products User Manual under Modularity for further details on capturing MIS details.

A new common screen STDCRCMI (External Customer Composite MIS) is introduced to capture the Customer Composite MIS at customer level. If the following is maintained in this screen then the same will be defaulted while creation of a contract. If it is not maintained, then the same will be defaulted from the generic existing MIS Screen which happens to be the existing behavior.

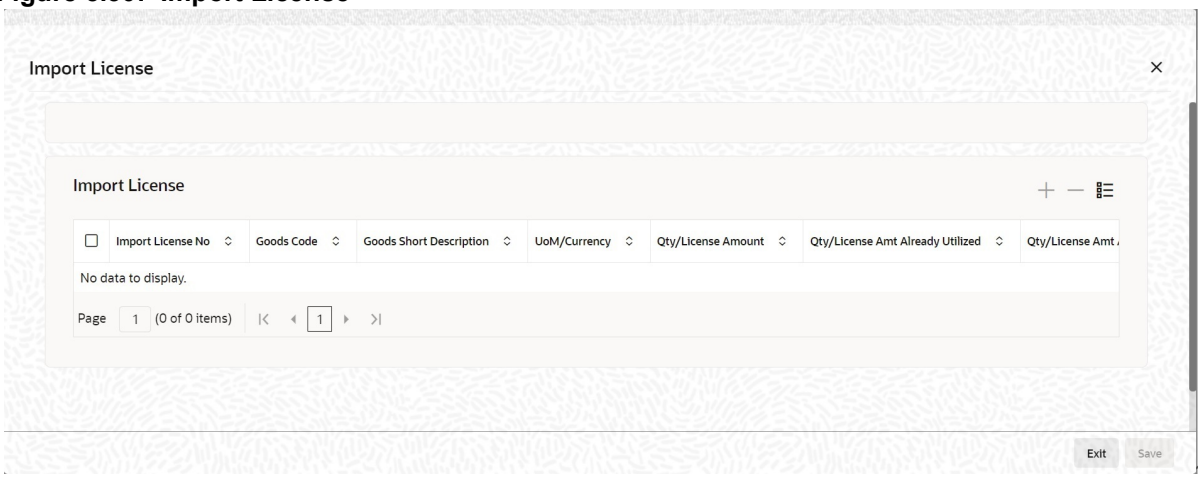
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Figure 5.29: External Customer Composite MIS.



71. On **Islamic Bills & Collections Contract Detailed** screen, click **Import License**.
STEP RESULT: The **Import License** screen is displayed.

Figure 5.30: Import License



You can link the import license to an import Islamic BC contract and update the utilization amount or quantity for the linked import licenses.

72. On **Import License** screen, specify the fields.
For more information on the fields, refer to the below Field Description table.

Table 5.16: Import License - Field Description

Field	Description
Import License No	Select the import license number from the adjoining option list.The import licenses maintained for the party type 'Applicant' in the Import License Maintenance screen is displayed in the option list.
Goods Code	Select the goods code from the adjoining option list.

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Field	Description
Goods Short description	The system displays the goods code description maintained in the 'Bills and Collections Commodity Code Maintenance' screen.
UoM/Currency	The system displays the unit of measurement or currency captured for the goods code of import license. **NOTE:** If the basis is 'Quantity', then the system displays the UoM maintained for the goods code. If the basis is 'Amount', then the system displays the currency maintained for the import license.
Qty/License Amount	The system displays the Quantity or License Amount captured for the goods code of import license.
Qty/License Amt Already Utilized	The system displays the sum total of Quantity or License Amount already utilized for the goods code.
Qty/License Amt Already Reinstated	The system displays the sum total of Quantity or License Amount already reinstated for the goods code.
Available Qty/License Amt	The system displays either the Available Quantity or Available License Amount for the goods code.
Qty/License Amt Utilized	Specify the quantity or the license amount utilized. **NOTE:** If the license utilization basis is Quantity, then the system defaults the License Amount Utilized as Quantity Utilized * Rate/Unit.

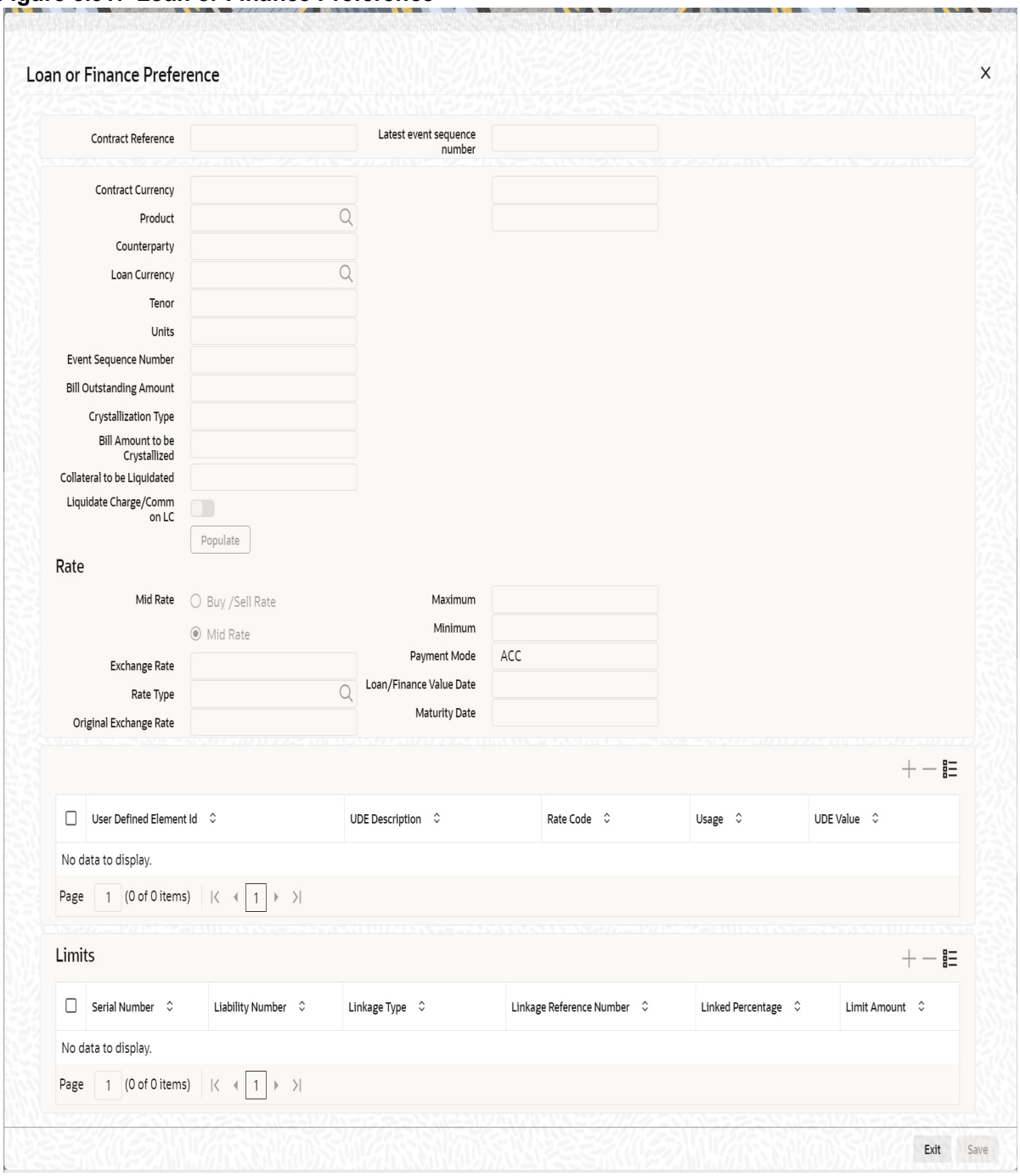
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Field	Description
Qty/License Amt Reinstated	Specify the quantity or the license amount reinstated. **NOTE:** If the License Amount Utilized is maintained for an goods code of an import license, then the system allows reinstatement of the license amount. The 'Qty/License Amt Reinstated' should be less than or equal to the sum total of Qty/License Amount Utilized - Qty/License Amt Reinstated. You can enter either Qty/License Amount Utilized or Qty/License Amt Reinstated for a goods code. **NOTE:** If the good is classified either as Licensed or as Prohibited and the import license details are not entered in the LC or BC contract screens, then the system displays an override message as "Import license details are not entered for the contract." After authorization, you cannot modify or delete import licenses linked to an Islamic BC contract.

73. On **Islamic Bills & Collections Contract Detailed** screen, click **Finance Preference**.
STEP RESULT: The **Loan or Finance Preference** screen is displayed.

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Figure 5.31: Loan or Finance Preference



To recall, you have the option to create a loan from bills module. In case you opt for this option, the preferences you maintain in this screen will be used to create a loan during liquidation of bills.

74. On **Finance Preference** screen, specify the fields.
For more information on the fields, refer to the below Field Description table.

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Table 5.17: Finance Preference - Field Description

Field	Description
Contract Reference Number	The system displays the contract reference number.
Currency	The system will display the local currency of the Branch in which the loan is initiated. You cannot change this value.
Tenor	Here you need to indicate the tenor for each loan being maintained. The tenor is expressed in days. The minimum/maximum tenor specified in the loan product underlying the contract has to be adhered to.
Units	Specify the units in which the tenor is specified.
Event Sequence Number	The system displays the event sequence number.
Crystallization Type	The crystallization type is displayed here. If the Bill is to be crystallized and if the crystallization type is set to linked finance, the system does not allow payments of the bill after the bill has been linked to finance.
Bill Amt to be Crystallized and Collateral to be liquidated	The bill amount to be crystallized is the remaining portion of the bill amount. This is equal to the difference between the Bill outstanding amount and the bill amount to be crystallized (+ LC Charges) minus the collateral to be liquidated, is liquidated from the customer account. The balance of the collateral remains in the Bills Collateral GL.
Liquidate charge/comm. On LC	Liquidation of charges and commission transferred from LC happens only on crystallization of the Bill. Liquidation of charges and commission transferred from LC is not allowed from any other event in the bill. The flag indicates if the charges and commission that have been transferred onto the bill from the LI are to be liquidated from the customer account on crystallization of the bill or transferred to the loan. If selected, system liquidates LC charges and commission from the customer account else, it is transferred to the loan.
Mid Rate	Select the rate to be applied for the conversion. The options available are Buy rate, Mid Rate or the Sell Rate.

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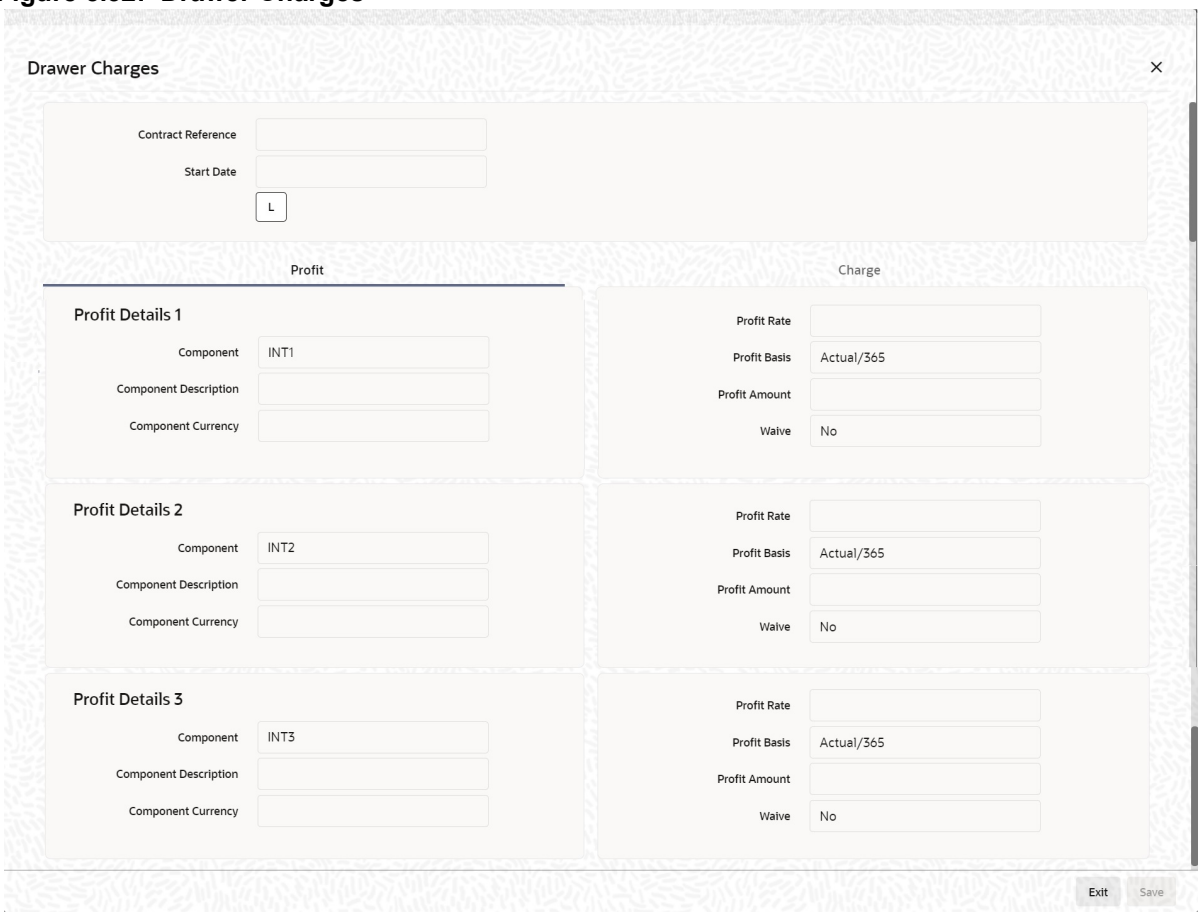
Field	Description
Rate Code	The rate code will be used to pick up the exchange rate. The rate codes maintained through the 'Standard Rate Code Maintenance' screen will be available for selection in the option list provided. Select the appropriate rate code for the loan.
Exchange Rate	For a customer availing any Relationship Pricing scheme, the customer specific exchange rate derived by adding the original exchange rate and the customer spread maintained for the relationship pricing scheme gets displayed here. If Relationship Pricing is not applicable, Exchange Rate will be the same as the Original Exchange Rate. For more details on customer specific exchange rates, refer the section titled 'Specifying Pricing Benefit Details' in Relationship Pricing user manual.
Rate Type	The Rate Type indicates whether the rate to be applied for the conversion is the Buy rate, Mid Rate or the Sell Rate. Select the appropriate rate type from the drop down list.
Original Exchange Rate	The base/actual exchange rate between the Contract currency and Collateral currency gets displayed here.
Loan/Finance Value Date	The system displays the debit value date. However, you can amend this field. For tracking the receivable from the current date, the system will create the loan one day prior to the debit value date and liquidate on the debit value date. In such cases, you can specify the loan value date as 1 day prior to the debit value date, so that, the system will create the loan (having 1 day as tenor) as of that date and will mature on the debit value date.
Maturity Account	You should specify the settlement account for the loan. You can choose a valid account number from the list of values that is available.

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Field	Description
Maturity Date	The system accepts the maturity date in the crystallization preference screen of the Bill. If the finance to be created is call finance (finance for which the maturity date is not known), the same is defaulted to NULL **NOTE:** For Murabaha, CRST event will be triggered during liquidation of bills with advance by loan option. In CRST, loan will be created for the bill amount plus the LI charges and commission transferred from LI which are collected in the current bill. Partial Liquidation is not allowed for Murabaha transaction.

75. On **Islamic Bills & Collections Contract Detailed** screen, click **Drawer/Drawee IC**.
STEP RESULT: The **Drawer Charges** screen is displayed.

Figure 5.32: Drawer Charges



76. On **Drawer Charges** screen, specify the fields.
For more information on the fields, refer to the below Field Description table.

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Table 5.18: Drawer Charges - Field Description

Field	Description
Contract Reference Number	The system will default the Contract Reference Number from the main screen.
Start Date	Specify the Start date for profit details. Start date cannot be less than bill booking date.

77. On **Drawer Charges** screen, Under **Profit** tab, specify the fields.
For more information on the fields, refer to the below Field Description table.

Table 5.19: Profit Tab - Field Description

Field	Description
Profit Details 1 Specify the below details under Profit Details 1 section.	
Component	The system displays the profit component.
Component Description	Specify the description of the profit component.
Component Currency	The system will default the bill currency from the main screen.
Profit Details 2 Specify the below details under Profit Details 2 section.	
Component	The system displays the profit component.
Component Description	Specify the description of the profit component.
Component Currency	The system will default the bill currency from the main screen.
Profit Details 3 Specify the below details under Profit Details 3 section.	
Component	The system displays the profit component.
Component Description	Specify the description of the profit component.
Component Currency	The system will default the bill currency from the main screen.
Profit Rate	Specify profit rate. Profit rate cannot be greater than 100.

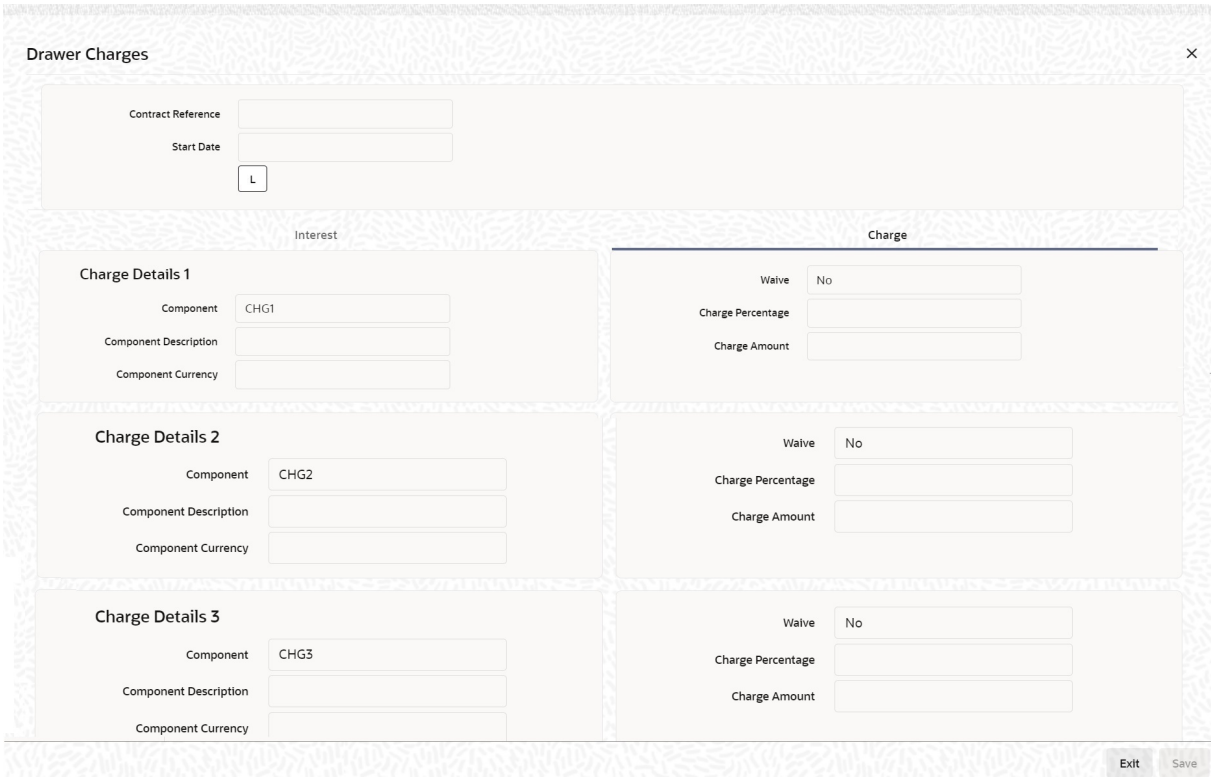
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Field	Description
Profit Basis	Select the profit basis from the drop-down list. You have the following options: • Actual/360 • Actual/365 • Actual/364 • 30(Euro)/360 • 30(US)/360 • 30(Euro)/365 • 30(US)/365 • 30(Euro)/Actual • 30(US)/Actual • Actual/Actual • 30(Euro)/364 • 30(US)/364
Profit Amount	Specify the profit amount. It is the profit to be levied on drawer only at the time of liquidation.
Waive	Select the waiver from the drop-down list. You have the following options: • Yes - If you select this option, then there will be no implications of calculated profit amount • No - If you select this option, then you can modify the calculated profit amount System considers the period between the start date and the date of liquidation for calculating profit amount. During liquidation, system calculates and displays the amount for each of the defined component.

78. On **Drawer Charges** screen, click **Charge** tab.
STEP RESULT: The **Drawer Charges** screen is displayed.

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Figure 5.33: Charge Tab



79. On **Drawer Charges** screen, under **Charge** tab, specify the fields.
For more information on the fields, refer to the below Field Description table.

Table 5.20: Charge Tab - Field Description

Field	Description
Contract Reference Number	The system displays the contract reference number.
Start Date	Specify the Start date for profit details. Start date cannot be less than bill booking date. Specify the following details pertaining to the charges.
Charge Details 1 Specify the below details under Charge Details 1.	
Component	The system displays the profit component.
Component Description	Specify the description of the profit component.
Component Currency	The system will default the bill currency from the main screen.
Charge Details 2 Specify the below details under Charge Details 2.	
Component	The system displays the profit component.

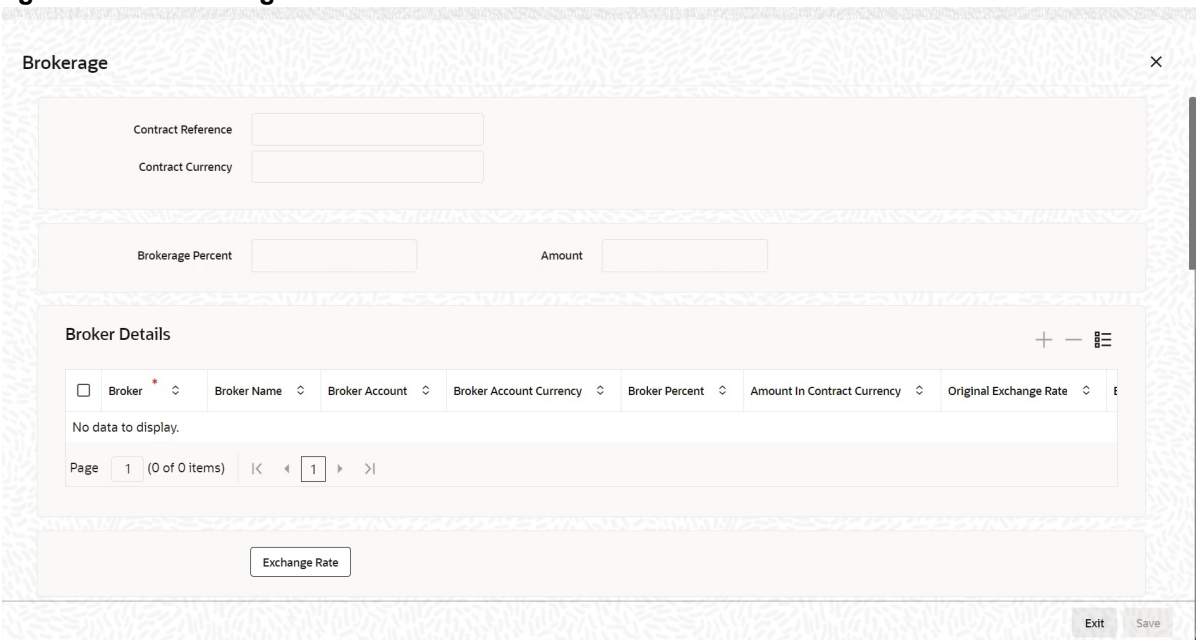
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Field	Description
Component Description	Specify the description of the profit component.
Component Currency	The system will default the bill currency from the main screen.
Charge Details 3 Specify the below details under Charge Details 3.	
Component	The system displays the profit component.
Component Description	Specify the description of the profit component.
Component Currency	The system will default the bill currency from the main screen.
Waive	Select the waiver from the drop-down list. You have the following options: • Yes - If you select this option, then there will be no implications of calculated charge amount • No - If you select this option, then you can modify the calculated charge amount
Charge Percentage	Specify charge percentage. It cannot be greater than 100. System calculates the final charge based on this value.
Charge Amount	The charge amount is the charge to be levied on drawer/drawee. In case of Partial Liquidation, system calculates the drawer's/drawee's Profit and Charges in full and recovers during the first liquidation. Profit is calculated till maturity date of bill. During liquidation the remaining Bill amount, the drawer's/drawee's Profit and Charges are not applicable. During liquidation, system calculates and displays the amount for each of the defined component.

80. On **Islamic Bills & Collections Contract Detailed** screen, click **Brokerage**.
STEP RESULT: The **Brokerage** screen is displayed.

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Figure 5.34: Brokerage



You can capture the brokerage details for a IB contract and set your preferences for sharing the brokerage amount among multiple brokers using ‘Brokerage’ screen.

81. On **Brokerage** screen, specify the fields.
For more information on the fields, refer to the below Field Description table.

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Table 5.21: Brokerage - Field Description

Field	Description
Contract Reference	The system displays the reference number of the contract.
Contract Currency	The system displays the currency of the bills contract. You cannot modify the contract currency.
Brokerage Percentage	Specify the percentage of the contract amount that should be paid as brokerage. Based on the percentage set here, the system calculates the brokerage amount. The brokerage amount calculation takes place at the Bills contract level. In case of Bills contracts, you may directly enter the brokerage amount. However, if you specify the brokerage percentage as well as the amount, the system ignores the amount and calculates it afresh based on the percentage specified here.
Brokerage Amount	Specify the brokerage amount to be paid. However, if you have entered the brokerage percentage, the system ignores the amount mentioned here and calculates it afresh based on the brokerage percentage. You can directly enter the contract amount for Bills contracts only.
Brokerage Details Specify the brokerage details.	
Broker	Specify the broker ID. The option list displays all valid broker IDs maintained in the system. Choose the appropriate one. You can maintain multiple records for the same broker ID.
Broker Name	Based on the broker ID selected, the system displays the name of the broker.
Broker Account	Specify the broker account. The option list displays all valid accounts maintained for the selected broker along with the Nostro accounts and GLs for which posting is allowed. Choose the appropriate one.
Broker Currency	The system displays the currency of the selected broker account.

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Field	Description
Percentage	Specify the percentage of total brokerage amount that should be paid to the selected broker. This will make the selected broker eligible for that percentage of the total brokerage amount shown above. You can allot a specific percentage of the brokerage to each broker selected here. The system will verify whether the percentages allotted for all brokers together equals to 100 or not.
Amount in Account Currency	The system displays the portion of brokerage amount allotted to the selected broker in terms of local currency.
Exchange Rate	The system displays the exchange rate between the local currency and the account currency. This rate is used to convert the brokerage amount into the account currency. You can modify the exchange rate.
Amount in Contract Currency	The system calculates and displays the portion of brokerage amount allotted to the selected broker in terms of contract currency.
Original Exchange Rate	The system displays the actual exchange rate. This rate is inclusive of all available customer spreads.
Negotiated Rate	Specify the rate of exchange agreed upon after the negotiations with the broker. The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product.
Negotiation Reference Number	Specify the negotiation reference number. Once you have captured the details, save the contract. The system allows modification of brokerage details until its liquidation. The system will default the brokerage details to the bill contracts associated with this LI. You may modify the brokerage details at the bills contract level.

You can use the **Exchange Rate** button to get the exchange rates between the broker account currency and bill currency for all the brokers listed in the screen.

The system defaults the brokerage details in **Split Settlements** screen. Those details are then used in settlements. You can enter the routing details for the messages in case the settlement takes place through Nostro

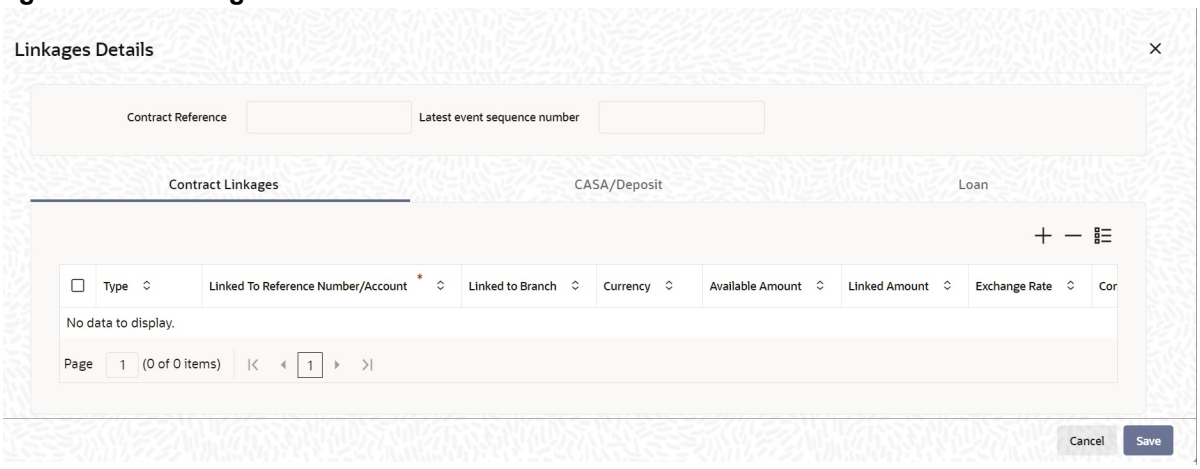
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account. If you modify the default brokerage details in **Split Settlements** screen, the system displays an error message.

During liquidation of the brokerage, the system generates credit advices for each of the brokers involved.

82. On **Islamic Bills & Collections Contract Detailed** screen, click **Linkages**.
STEP RESULT: The **Linkages Details** screen is displayed.

Figure 5.35: Linkages Details



In this screen, you can specify any account maintained with you and indicate the funds that you would like to block.

83. In the **Linkage Details** screen, specify the type of linkage

- **Contract Linkage**

Linkage type grouped under contract linkages are:

Shipping guarantee

- LI
- EL
- Import Bills
- Buyers Credit Bills

Figure 6:Linkage Details-Contract Linkage

For export LC, note the following:

• Export type of LC is the only option displayed in the option-list.
• The system allows Export LC for linkage only for bills under reimbursement type of LC.
• An overriding message is displayed if any outstanding advising charges are collected at the time of bill lodgment or liquidation. This override message is only for Import Bills under LC. Link the export LC from the Linkages Details screen and perform the charges transfer.

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

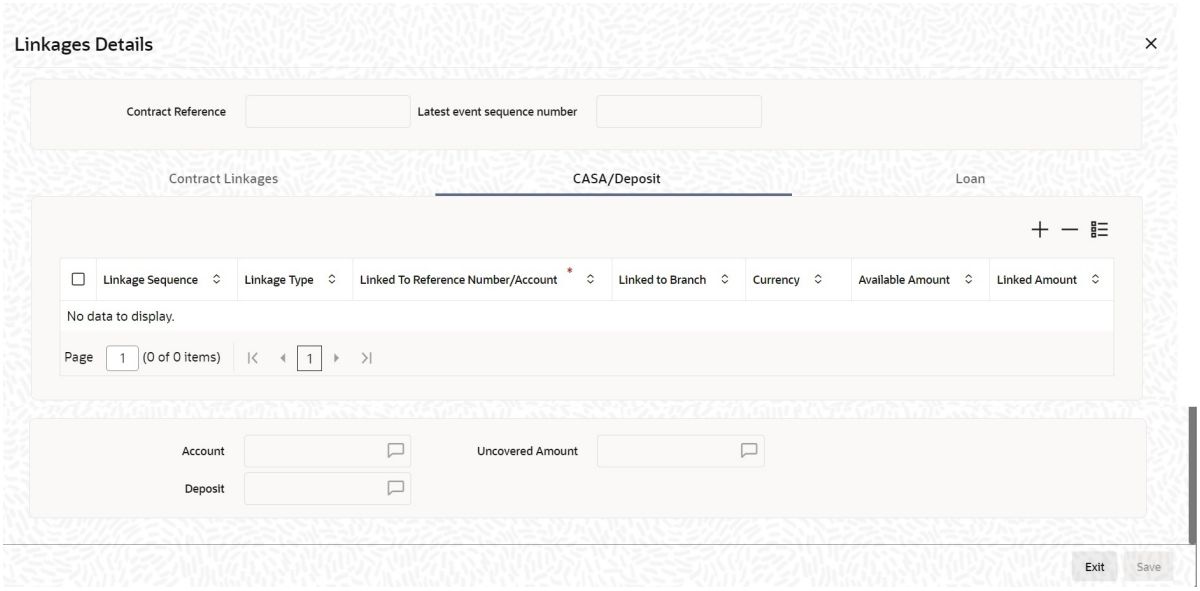
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- **CASA/Deposit**

  Linkage type grouped under CASA/ Deposit linkages are:

  - CASA
  - CD

Figure 5.1: CASA/Deposit



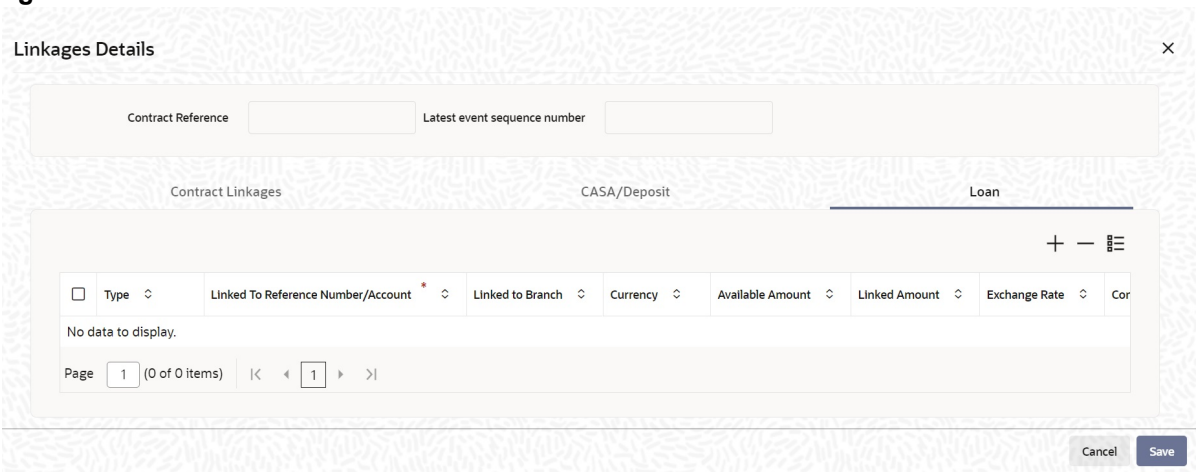
CASA/Deposit tab links one or more active, authorized deposit or CASA accounts.

- **Loans**

  Linkage type grouped under Loans linkages are:

  - OL
  - Buyers Credit Reference

Figure 5.2: Loans



For more information on the fields, refer the *Table 6: Linkage Details - Contracts Linkages - Field Description* (p. 203) table given below:

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Table 6: Linkage Details - Contracts Linkages - Field Description

Field	Description
Linkage Sequence	The Linkage Sequence number of a linked type.
Type	In the **Contract Linkages** screen, you can specify the type of linkage. The possible values are: LinkageType grouped under contract linkages are: • Shipping Guarantee • LC • LI • EL • Import Bills • Buyers Credit Bills Linkage Type grouped under CASA/Deposit are: • CASA • CD Linkage Type grouped under Loan are: • OL • Buyers Credit Reference
Linked To Reference Number/Account	Specify the contract/account to which you wish to link the LC.
Currency	The currency of the linkage type to which the LC is linked is displayed once the linkage details are specified.
Available Amount	The system displays the amount available against the linked contract or account.
Linked Amount	Specify the linked amount linked to trade contract
Exchange Rate	Exchange rate denotes the rate applied to convert the linked amount in trade currency.
Converted Linked Amount	If the linked contract is in a different currency (than that of the bill), the system will convert the account/contract amount into the billing currency and display it here.
Account/Deposit	The system displays the amount linked to each contract or account. This displays only for CASA/Deposit.
Uncovered Amount	The system displays the contract amount that has not been linked, in the case of a partial linkage. This displays only for CASA/Deposit.

- Create Deposit/Create amount block request is send on linking the Deposit contract or CASA accounts

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- Close Deposit/Close amount block request is send on delinking the deposit contracts or CASA accounts.
- Linkages will be delinked automatically during Closure/Cancel/Rollover/Contract reversal.
- When a Islamic bill is drawn under LC, the details of CD/CASA account booked should get defaulted during Final stage of the bill.
- On receiving a simulation request from OBTFPM/External System, details of CD/CASA will be defaulted from the underlying LC irrespective of the stage or deposit details provided in the request. During Handoff request, the details of CD/CASA will be defaulted from underlying LC, if it is not part of the request. Deposit details provided during the Handoff request will be retained only if the stage is final.
- Available amount for linking at bills would be the linked amount at LI/Islamic Guarantee contract.
- Linked amount will be proportionality defaulted with the contract amount or linked amount whichever is lower, against the corresponding CD sequentially on contract save.
- User will be allowed to delink or modify the defaulted CD details at IB contracts.
- Close Deposit /Close amount block followed by Create Deposit/Create amount block is send when there is change in linked amount either manually or proportionate change based on events(Liquidation of bills,.)

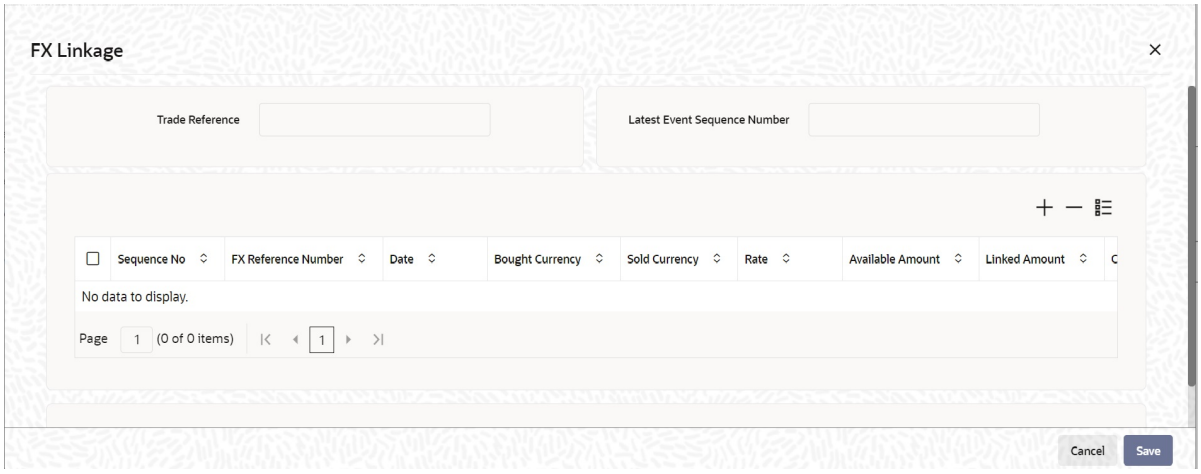
  For example: Partial liquidation of bill initiates close deposit/close amount block for linked amount and initiates create deposit/create amount block for new linked amount proportionate with the contract outstanding amount after liquidation.

  - Import Bills - Applicable only for Buyers Credit Bills. During Buyers credit undertaking bill creation, Original import bill created earlier for the customer to be attached by choosing "Import Bills".
  - Buyers Credit Bills - Applicable only to Original Import Bill . Once buyers credit bill is authorised, Original bill will have an entry automatically created in linkage details with "Type" as "Buyers Credit Bill", "Linked to reference number/Account", "Linked to Branch", "Currency" and "Linked amount" details from Buyers credit bill.

84. On the **Islamic Bills & Collections Contract Detailed** screen, click the **FX Linkage** tab.
    STEP RESULT: The **FX Linkage** screen is displayed.

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Figure 5.3: FX Linkage



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

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

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Table 5.1: FX Linkage - Field Description

Field	Description
Sequence No	System generates the 'Sequence No' for linked FX contracts sequentially
FX Reference no	Indicates FX deal reference no. from treasury system
Date	Indicates FX deal value date. FX Value date should be greater or equal to LI Expiry Date
BOT/SOLD Currency	LC contract currency should be BOT currency of the FX transaction in case of an export LC or the SOLD currency in case of an Import LI. **Bought Currency:** Presents FX Deal Bought Currency. In case of export contract, LI contract currency should be same FX Bought Currency. **Sold Currency:** Presents FX Deal Bought Currency. In case of import contract, LI contract currency should be same FX Sold Currency.
Rate	Presents FX deal Exchange rate
Available Amount	Present FX available amount (i.e) FX contract amount minus total linked FX amount
Linked Amount	User will capture Linked amount at FX Linkage screen. Sum of Linked amount will not be greater than LI contract amount. Linked amount will not be greater than the available amount for linkage.
Current Utilized amount	Current Utilized amount will display the current amount utilized of the event.
Total Utilized amount	Total Utilized amount will display the total amount utilized of the contract.

OBTF system initiates the link/delink/utilization to treasury system as below,

1. During initiation of bills with operation other than purchase/negotiation/discount, link request is being initiated from OBTF.

2. During initiation of bills with operation purchase/negotiation/discount or liquidation of bills, link follwed by Utilization is being initiated from OBTF.

3. Manual delink of FX , delink request is being initiated from OBTF.Delink of FX is allowed only if the linked FX is not utilized at bills.

When a bill is drawn under LC, available FX linkages will be defaulted to bills from LC with linked amount same as contract amount of bills.

85. On **Islamic Bills & Collections Contract Detailed** screen, click **Fields**.

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

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Figure 5.4: Fields



Refer the Products User Manual under Modularity for further details on capturing Field details.

86. On **Islamic Bills & Collections Contract Detailed** screen, click **Effective Profit Rate**.
STEP RESULT: The **Effective Profit Rate** screen is displayed.

Figure 5.5: Effective Profit Rate



This topic describes to view the effective profit rates applied for the contract through the **Effective Profit Rate** screen

In this screen you will be able to view the Effective Profit Rate and the date from which profit rate is effective.

87. On **Islamic Bills & Collections Contract Detailed** screen, click **Profit Dates**.
STEP RESULT: The **Profit Component Dates** screen is displayed.

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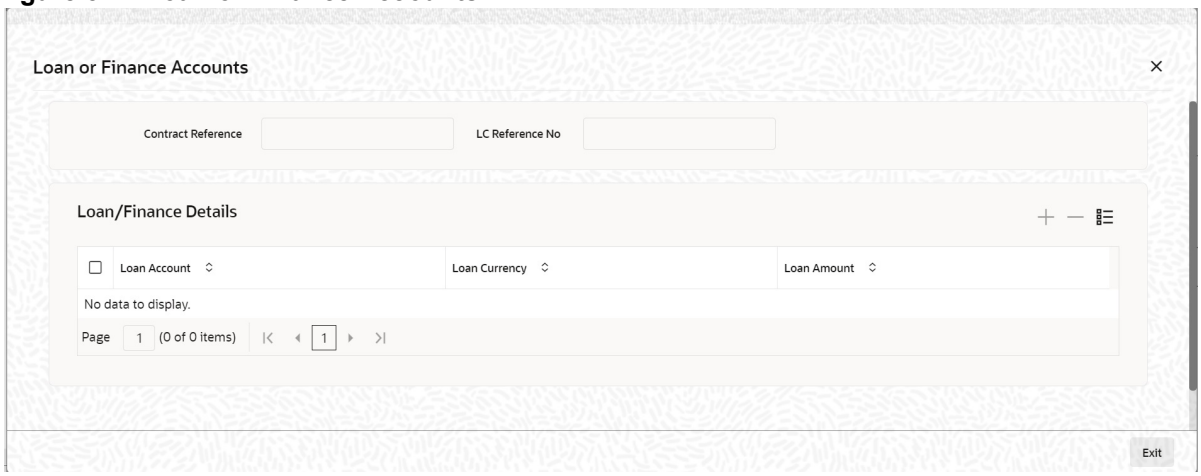
Figure 5.6: Profit Component Dates



For more details on viewing Profit Dates, refer Interest User Manual under 'Modularity'.

88. On **Islamic Bills & Collections Contract Detailed** screen, click **Finance Accounts**.
STEP RESULT: The **Loan or Finance Accounts** screen is displayed.

Figure 5.7: Loan or Finance Accounts



You can view the following details in this screen:

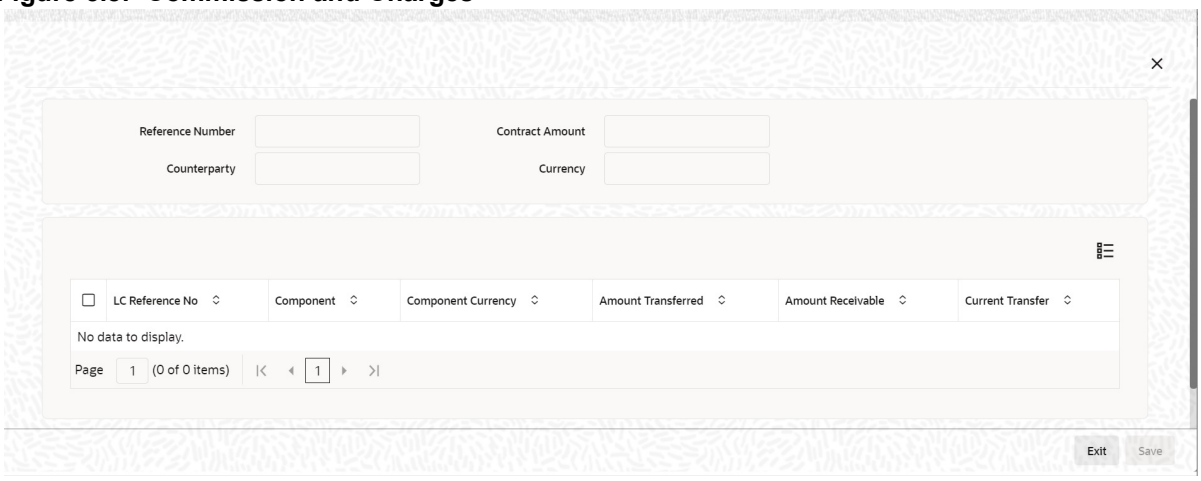
- Contract Reference
- LC reference: The LC reference Number linked to the bill of the loan account.
- Loan Account: All the Loan Account Numbers which are linked to bill.
- Loan Currency: The currency of the loan account.
- Loan Amount: All the Loan Account Numbers which are linked to bill.

NOTE: If Multiple Asset Details flag is checked in the product level and the goods details are captured in contract level, then the multiple asset details of the Islamic Loan created must consider the goods details of the IB transaction.

89. On **Islamic Bills & Collections Contract Detailed** screen, click **Charges/Commission Transfer**.
STEP RESULT: The **Commission and Charges** screen is displayed.

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Figure 5.8: Commission and Charges



In **Commission and Charges** screen, you can specify the charges/commission to be collected/ transferred as a part of the bill being created. You can view the component wise outstanding charges and commission for the LC against which the Bill is being availed.

This screen maintains no default values for the commission and charges that are being passed over the bill. It is mandatory to input these amounts in this screen if the bill is under an LC and there are charges defined for the LC to be collected as a part of the bill. The amount transferred onto the Bill for a component is internally allocated amongst the various events of the LC during which the component is charged.

The commission and charges transferred from LC to the bill are internally stored to the extent of the transfer performed. If the same is fully transferred then it is marked as liquidated.

If no accounting is maintained for the event when the charges to be transferred from LC onto Bills are input, no accounting gets passed even though it can be defined for a subsequent/past event.

If the amount due for the LC component is the same as the amount transferred, the system marks the same as liquidated internally in the LC module. Hence, it will be unavailable for transfer to subsequently created bills from the LC/onto the same bill in subsequent events. Also, when the charges/commission for a component is marked as transferred no accounting is performed for the charges in the further events, though it may be defined.

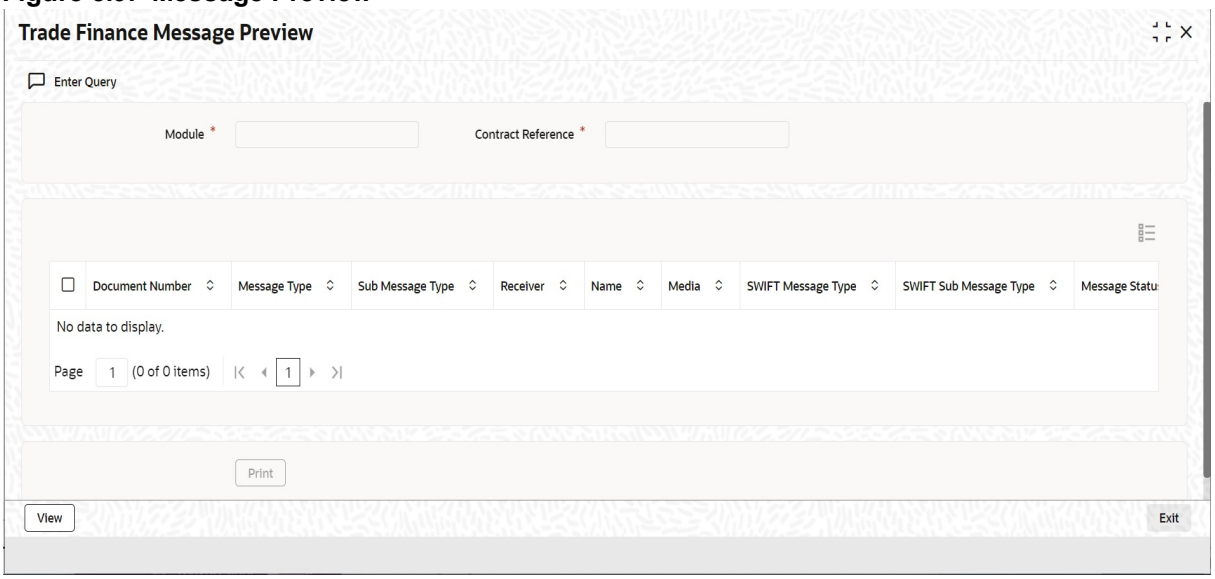
When the transfer accounting/no transfer accounting is passed, the system internally marks the component as transferred in the bills module and updates the LC module with the amount paid as the amount transferred. The charges transferred from LI will be liquidated only during final liquidation.

Further transfers for the component will be allowed to the extent of the ‘un-transferred charge/commission’. This is to facilitate commission components which could be periodic, wherein you can transfer a component completely, which might subsequently (due to the periodicity) be reapplied for the LC, which you may wish to transfer.

90. On **Islamic Bills & Collections Contract Detailed** screen, click **Message Preview**.
STEP RESULT: The **Message Preview** screen is displayed.

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Figure 5.9: Message Preview



You can preview the messages or advices that will be generated for the contract using **Message Preview** screen.

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

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

If the contract is authorized. you cannot use the message preview feature. The **Message Preview** button will be disabled in that case.

91. On **Islamic Bills & Collections Contract Detailed** screen, select a message/advice and click **View** to view the complete message/advice.

STEP RESULT: The system displays the following details in a new window.

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Figure 5.10: Message



You can view the messages or advices that will be generated for the contract using **Message** screen.

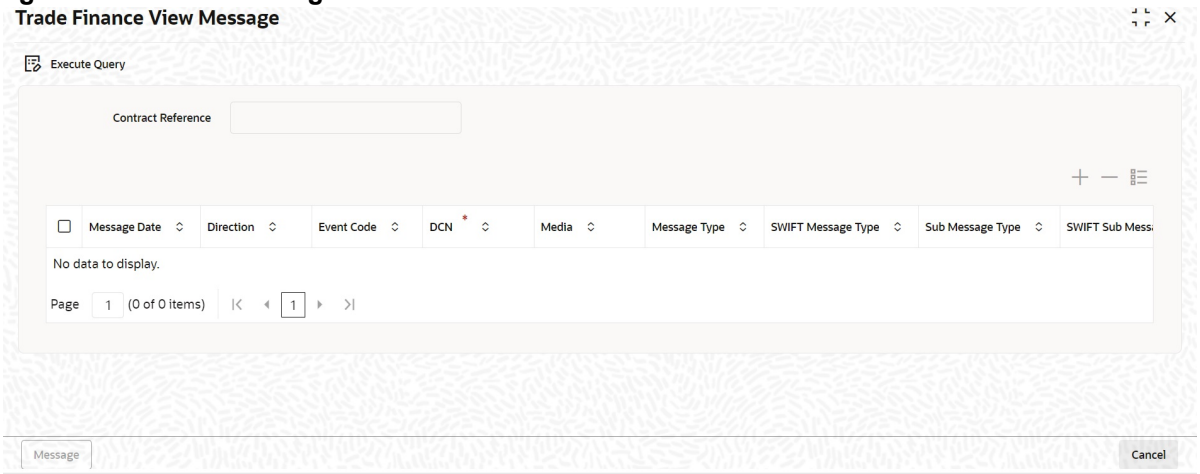
You can view the following details:

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

92. On **Message Preview** screen, select a message/advice and click **Print** to print the message/advice.
93. On **Islamic Bills & Collections Contract Detailed** screen, click **All Messages**.
    STEP RESULT: The **View Message** screen is displayed.

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Figure 5.11: View Message



The **View messages** screen displays all the incoming and outgoing messages associated to the contract.

94. On **View Message** screen, view the message details.
For more information on the fields, refer to the below Field Description table.

Table 5.2: View Message - Field Description

Field	Description
Contract reference number	Displays Reference number of the contract, for which messages are generated.
Message Date	Displays the message generation date or received date.
Direction	Displays whether the message is an incoming or outgoing message.
DCN	Displays document reference number of a contract.
Media	Displays whether the message is a swift message or mail message.
Message Type	Displays the type of message.
Swift Message Type	Displays the Swift MT number of the message sent or received
Receiver/Sender	Displays Receiver or Sender ID.
Name	Displays the name of the Sender or Receiver.
Message Status	Displays current status of message.
Test Status	Displays the test status.
Authorized	System displays whether the status is authorized or unauthorized.
Acknowledgment Status	Displays the Ack/Nack status of a message.
PDE Flag	Displays the PDE flag.

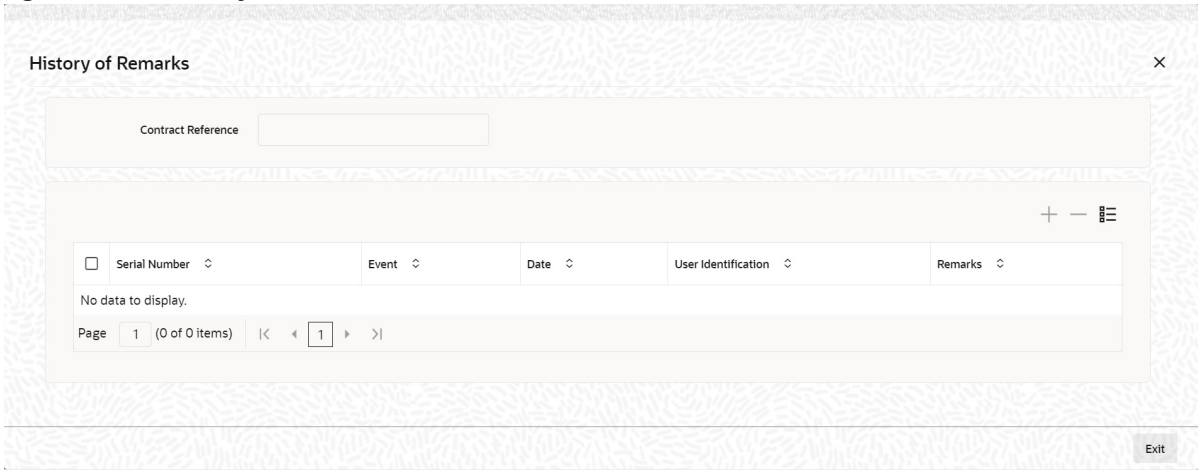
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95. Select a message and click **Message** to view details of the message.

96. On **Islamic Bills and Collections Contract Detailed** screen, click **Remarks**.

STEP RESULT: The **History of Remarks** screen is displayed.

Figure 5.12: History of Remarks

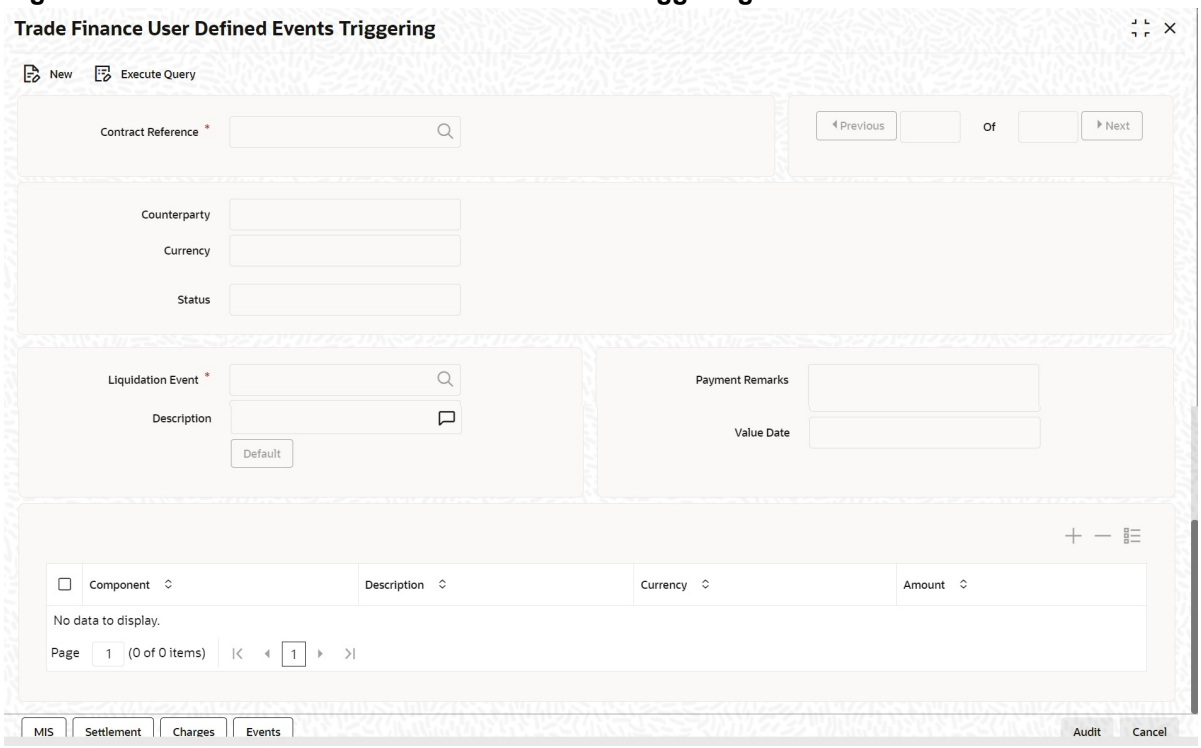


This topic describes to view all the instructions captured on every transaction of the contract in **History of Remarks** screen.

97. On Query from contract input screen click UDE to launch the Trade Finance User Defined Events Triggering screen (UDDTFEVT) and perform additional accounting entries for active and authorized contracts.

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

Figure 5.13: Trade Finance User Defined Events Triggering



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Table 5.3: Trade Finance User Defined Events Triggering - Field Description

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

Click 'Default' to default the following details:

Amount Details: The system displays the following amount details

Component
Description
Currency
Amount

98. On **History of Remarks** screen, view the remarks.

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

Table 5.4: History of Remarks - Field Description

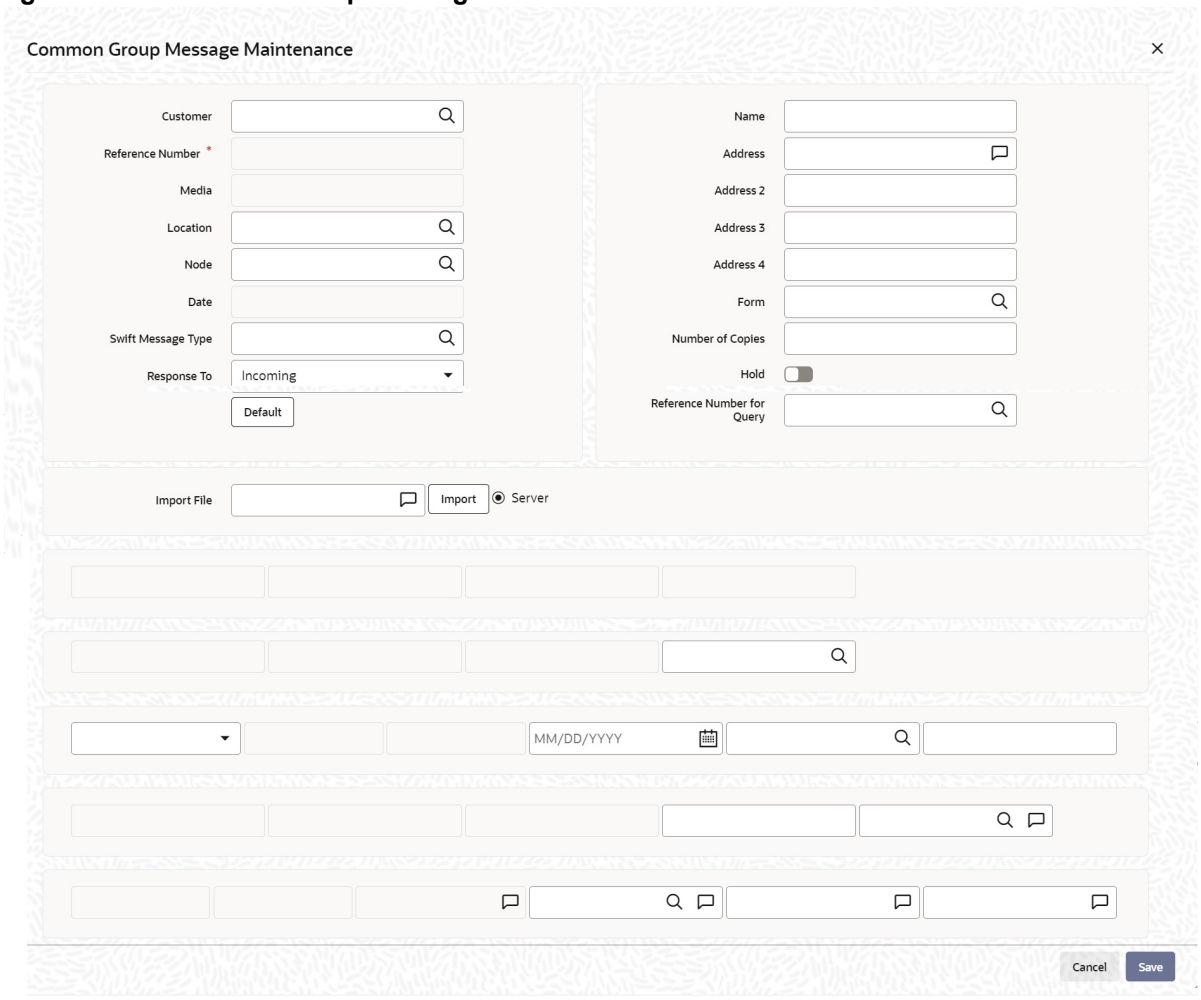
Field	Description
Contract Reference Number	The system displays the contract reference number
Serial Number	The system displays the serial number.
Event	The system displays the event code of the event.
Date	The system displays the date on which the instructions were captured
User Identification	The system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

99. On **Islamic Bills & Collections Contract Detailed** screen, click **Common Group Message**.

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

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Figure 5.14: Common Group Message Maintenance



You can generate common group messages that need to be sent to a group using the **Common Group Message** screen.

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

You can enter the details of the message and the message is saved when the contract is saved. The saved messages can be viewed in the message preview subsystem before authorization. On authorization of the contract, the message is generated. After authorization, the messages can be viewed from **All Messages** subsystem and **Events** subsystem.

The common group messages which are supported are listed below:

Table 5.5: Common Group Messages

MT	MT Name
n90	Advice of Charges, Interest and Other-Adjustments
n91	Request for Payment of Charges, Interest and Other Expenses

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MT	MT Name
n92	Request for Cancellation
n95	Queries
n96	Answers
n98	Proprietary Message
n99	Free Format

100. On the **Islamic Bills & Collections Contract Detailed** screen, click the Customer Instructions tab.
STEP RESULT: The **Customer Instructions** screen is displayed.

Figure 5.15: Customer Instructions

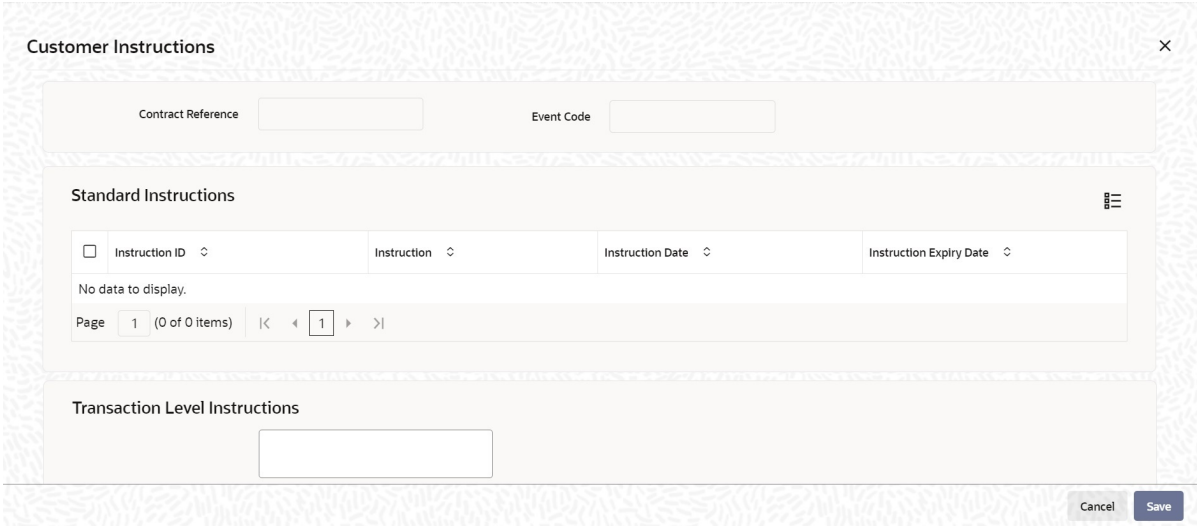


Table 5.6: Customer Instructions - Field Description

Field	Description
Contract Reference Number	System displays the contract reference number. .
Event Code	System displays the Event Code of the contract.
Standard Instructions Customer would want to give Standard instructions in advance to the bank that need to be referred by the bank while processing certain type of transactions.	
Instruction ID	System displays the Instruction ID.
Instruction	System displays the customer standard instruction.
Instruction Date	System displays the start date of the customer instruction.
Instruction Expiry Date	System displays the expiry date of the customer instruction.

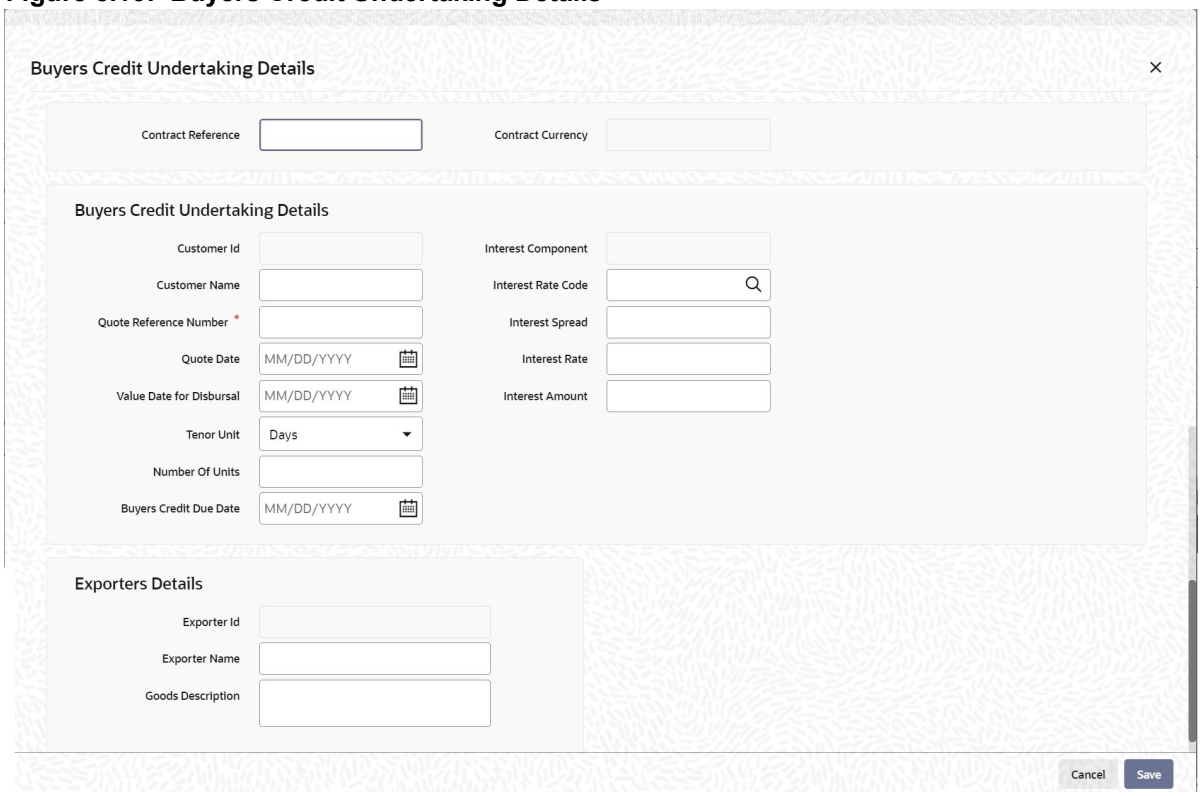
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Field	Description
Transaction Level Instruction	Enter the transaction level instructions for the event.

101. On the **Islamic Bills & Collections Contract Detailed** screen, click **Buyers Credit Undertaking Details**.

STEP RESULT: **Buyers Credit Undertaking Details** screen is displayed.

Figure 5.16: Buyers Credit Undertaking Details



102. On **Buyers Credit Undertaking Details** screen, input field details as below.

An original import bill should be created and linked as "Import Bills" in Linkage details screen. Both original import Bill customer and Buyers credit undertaking customer should be same

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Table 5.7: Buyers Credit Undertaking Details - Field Description

Field	Description
Contract Reference	System displays the Bill Contract Reference Number and it is a display only field.
Contract Currency	System defaults the bill currency and it is a display only field.
Buyers Credit Undertaking Details	Under this section below fields are introduced.
Customer ID	System defaults the counter party of the contract (Drawee) and it is a display only field.
Customer Name	System defaults the counter party's name of the contract (Drawee) and it is a display only field.
Quote Reference Number	System allows the user to enter the Quote Reference Number of the Quote from the Lending Bank. It is a mandatory field, system validates the same.
Quote Date	System allows the user to enter the Quote date in the Quote from the Lending Bank. It cannot be greater than the current branch date.
Value Date for Disbursal	System allows the user to enter the Value Date for Disbursal from the Lending Bank. It cannot be lesser than the current branch date.
Buyers Credit Tenor	
Tenor Unit	It is a drop down with the values "Days", "Months" and "Years".
Number of units	A text box to enter the number of days / months. (Positive numeric value). System defaults the Buyers Due Date based on buyer credit tenor from the Value Date for Disbursal.
Buyers Credit Due Date	System allows the user to enter the Buyers Credit Due Date of the Quote from the Lending Bank. It defaults to Maturity date of the Buyers Credit Bill if the Buyer's credit tenor is not provided. System validates if the maturity date of bill is same as Buyer's credit due date and displays an override if both are different. It cannot be lesser than the current branch date. Based on the value provided in the Tenor / Buyers Credit Due Date system needs to default the Buyers Credit Due Date / Tenor.
Interest Rate Code	System allows the user to input the Rate Code for the interest.
Interest Spread	System allows the user to capture the Interest Spread in this field.
Interest Rate	System allows the user to capture the Interest Rate in this field and it should be positive number less than 100.
Interest Amount	System allows the user to capture the Interest Amount. It shall be inputted during the buyers credit bill amendment. If value is not inputted before the maturity date or auto liquidation date, On Auto liquidation of the contract system will trigger event LIQF.

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Field	Description
Interest Component	System defaults the Interest Component INTBYC for the Buyers Credit and it is a display only field.
Exporters Details	Under this section below fields will be introduced.
Exporter ID	System populates the Exporter ID from the Import Bill Contract, which has been attached under the Linkage Details. It is a display only field.
Exporter Name	System populates the Exporter Name from the Import Bill Contract which has been attached under the Linkage Details. It is a display only field. Buyer's Credit Bill
Good Description	System allows the user to capture the Goods description in this field.

103. Click **Ok** to save the details or **Exit** to close this screen.

Buyers Credit Processing:

PREREQUISITE:

- Original Import Usance Bill Product is created with below accounting entries for INIT event,

Table 5.8: Accounting Entries

Account role code	Amount tag	Dr/ Cr Indicator
LOU_OCU	LOU_LIAB_OS_AMT	Dr
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Cr

- Buyers Credit Usance Clean Bill is created with product type as “B”, Operation as “COL-Collection” and below accounting entries for LIQD event

Table 5.9: Accounting Entries

Account role code	Amount tag	Dr/ Cr	Netting Indicator
BC CUSTOMER	INTBYC_LIQD	Dr	Yes
NOSTRO ACCOUNT	INTBYC_LIQD_AMTEQ	Cr	Yes
BC CUSTOMER	BILL_LIQ_AMT	Dr	Yes
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr	Yes

- Buyers Credit Product is mapped with following advices for INIT event,
  - BC_BUYCRD_ADV
  - BC_BUYCRD_COPY
  - PAYMENT_MESSAGE

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Processing Buyers Credit Bill:

- Book Original Import Bill with Drawee and Drawer parties. After authorization of the contract system creates the following accounting entries,

Table 5.10: Accounting Entries

Account role code	Amount tag	Dr/ Cr Indicator
LOU_OCU	LOU_LIAB_OS_AMT	Dr
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Cr

- Book Buyers credit undertaking bill with following details
    - Drawee same as Original Import Bill and Drawer as Lending Bank.
    - In Linkage details choose “Import Bills” and input Original Import Bill. Provide Linked amount s same as the Original Import Bill or the Buyers Credit Bill amount.
    - Visit “Buyers Credit Undertaking Details” system defaults the following field values,
        - Customer Id
        - Customer Name
        - Exporter Id
        - Exporter Name

And manually input the following values

- Quote Reference Number
- Quote Date
- Value Date for Disbursal
- Tenor Unit
- Number of Units
- Buyers Credit Due Date
- Goods Description
- Interest Rate Code
- Interest Spread and
- Interest Rate

- After authorization of the Buyers credit bill system creates,

  MT799
    - BC_BUYCRD_ADV – Buyers Credit advice to Drawer

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- BC_BUYCRD_COPY – Buyers Credit Copy advice to Drawee

and Debit Advice to Drawee

- Amend the Buyers credit bill and input Buyers credit “Interest Amount” before bill liquidation.
- During liquidation of the original import bill system validates the Account Number provided to “BILL_LIQ_AMT” amount tag.

  If lending bank account (Drawer Account of Buyers credit undertaking Bill) is not provided during liquidation system will display a configurable override “Settlement account of the Drawee remains the Counter Party Account”

Table 5.11: Accounting Entries

Account role code	Amount tag	Dr/ Cr Indicator	Accounting
BC CUSTOMER	BILL_LIQ_AMT	Dr	Lending Bank Account / Inter Bridge GL of payment system
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr	Nostro Account

- Buyers credit bill to be liquidated for the full outstanding amount. During Buyers credit bill liquidation following accounting entries are triggered as follows,

Table 5.12: Accounting Entries

Account role code	Amount tag	Dr/ Cr Indicator	Accounting
BC CUSTOMER	BILL_LIQ_AMT	Dr	Bill amount + Buyers Credit undertaking Interest amount
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr	Bill amount + Buyers Credit undertaking Interest amount

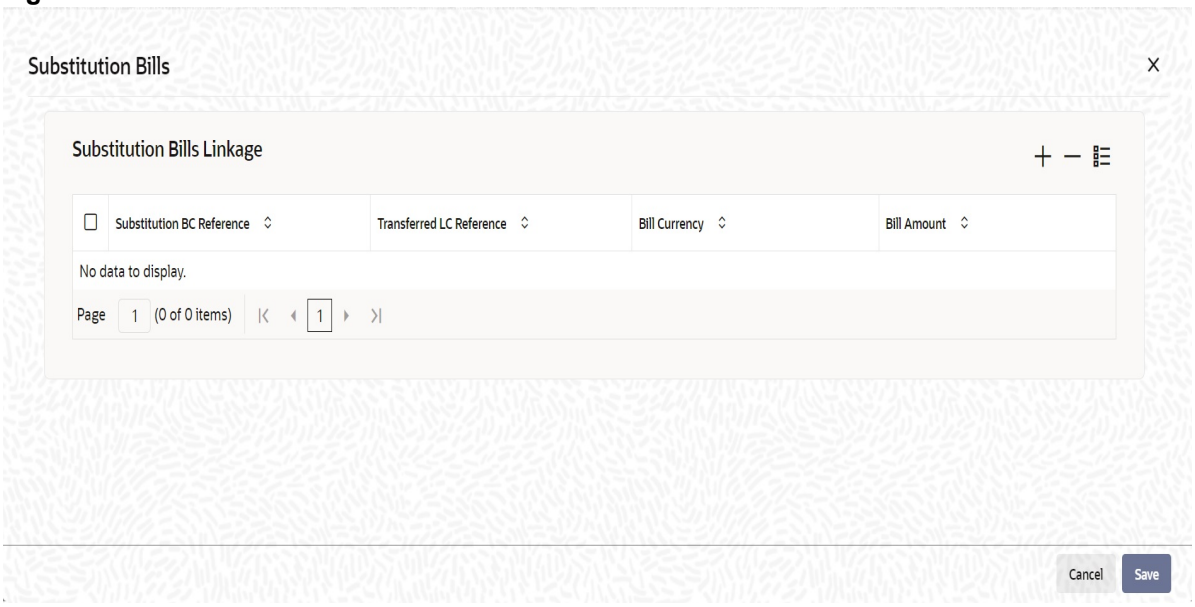
- During manual liquidation of Buyers credit bill if “Interest Amount” is not specified in “Buyers Credit Undertaking Details” system will display error “Buyers credit undertaking interest amount cannot be blank during liquidation of bill”.
- During auto liquidation of Buyers credit bill if “Interest Amount” is not available in “Buyers Credit Undertaking Details” system will trigger LIQF and proceeds with next bill.

104. On the **Islamic Bills and Collection Contract Detailed** screen, click **Substitution Bills**.

STEP RESULT: **Substitution Bills** screen is displayed.

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Figure 5.17: Substitution Bills



105. Enter the details as required and click **Ok** to **Save** the details or **Exit** to close the details.
For information on fields, refer to below Field Description table.

Table 5.13: Substitution Bills - Fields description

Field	Description
Substitution BC Reference	Specify the substitution bill reference number. Alternatively, select the reference from the option list. The list displays all the bills which are created under the product category Bill under transferred LC and are linked to LC contract which are created on the transfer of the parent LC contract to which the export bill is linked. You cannot link an import bill which is already linked to another export bill.
Transferred LC Reference	Specify the transferred LC reference number.
Bill Currency	The system displays the billing currency.
Bill Amount	The system displays the bill amount.

5.3 Bill Amount Amendment

This topic contains the following sub-topics:

1) *Amend Bill Amount*
2) *Specify Advices for the Amendment*
3) *Maintain Event Details*
4) *Maintain Profit Details*
5) *Maintain Charges Details*
6) *Maintain Tax Details*
7) *View Different Versions of a Bill*
8) *Save Contract as a Template*

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9) *Delete a Contract*
10) *Specify Counterparty Details*
11) *View the Media Addresses of a Customer*
12) *View Islamic BC Contract*

5.3.1 Amend Bill Amount

This topic describes the systematic instruction to amend bill amount.

CONTEXT:

You have the option to amend decrease) the bill amount for incoming and outgoing bills. You can amend a bill through Islamic Bills and Collections Contract - Detailed screen.

PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

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Figure 5.18: Main Tab

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2. Open **Islamic Bills & Collections Contract Detailed** screen, specify the details and click **Rebate Amount**. For more information on the fields, refer to the below Field Description table.

Table 5.14: Amend - Field Description

Field	Description
Specifying the Bill Reference Number	In this screen, you need to first indicate the reference number of the bill on which you want to make the amendment.
Bill Amount	The original bill amount of the bill that you selected is displayed; you can amend the amount (decrease) suitably. There is no limit on the number of amendments that can be made to the bill amount for a collection. However, for the amendment to be effective it should be authorized.
Value Date	The Value date, is the date from which the amendment becomes effective. The accounting entries triggered off by the amendment event hitting Nostro and other accounts will be passed as of the value date. The Value date should be earlier than or the same as today's date. The Value date can be one of the following: • Today's Date • A date in the past • A date in the future (you can enter a date in the future only if future dating has been allowed for the product) If you do not enter an amendment value date, the system defaults the Bill Value Date. **NOTE:** The amendment value date should not be earlier than the Start Date or later than the End Date specified for the product, involved in the bill.
Debit Value Date and Credit Value Date	For amendment related accounting entries hitting nostro or customer accounts, you can specify a debit and credit value date that is different from the amendment value date. The amendment value date is defaulted as the Debit and Credit value date. You have an option to change it to suit the requirement of the bill you are processing. In this case, the amendment value date is used only for debiting and crediting GLs involved in the bill.

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Field	Description
Maturity Date and Profit Rates of a Bill	You can extend/reduce the maturity date either before or after the maturity date. You also have the option of amending the profit rates. You will be allowed to amend profit rates for main profit component and compensation profit component provided that the component is of a fixed type. Both these amendments can be done for advance and arrears type of collection, through the IBC Contract On-line screen after unlocking a contract. If the collection type is of advance, then you have to define accounting entries for profit adjustment (with _ADJ tags) and liquidation (with _LIQD tags) in amendment event. You have the option of amending maturity date and profit rate together as well. Maturity date or profit rate amendment is allowed for any value date (past/present/future). However, the value date you specify should be within the profit start date and profit end date of a bills contract. To amend the profit rate you have to access the Profit Rate screen by clicking the 'Profit' button. For details on specifying profit details for a contract, refer to the ICCB Details explained in the Profit section of this manual. The value date you specify for the amendment can be current/back/future date. After you save your amendment, the accounting entries will be passed for the additional profit or excess profit with the specified value date. **NOTE:** You are allowed to delete an amendment only if it is still unauthorized. Subsequently, the contract will be reinstated to previous state.

5.3.2 Specify Advices for the Amendment

This topic describes the systematic instruction to specify Advices for the amendment.

PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills & Collections Contract Detailed** screen, click **Advices/FFT**.

   The advices defined for the amendment event (AMND) will be defaulted together with the FFTs and Instructions linked to them.

   While processing a bill, you can:

   - Suppress the generation of an advice
   - Indicate the priority with which the advice should be generated

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- Indicate the Free Format Texts and Instructions that should accompany the advices

In the case of an outgoing bill, an MT 430 is sent. For an incoming bill, an MT 900 is sent to the remitting bank seeking permission for the amendment. When the confirmation is received from the remitting bank, you can make the necessary amendment.

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

Table 5.15: Advice/FFT - Field Description

Field	Description
Medium	If advices are to be generated, for the event, it is mandatory for you to also specify the medium through which an advice is to be transmitted. An advice that is generated can be transmitted Mail, TELEX or SWIFT. You can select the appropriate medium code from the option list.
Priority	For messages sent through media like SWIFT or TELEX, you can specify the priority with which the advice should be generated. By default, the priority of all advices is marked as Normal. You have the option to prioritize advices to one of the following options: • Normal • Medium • High **NOTE:** However, you can change the priority of an advice to High only for Payment Advices.
Suppress	By default, all the advices that have been defined for the event will be defaulted to this screen. As certain advices may not be applicable to the bill you are processing, you can suppress its generation.

5.3.3 Specify FFTs for an Advice

This topic describes the systematic instruction to specify FFTs for an Advice.

CONTEXT:

You have the option to amend decrease) the bill amount for incoming and outgoing bills. You can amend a bill through Islamic Bills and Collections Contract - Detailed screen.

PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills and Collections Contract Detailed** screen is displayed.

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2. On **Islamic Bills and Collections Contract Detailed** screen, click **Advice/FFT**.

   STEP RESULT: The list of FFTs associated with an advice is defaulted. You can add to or delete from the list of defaulted FFTs.

3. To add an FFT to the list, click **Add** icon and select the code that identifies the FFT, from the option list.

   The description of the FFT is automatically picked up and displayed. You can edit the FFT description that is defaulted.

4. To delete an FFT from the list, highlight the code that identifies the FFT and click **Delete** icon.

5.3.4 Specify Instructions for an Advice

This topic describes the systematic instruction to specify instructions for an Advice.

CONTEXT:

You have the option to amend decrease) the bill amount for incoming and outgoing bills. You can amend a bill through Islamic Bills and Collections Contract - Detailed screen.

PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills & Collections Contract Detailed** screen, click **Advice/FFT**.

   The list of FFTs associated with an advice is defaulted. You can add to or delete from the list of defaulted FFTs.

3. To add an FFT to the list, click **Add** icon and select the code that identifies the FFT, from the option list.

   The description of the FFT is automatically picked up and displayed. You can edit the FFT description that is defaulted.

4. To delete an FFT from the list, highlight the code that identifies the FFT and click **Delete** icon.

5.3.5 Maintain Event Details

This topic describes the systematic instruction to maintain Event details.

CONTEXT:

Events are maintained through the Events screen.

PREREQUISITE:

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

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

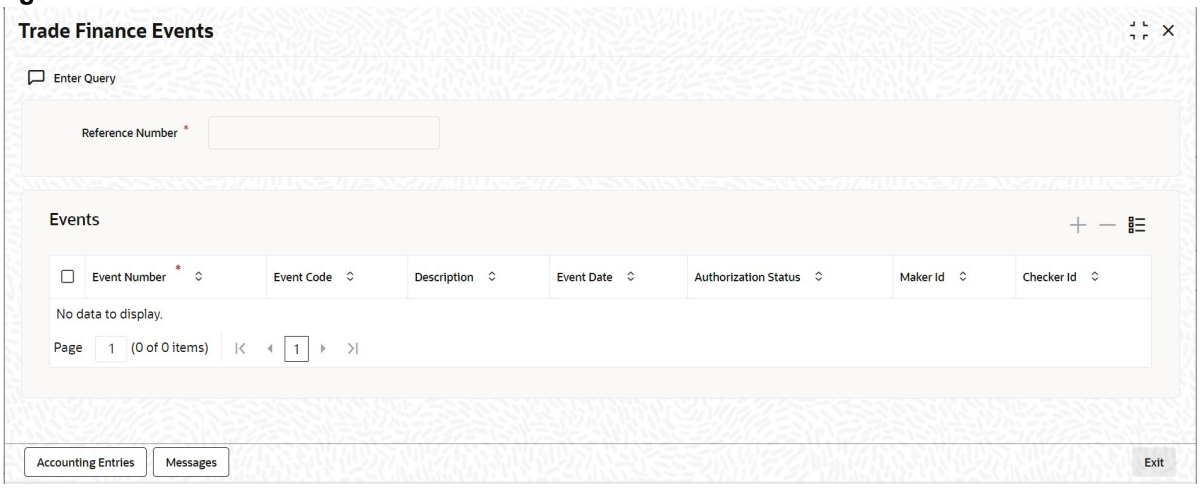
   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills & Collections Contract Detailed** screen, click **Events** button.

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

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Figure 5.19: Trade Finance Event



3. On the **Trade Finance Events** screen, specify the event details.

5.3.6 Specify Settlement Instructions

This topic describes the systematic instruction to specify Settlement Instructions.

PREREQUISITE:

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

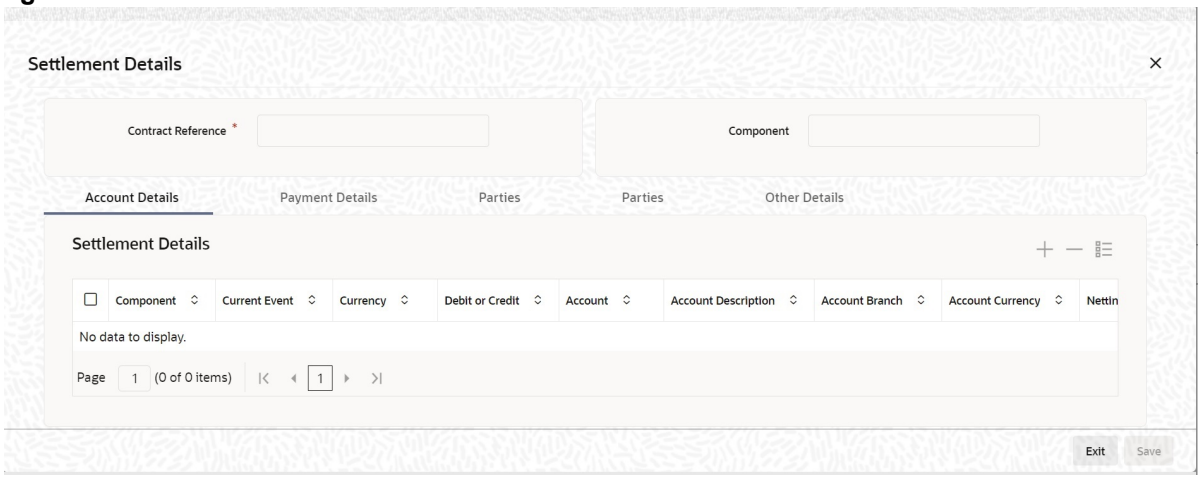
1. On Homepage, type **IBDTRONL** in the text box, and then click next arrow.

   STEP RESULT: The I**slamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills & Collections Contract Detailed** screen, click **Settlement**.

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

Figure 5.20: Settlement Details



Through the settlement screens, you can view the fund accounts to which entries for the applicable charges and taxes are posted. These details are available in the **Settlement Details** screen.

For more details on specifying the Settlement Details, refer Settlements User Manual under ‘Modularity’.

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5.3.7 Maintain Profit Details

This topic describes the systematic instruction to maintain Profit Details.

PREREQUISITE:

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

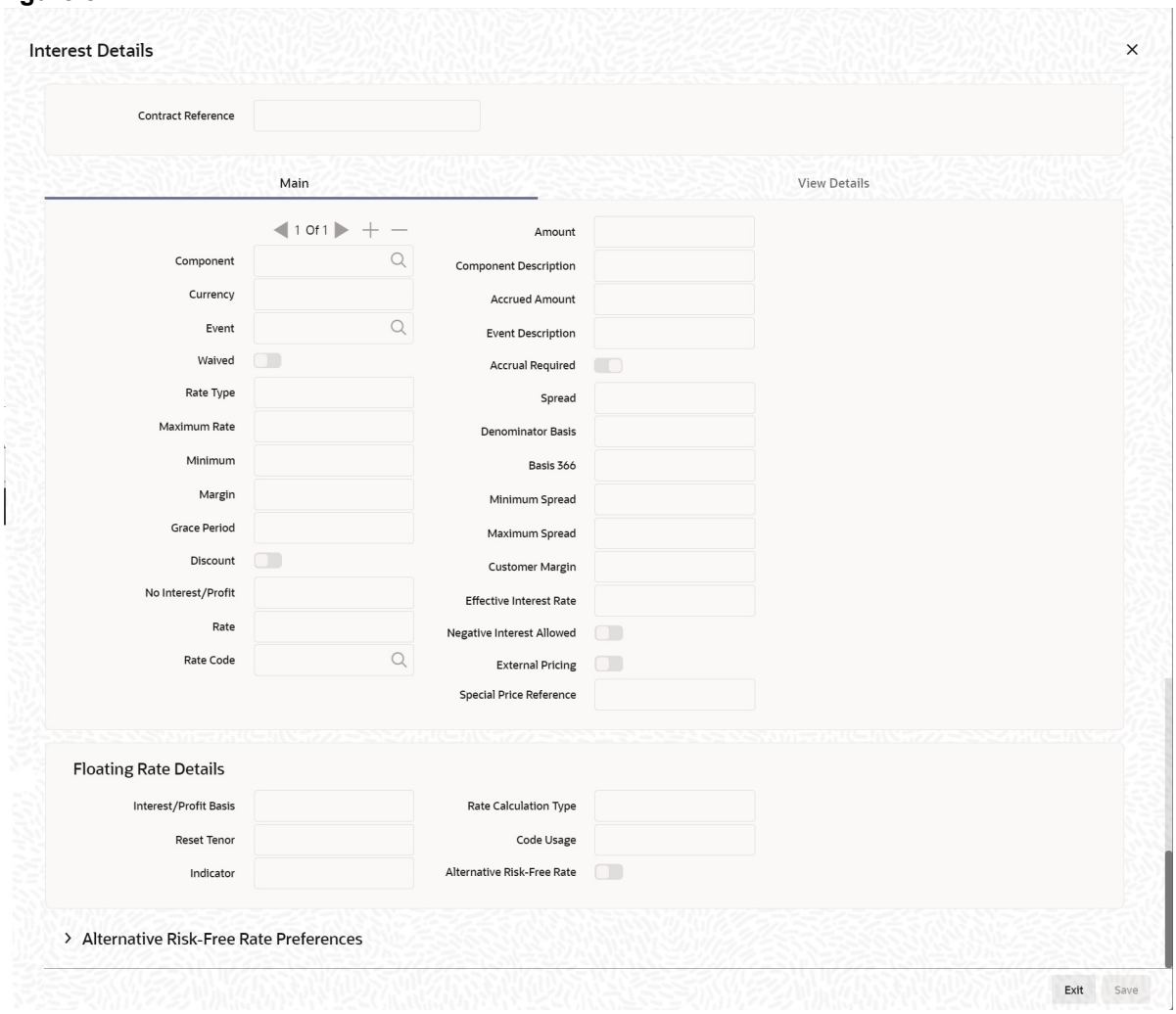
1. On Homepage, type **IBDTRONL** in the text box, and then click next arrow.

   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills & Collections Contract Detailed** screen, click **Profit**.

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

Figure 5.21: ICCB



Through the **ICCB** screens, you can manage and view the profit details you are creating.

For more details on maintaining Profit details, refer Interest User Manual under Modularity.

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5.3.8 Maintain Charges Details

This topic describes the systematic instruction to maintain Charges Details.

PREREQUISITE:

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

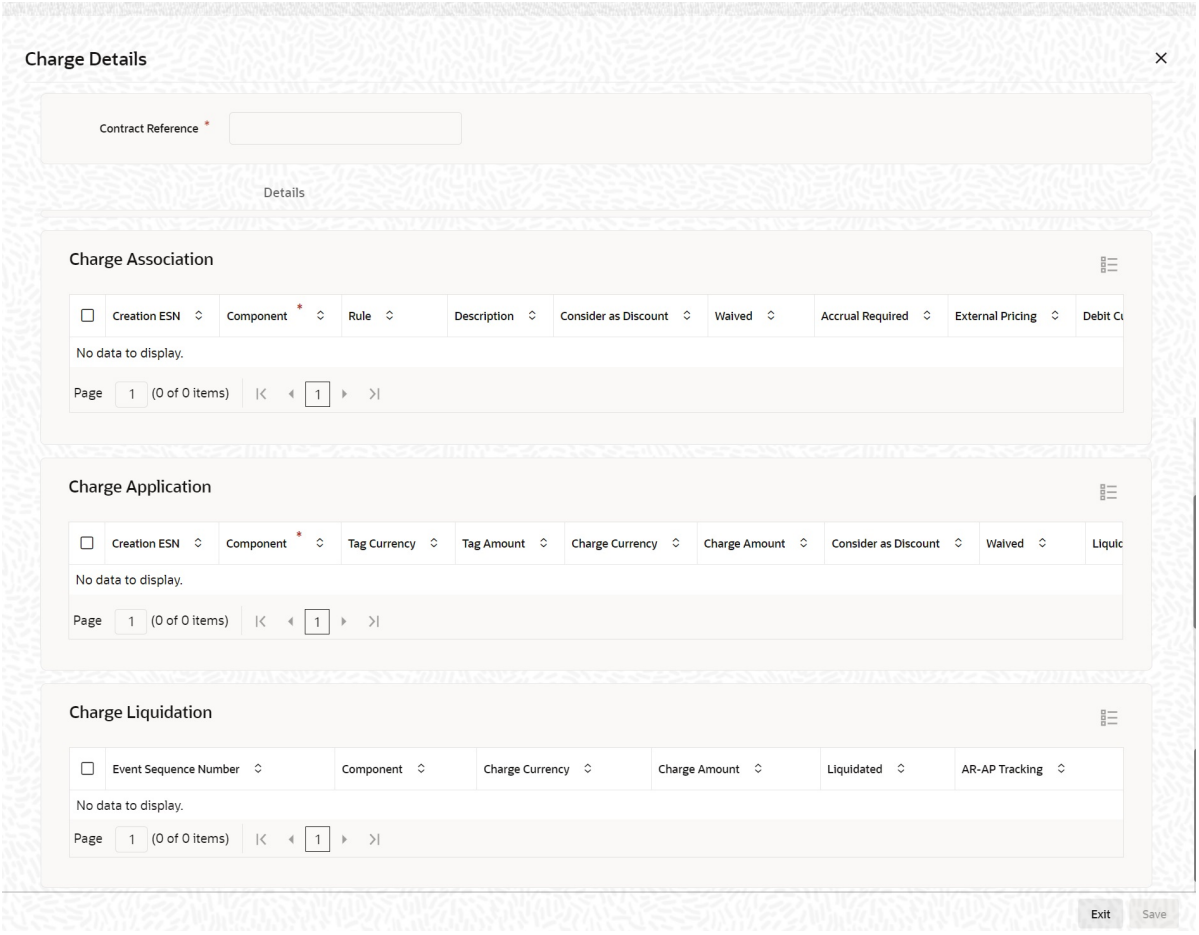
1. On Homepage, type **IBDTRONL** in the text box, and then click next arrow.

   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills & Collections Contract Detailed** screen, click **Charges**.

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

Figure 5.22: Charges Details



For more details on maintaining Charges details, refer Charges and Fees User Manual under Modularity.

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5.3.9 Maintain Tax Details

This topic describes the systematic instruction to maintain Tax Details.

PREREQUISITE:

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

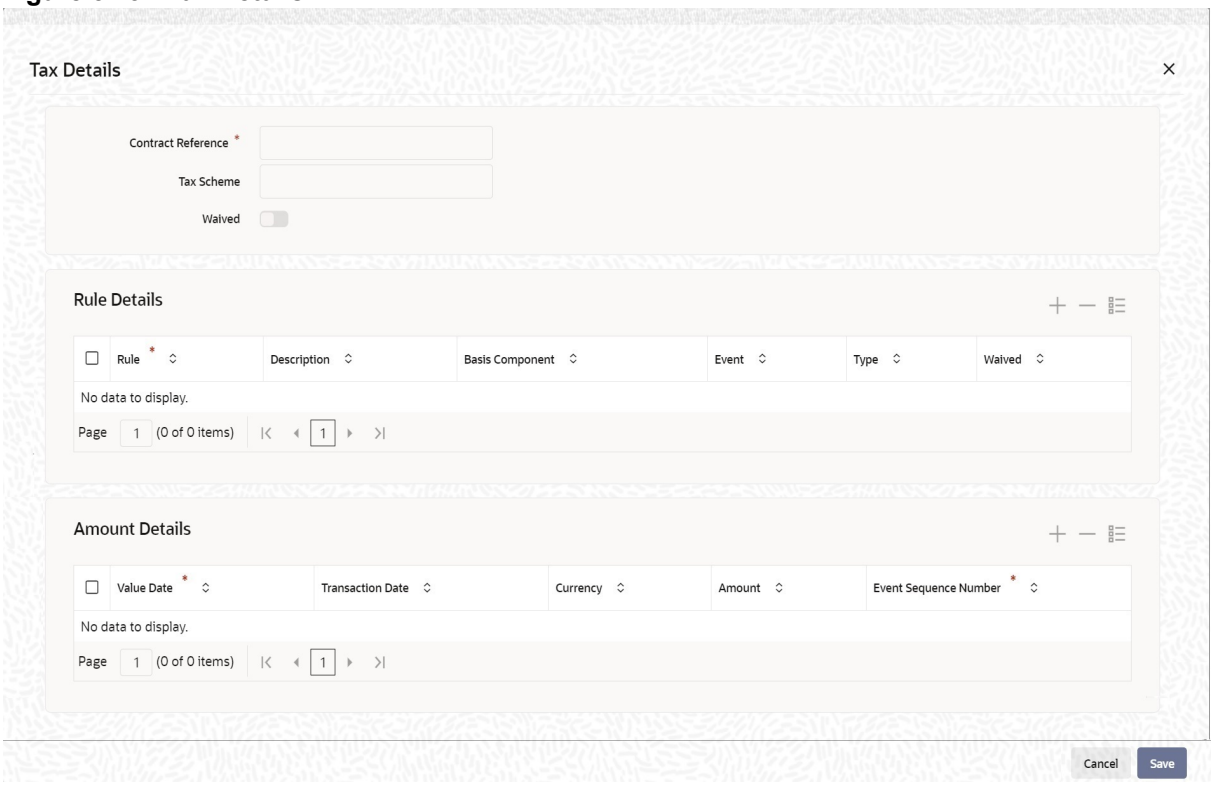
1. On Homepage, type **IBDTRONL** in the text box, and then click next arrow.

   STEP RESULT: The **Islamic Bills & Collections Contract Detailed** screen is displayed.

2. On **Islamic Bills and Collections Contract Detailed** screen, click **Tax**.

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

Figure 5.23: Tax Details



For more details on maintaining Tax details, refer Tax User Manual under Modularity.

5.3.10 View Different Versions of a Bill

This topic describes the systematic instruction to view different versions of a Bill.

1. When you enter a bills contract, it is allotted the version number 1. From then on, each amendment that you make to the contract results in the next version of the contract being created. In Detailed View screen of a

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contract the latest version will be displayed. To navigate between the various versions, use back arrow button for previous and forward arrow button to go to the next version.

5.3.11 Save Contract as a Template

This topic describes the systematic instruction to save a contract as a Template.

1. To create a template, store a bill that you have entered as a template.

   Enter all the details of the bill, before you save it as a template.

   To store a contract as a template, click on 'T' in the tool bar, or choose Template from the Processing sub menu of the Actions Menu.

2. To store a contract as a template, click **T** in the tool bar, or choose **Template** from the **Processing** sub menu of the **Actions** Menu.

5.3.12 Delete a Contract

This topic describes the systematic instruction to delete a contract.

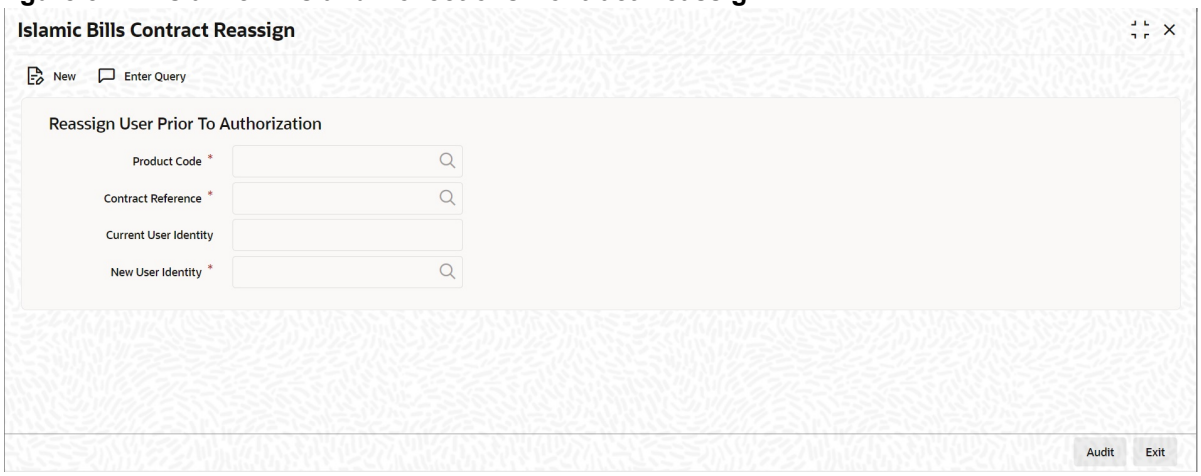
PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills & Collections Contract Reassign** screen is displayed.

Figure 5.24: Islamic Bills and Collections Contract Reassign



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

2. On **Islamic Bills & Collections Contract Reassign** screen, indicate the product associated with the bill. You can select a product code from the option list, which contains a list of the authorized products that you have created.

3. Indicate the contract reference number of the bill you wish to reassign, to another user. You can select a reference number from the option list, which contains a list of all the active bills.

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4. Select the User ID of the user to whom you, are assigning the contract
   NOTE: This user to whom you reassign a contract should have access rights to enter bill contracts.
   STEP RESULT: Your User ID will be defaulted from the login screen.
5. Click the **Exit** if you do not want to save the details that you entered.

5.3.13 Specify Counterparty Details

This topic describes the systematic instruction to specify Counterparty Details.

CONTEXT:

In the Contract screen, you can also capture details of the party who is your customer.

PREREQUISITE:

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

1. On Homepage, type **IBDTRONL** in the text box, and then click next arrow.
   STEP RESULT: The I**slamic Bills & Collections Contract Detailed** screen is displayed.
2. On **Islamic Bills & Collections Contract Detailed** screen, click **Parties** tab.
   STEP RESULT: The **Parties** section displays.
3. On **Islamic Bills & Collections Contract Detailed** screen, under **Parties** tab, specify the fields.
   For more information on the fields, refer to the below Field Description table.

Table 5.16: Counterparty Details- Field Description

Field	Description
For an Import bill	In the case of an Import bill, you should specify details of the Drawee of the bill. If the Drawee is a customer of your bank you should specify the customer reference, assigned to the customer, in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance. The other details of the customer will be automatically picked up.
For an Export bill	If you are processing an Export bill, you should specify details of the Drawer of the bill. If the drawer is a customer of your bank, you should specify the customer reference assigned to the customer, in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance. The other details of the customer will be automatically picked up.

The details of the other parties involved in the bill are captured in the ‘Parties’ screen.

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5.3.14 View the Media Addresses of a Customer

This topic describes the systematic instruction to view the media addresses of a customer.

CONTEXT:

When you specify the CIF ID of the counterparty involved in a bills contract, the Media Address details that you have maintained for the customer will be displayed. These details are displayed in the Customer Addresses Maintenance screen.

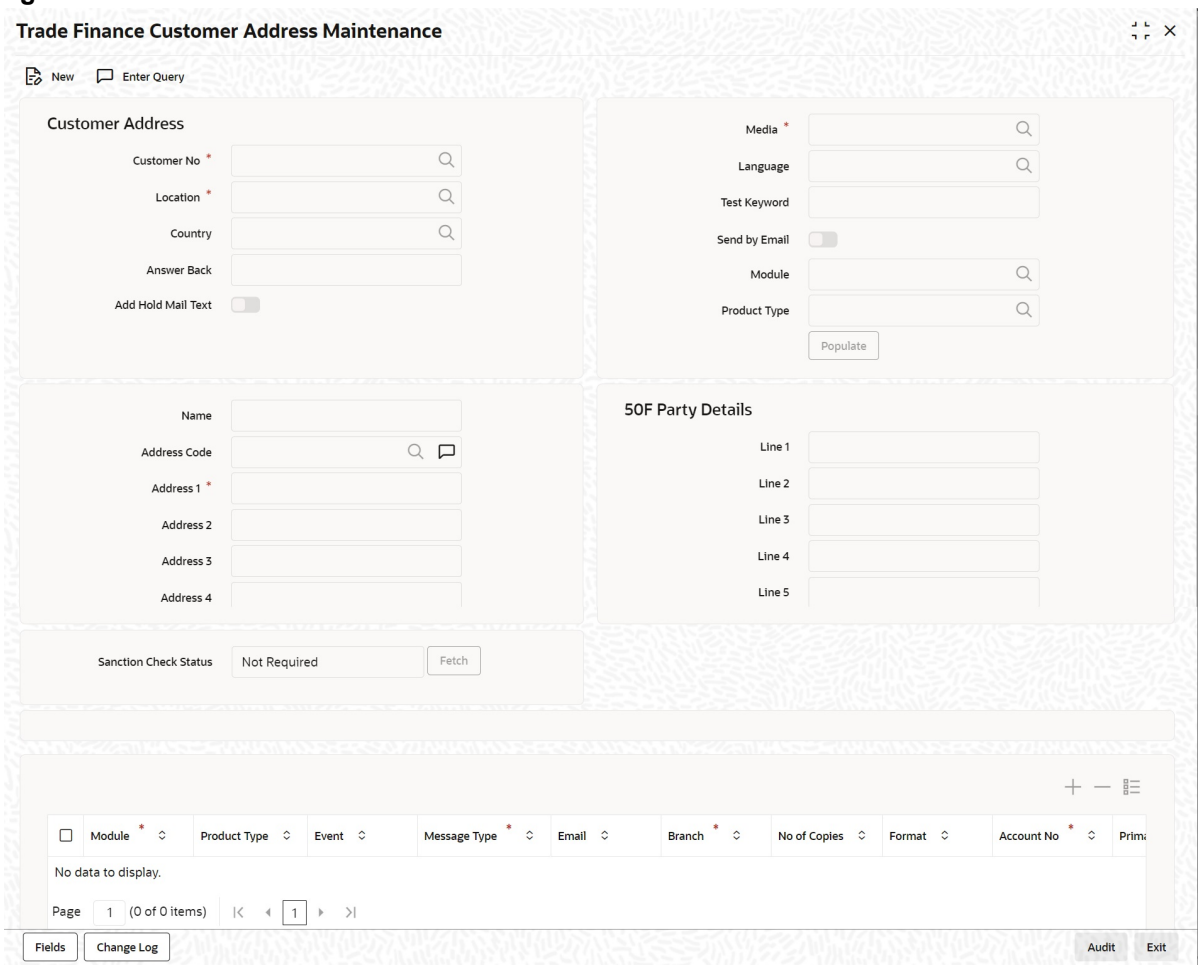
PREREQUISITE:

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

4. On Homepage, type **MSDTFCAD** in the text box, and then click next arrow.

   STEP RESULT: The **Trade Finance Customer Addresses Maintenance** screen is displayed.

Figure 5.25: Trade Finance Customer Addresses Maintenance

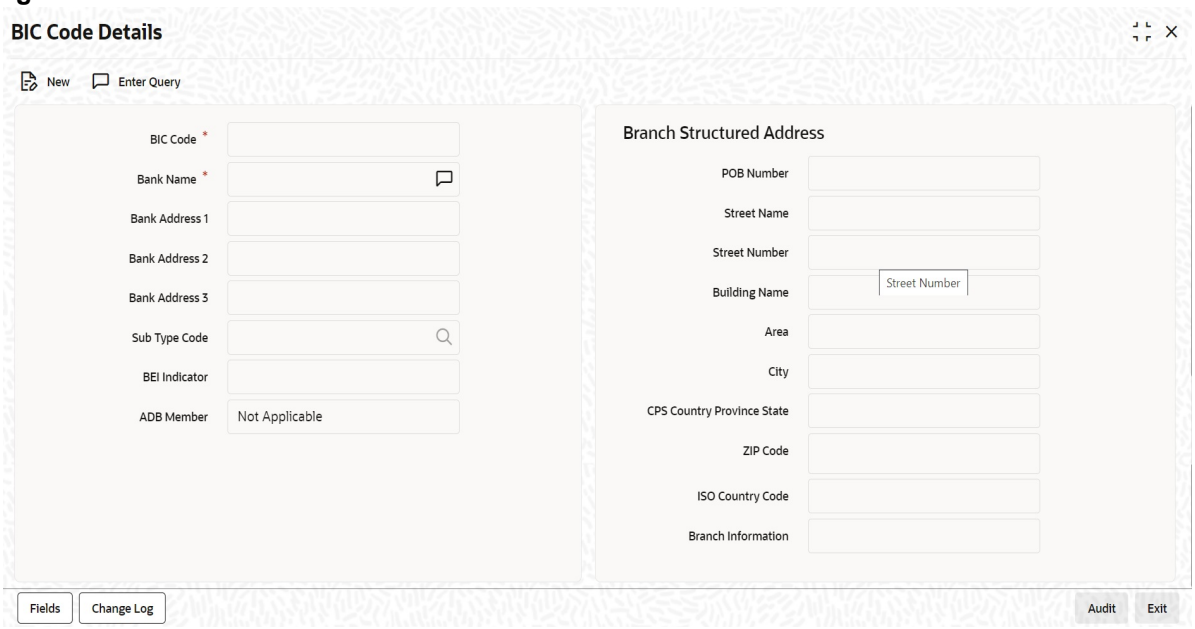


NOTE: When you specify the CIF ID, the system checks whether you have maintained multiple media addresses for the customer. If you have maintained multiple media addresses, a list of all the media addresses will be displayed in a separate window.

When the media type of the party is SWIFT, and the customer address you have specified happens to be a BIC customer, the system automatically displays the related BIC details in the BIC Code Details screen (‘ISDBICDE’).

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Figure 5.26: BIC Code Details



The settlements processing is enabled only if 'Allow Corporate Access' has been checked while defining branch parameters in the **Branch Parameters – Detail View** screen.

- If 'Allow Corporate Access' is checked for a fund branch and the fund is Portfolio type, then during settlement processing, the settlement account is chosen based on the settlement instructions maintained for the counterparty.
- If 'Allow Corporate Access' is not checked for a fund branch, then the settlement processing is disabled and the settlement account remains as a fund branch account maintained for the fund.
- If the corporate account exists in different branch then the Inter branch account/GL maintenance is used for resolving the bridge account.

5. Indicate the Preferences for the Profit Components.
   For more information on the fields, refer to the below Field Description table.

Table 5.17: Preferences - Field Description

Field	Description
Rate Type	You can indicate the profit rate type that is to be picked up and applied to the finance contracts involving the product. The options available for the rate type are: • Fixed • Floating • Special Choose the appropriate option from the list.

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Field	Description
Usage	The usage indicates the time at which the rate change has to be applied to the finance contract in case the profit is floating rate type. The options available are: • Auto - rate change is triggered automatically when the rate associated with a rate code changes. • Periodic – rate change is triggered at pre-defined dates.
Rate Code	Profit of the contract is computed on the basis of the Rate code associated with it. This field is enabled only if you have opted for 'Floating' rate type for the finance.
Rate	In case you choose the rate type as Fixed, you can specify the rate that is to be used for computing the profit of the contract.
Spread	You have to indicate the spread that can be applied on the floating rate.

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Field	Description
Basis	The profit basis indicates the method in which the tenor for profit has to be calculated, if their application is tenor based. It could be one of the following: • (Euro)/ 360 • (US)/ 360 • Actual/ 360 • (Euro)/ 365 • (US)/ 365 • Actual/ 365 • (Euro)/ Actual • (US)/ Actual • Actual / Actual The Profit Basis defined for the product involved in the contract will be displayed. You can change it here to suit the bill you are processing. The minimum/maximum rate specified in the finance product underlying the contract has to be adhered to.
Amount	In the case of 'Special' rate type, the profit component is expressed as an amount and not as a rate. This amount should be specified when the finance is liquidated.

6. Book a Finance through Bills Contract.

   During liquidation of a bill, you have the option to book finance. This value will be defaulted from the product and you can choose to change it, if required. Once you check this option, the system will create a finance based on the Finance preferences you have maintained.

   In an IBC module, creation of the finance is possible only at the time of Final liquidation and not during Auto or Partial Liquidation.

   In case you delete the bill, the finance that is created through the bills contract will also be automatically deleted. However, deletion of the finance alone is not possible. In case of reversal of a bill, the system displays an override.

   You cannot authorize the new finance contract outside the bill contract. When the liquidation of the bill is authorized, the finance also gets authorized.

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5.3.15 View Islamic BC Contract

This topic describes the systematic instruction to view the Islamic BC contract.

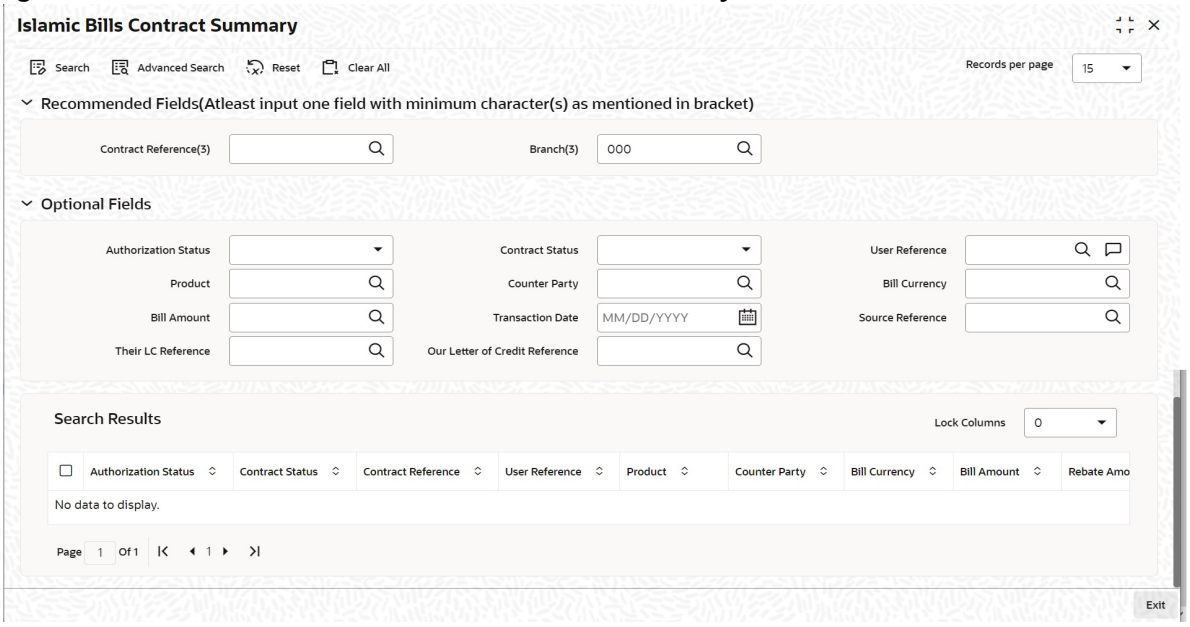
PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills & Collections Contract Summary** screen is displayed.

Figure 5.27: Islamic Bills & Collections Contract Summary



2. On **Islamic Bills & Collections Contract Summary** screen, click **Search** to view all the pending functions.
   You can to filter your search based on any of the following criteria:
   For more information on the fields, refer to the below Field Description table.

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Table 5.18: Islamic Bills & Collections Contract Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the contract from the drop-down list.
Contract Reference	Select the contract reference number from the option list.
Product	Select the product code from the option list.
Branch	Specify the branch code on which you want to query for contract details, from the adjoining option list. This list displays all valid branch codes maintained in the system. You can select the appropriate one.
Contract Status	Select the status of the contract for which you want to check the pending function from the drop-down list.
User Reference	Select the contract amount from the option list.
Counterparty	Select the contract amount from the option list.
Bill Currency	Select the bill currency from the option list.
Bill Amount	Select the bill amount from the option list.
Transaction Date	Select the transaction date.
Source Reference	Select the source reference number from the option list.
Their LC reference	Select the their LC reference number from the option list.
Our Letter of Credit Reference	Select the our letter of credit reference number from the option list.

For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Contract Status
- Contract Reference
- User Reference
- Product
- Counterparty
- Bill Currency
- Bill Amount
- Rebate Amount
- Transaction Date

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- Value Date
- Maturity Date
- Operation
- Stage
- Tenor
- Outstanding Balance
- Status
- Characteristics
- Event Code
- Party Type
- Beneficiary
- Branch
- Source Reference

5.4 List of Glossary - Process Islamic Bills

IBDTRONL
Islamic Bills & Collections Contract Detailed - *5.2 Process Islamic BC Contract Detailed* (p. 84).

IBDTREAS
Islamic Bills & Collections Contract Reassign - *5.3.12 Delete a Contract* (p. 234).

MSDTFCAD
Customer Addresses Maintenance - *5.3.14 View the Media Addresses of a Customer* (p. 236).

IBSTRONL
Islamic Bills & Collections Contract Summary - *5.3.15 View Islamic BC Contract* (p. 240).

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6. Liquidation of Receivable Components of Islamic Bill

6.1 Introduction

The components of a Murabaha bill can be liquidated either automatically or manually. The receivable components of a Murabaha bill, however, will have to be liquidated manually. This is because when a component is due from a customer, and the customer is unable to pay, you debit your profit receivable account and credited the income account. When the customer pays you can liquidate the receivable outstanding components of the bill through the Receivable Liquidation screen.

Through this screen you can:

- Manually liquidate the receivable components of a bill
- Reverse the liquidation of an outstanding receivable component

This topic contains the following sub-topics:

1) *Liquidate Outstanding Components of Bill*
2) *Reverse Liquidation Entries*
3) *List of Outstanding Items Report*
4) *Liquidation of Overdue Components*
5) *Document Arrival Details*
6) *List of Glossary - Liquidation of Receivable Components of Islamic Bill*

6.2 Liquidate Outstanding Components of Bill

This topic describes the systematic instruction to liquidate the outstanding components of a bill.

PREREQUISITE:

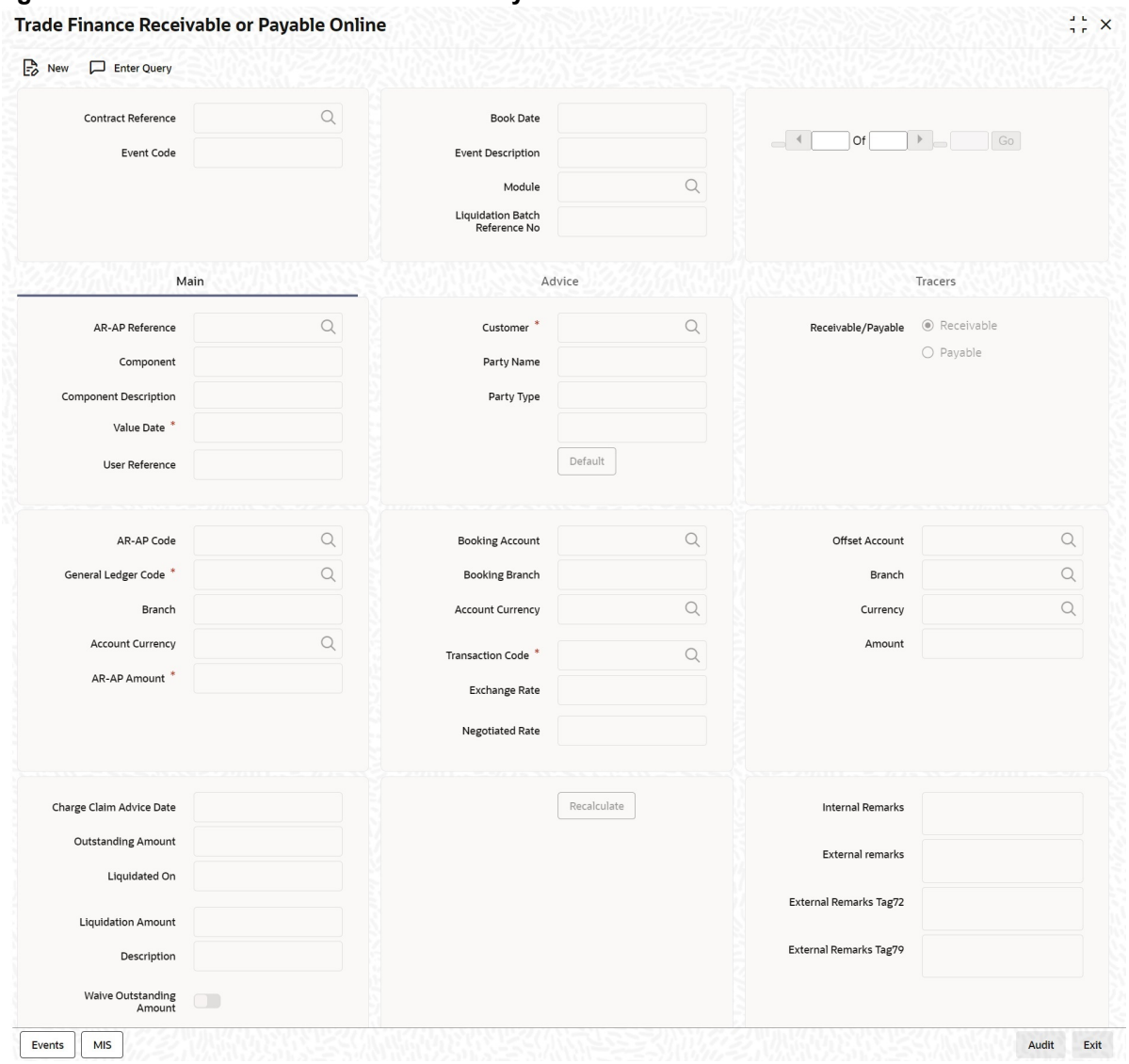
Specify **User ID** and **Password**, and login to Homepage**.**

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

   STEP RESULT: The **Trade Finance Receivable or Payable Online** screen is displayed.

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Figure 6.1: Trade Finance Receivable or Payable Online



2. On **Trade Finance Receivable or Payable Online** screen, click **New**.
3. On **Trade Finance Receivable or Payable Online** screen, Under **Liquidation** section, specify the fields. For more information on the fields, refer to the below Field Description table.

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Table 6.1: Trade Finance Receivable or Payable Online - Field Description

Field	Description
Contract Reference	Specify the contract reference number. In addition, the following details of the bill are picked up and displayed: • The counterparty (customer) code • Value date of the bill • Account to which the Liquidated amount should be credited • Currency of the receivable account • Branch to which the account belongs • Total outstanding amount for the component as of the Value date the date on which the payment is being made. • Details of the tracers that were generated thus far for the outstanding component. • Status of the bill
Liquidation Batch Reference N	Then the system automatically assigns a liquidation reference number that is unique to the component you are liquidating.
Debit Account	Account that should be debited for the liquidation amount
Currency	Currency of the account
Transaction Code	If for the liquidation amount, the component currency and the currency of the account to be debited for the liquidated amount are different, you can indicate the exchange rate to be used in the conversion. By default, the exchange rate specified for the currency pair in the Core Services module of Oracle Banking Trade Finance is picked up
Description	Specify the description

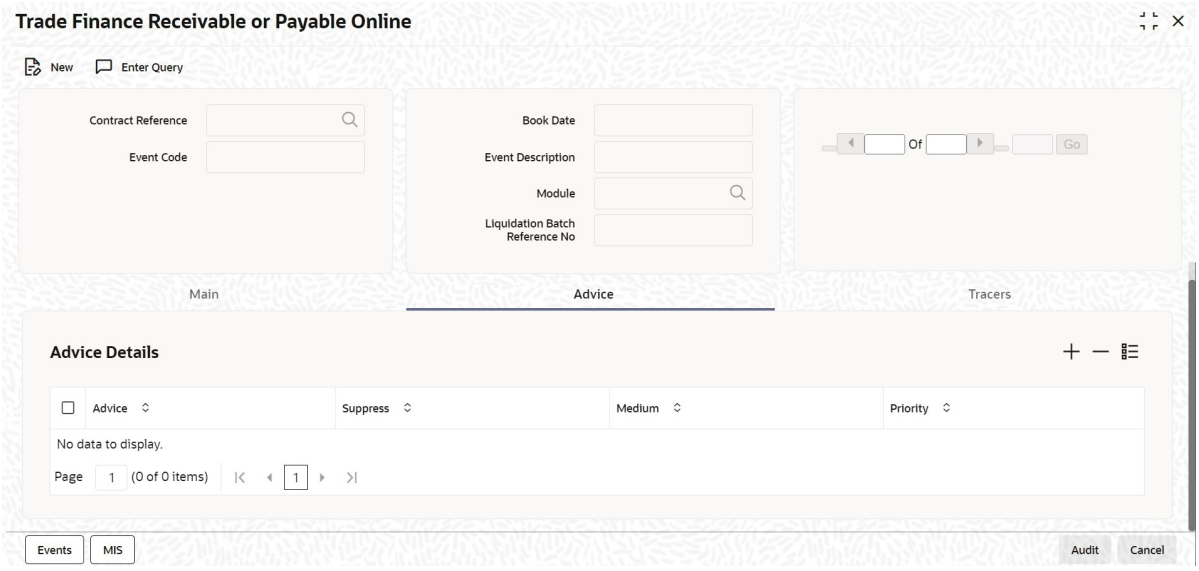
The outstanding components of a bill are displayed for each event. To liquidate an outstanding component, choose Liquidate from the Processing sub-menu of the Actions menu or click the liquidate icon in the toolbar.

If there are other outstanding components, after a successful liquidation of an outstanding component, for an event, the system will notify you. It will prompt you to liquidate them as well.

4. On **Trade Finance Receivable or Payable Online** screen, click **Advice** tab.
   STEP RESULT: The **Advice** tab in **Trade Finance Receivable or Payable Online** screen displays.

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Figure 6.2: Trade Finance Receivable or Payable Online - Advice



5. The **Advice** tab, specify the details.

The advices that can be generated for the liquidation of the receivable components of a bill are:

- Charge Claim Advice
- Debit Advice

The Charge Claim Advice is generated when the receivable account is debited, that is, when the event happens. Details, such as whether it was suppressed during the event, the medium through which it was transmitted and the date on which it was generated will be displayed. This is for information purposes only.

The Debit Advice is generated when the receivable components of the bill are liquidated. You can suppress the generation of the advice or change the media and priority when you are processing the liquidation.

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

Table 6.2: Advice - Field Description

Field	Description
Suppress	By default, all the advices defined for the product involved in the bill will be generated. As an advice may not be applicable to the liquidation of a component, you can suppress it's generation by indicating so.
Priority	Priority applies to the advices that need to be sent through media like SWIFT or TELEX. By default, the priority of all advices is marked as Normal. You have the option to prioritize advices as one of the following: • Normal • Medium • High

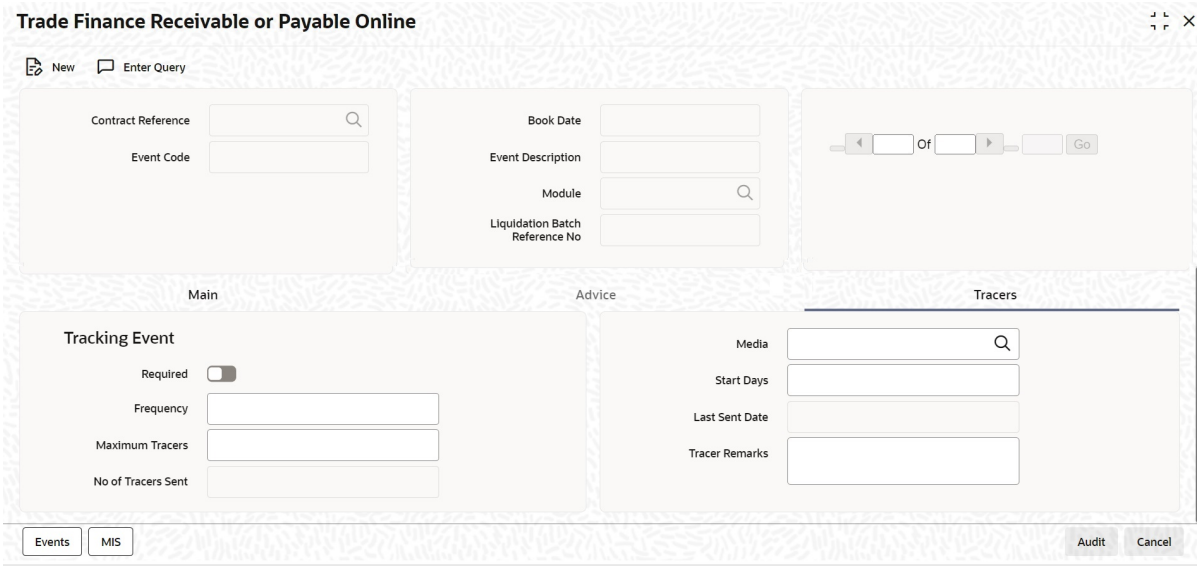
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Field	Description
Indicating the Medium for generation	It is mandatory for you to also specify the medium through which an advice is to be transmitted. An advice can be transmitted through Telex, Mail or SWIFT. Select the appropriate medium code from the option list.

6. On **Trade Finance Receivable or Payable Online** screen, click **Tracers** tab.

STEP RESULT: The **Tracers** tab in **Trade Finance Receivable or Payable Online** screen displays.

Figure 6.3: Trade Finance Receivable or Payable Online - Tracers Tab



The Tracer details are for the Chg_Comm_Tracer, which is generated after the event has taken place and until, till the component is liquidated. The details shown in this screen are for information purpose only.

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6.3 Reverse Liquidation Entries

You can reverse the authorized accounting entries that were passed when you liquidated an outstanding receivable component of a bill.

You can reverse the accounting entries passed for the liquidation of an outstanding component of a bill through the Receivable Liquidation screen. Specify the Contract Reference Number of the bill. All the outstanding components of the bill that were paid from a receivable account will be displayed.

Query the component whose liquidation entries you want to reverse. Choose Reverse form the Processing sub-menu of the Actions Menu.

The system will prompt you to indicate whether you want to reverse the liquidation entries passed for the outstanding component or make the component outstanding again.

If you indicate that the entries should be reversed, the accounting entries that were passed earlier will be reversed. However, you will not be able to pass further entries for the payment of that component at a future date.

If you indicate that the component should be made outstanding, the accounting entries that were passed earlier will be reversed and the component will become outstanding again.

The reversal of the liquidation of a component may sometimes entail a change in the status of the bill. If the contract is set for automatic status change, this change will be made by the system automatically.

6.3.1 Partial Payment of the Discounted Bills

For discounted export bills you can partially liquidate the principal before the maturity date of the bill. In this case, correction entries will be passed for the:

- Profit that has been collected in advance
- Profit receivable in the future along with the respective accruals/amortization as the case may be

6.4 List of Outstanding Items Report

This report lists all the outstanding items (including commissions and charges), which have been debited to a GL account, which is normally the accounts receivable ledger. The items are marked as outstanding.

This topic contains the following sub-topics:

1) *Process Report*
2) *Selection Options*
3) *Contents of the Report*

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6.4.1 Process Report

This report is available in the Application Browser under LQ (indicating liquidation).

6.4.2 Selection Options

The report is sorted on the basis of currency. It is listed in the serial order of the Accounts receivable account under the currency type.

Ap11s the sequence of this report is by the Accounts Receivable account, a bill may be reported in more than one place i.e., different charges and profit items were booked to different GLs.

This report highlights the necessary details for collection or payment of the outstanding amount, so that the required action may be taken.

6.4.3 Contents of the Report

The report contains the following information:

Table 6.3: Report

Contents	Report
Party CIF ID	This is the ID assigned to the customer in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance.
Party Name	The short name of the Customer maintained in bill will be printed. For all credits which have been opened at your branch, the name of the applicant is printed here. For those credits which have been advised or confirmed (for example, the original operation was advise, advise & confirm or confirm) the name of the beneficiary bank is printed in this field.
Party Type	This is the party type assigned to the customer in the Parties screen.
Ac CCY	This is the currency of the outstanding amount.
Module	This is the module to which the outstanding receivable component belongs.
Contract Ref No	This is the reference number of the contract whose outstanding receivable components are overdue.
Event Code	This is the event under which the Outstanding component should have been paid.
Booking Date	This is the date on which the original entry was passed.
Receivable Ac Code	This is the account that is to be credited when the customer pays the outstanding component.

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Contents	Report
Ac Branch	This is the branch to which the account belongs.
Amount	This is the amount of the outstanding component that is to be received from the customer.
Amount Tag	This is the amount tag of the component.
Description	This is a description of the amount tag.

6.5 Liquidation of Overdue Components

You can liquidate the overdue components i.e. Normal and Compensation components partially or fully through the Islamic BC Payment Input screen.

This topic contains the following sub-topics:

1) *Liquidate Overdue Components*

6.5.1 Liquidate Overdue Components

This topic describes the systematic instruction to liquidate the overdue components.

CONTEXT:

It is necessary to maintain a mandatory program, to run the Islamic Bills & Collection Payment Input screen.

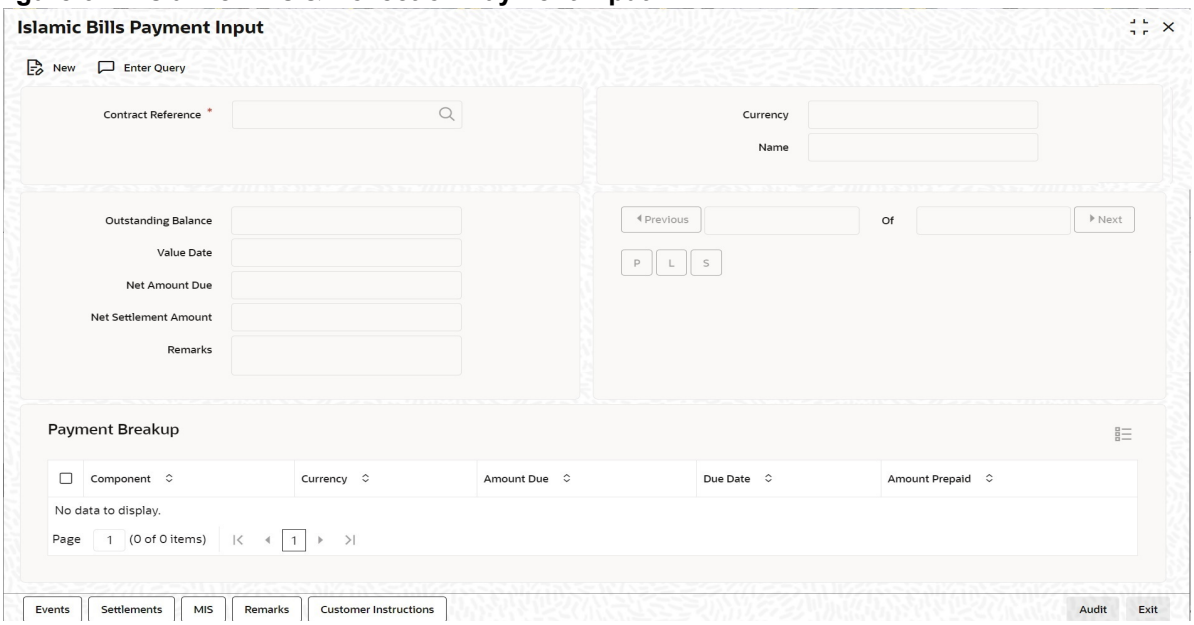
PREREQUISITE:

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

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

   STEP RESULT: The **Islamic Bills & Collection Payment Input** screen is displayed.

Figure 6.4: Islamic Bills & Collection Payment Input



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2. On **Islamic Bills & Collection Payment Input** screen, click **New**.
3. On **Islamic Bills & Collection Payment Input** screen, specify the fields and click **Enter Query**.
   For more information on the fields, refer to the below Field Description table.

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Table 6.4: Islamic Bills & Collection Payment Input - Field Description

Field	Description
Contract Reference	Specify the contract you want to liquidate. You can also select the contract from the adjoining option list. The list displays all the active contracts with bill amount 'zero'.
Outstanding Balance	The system displays the outstanding balance on click of 'P' button. The system also displays all the overdue interest and penalty interest on Principal.
Value Date	Specify the value date from he adjoining calendar.
Net Amount Due	Total due amount of all the sub-components of a multi tenor contract is displayed here. However, for a non-multi-tenor contract, the system displays the total amount due for all the components. On clicking 'L' button, the system allocates the payment amount towards each component.
Total Paid	The system displays the total amount paid on click of 'S' button.
Remarks	Specify payment remarks, if any.
Currency	The system displays the currency.
Name	The system displays the name of the customer.
Payment Breakup	The system displays the following payment breakup details: • Component • Amount Due • Currency • Amount Prepaid • Due Date

This screen displays all the overdue profit and compensation profit on Principal. All the active contracts with bill amount zero will be displayed. You can choose to liquidate the overdue components only if the profit component is specified as Arrears.

This provision is applicable for incoming advance bills where profit is collected in arrears and outgoing discounted/purchased bills (compensation profit is always collected in arrears).

In case the components are liquidated, the screen amends the status of the contract as liquidated. You can also reverse the interest component that is liquidated.

On saving the transaction, the bill amount is validated against the product transaction limit and the user input limit maintained in the system. The system displays an appropriate override/error message if the amount

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exceeds the allowed input limit. This also indicates the level of authorization required if the transaction amount exceeds the transaction limit maintained.

The system converts the bill amount using the standard mid rate to the transaction limit currency and check against the transaction limit amount maintained for the product if the bill currency is different from the transaction limit currency.

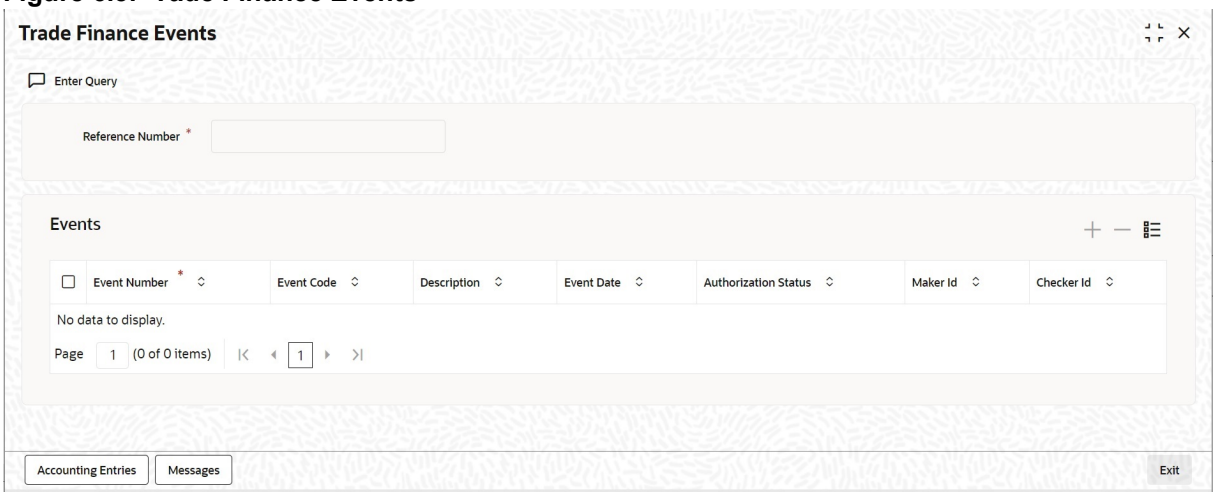
NOTE: You can choose to liquidate the overdue components only if the interest component is specified as Arrears.

For a multi tenor contract, sub-components are populated as components.

4. On **Islamic Bills & Collection Payment Input** screen, click **Event**.

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

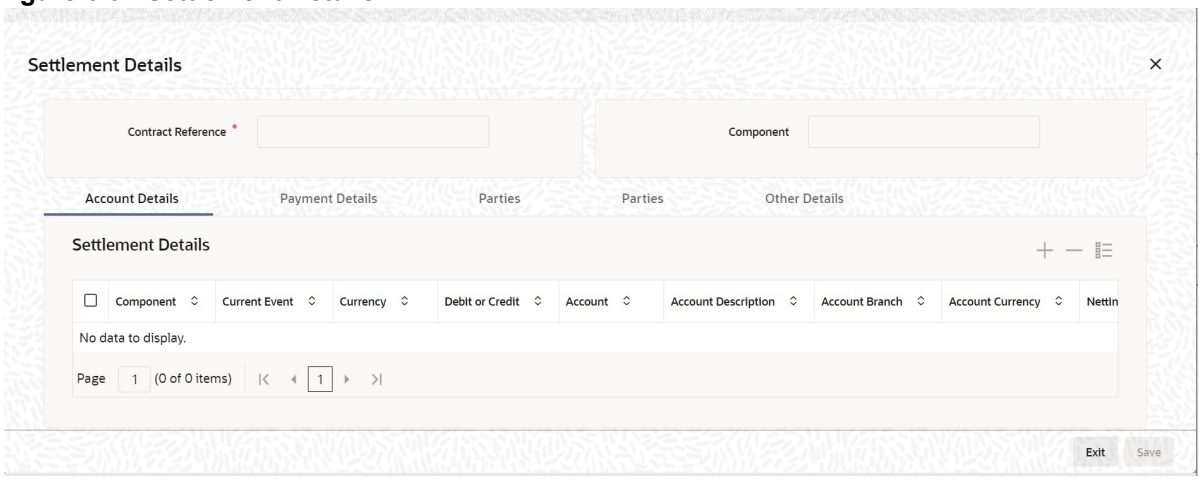
Figure 6.5: Tade Finance Events



5. On **Trade Finance Event** screen, specify the event details.
6. On **Islamic Bills & Collection Payment Input** screen, click the **Settlement**.

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

Figure 6.6: Settlement Details



Current Event:

Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.

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7. On **Settlement Details** screen, specify the settlement details.

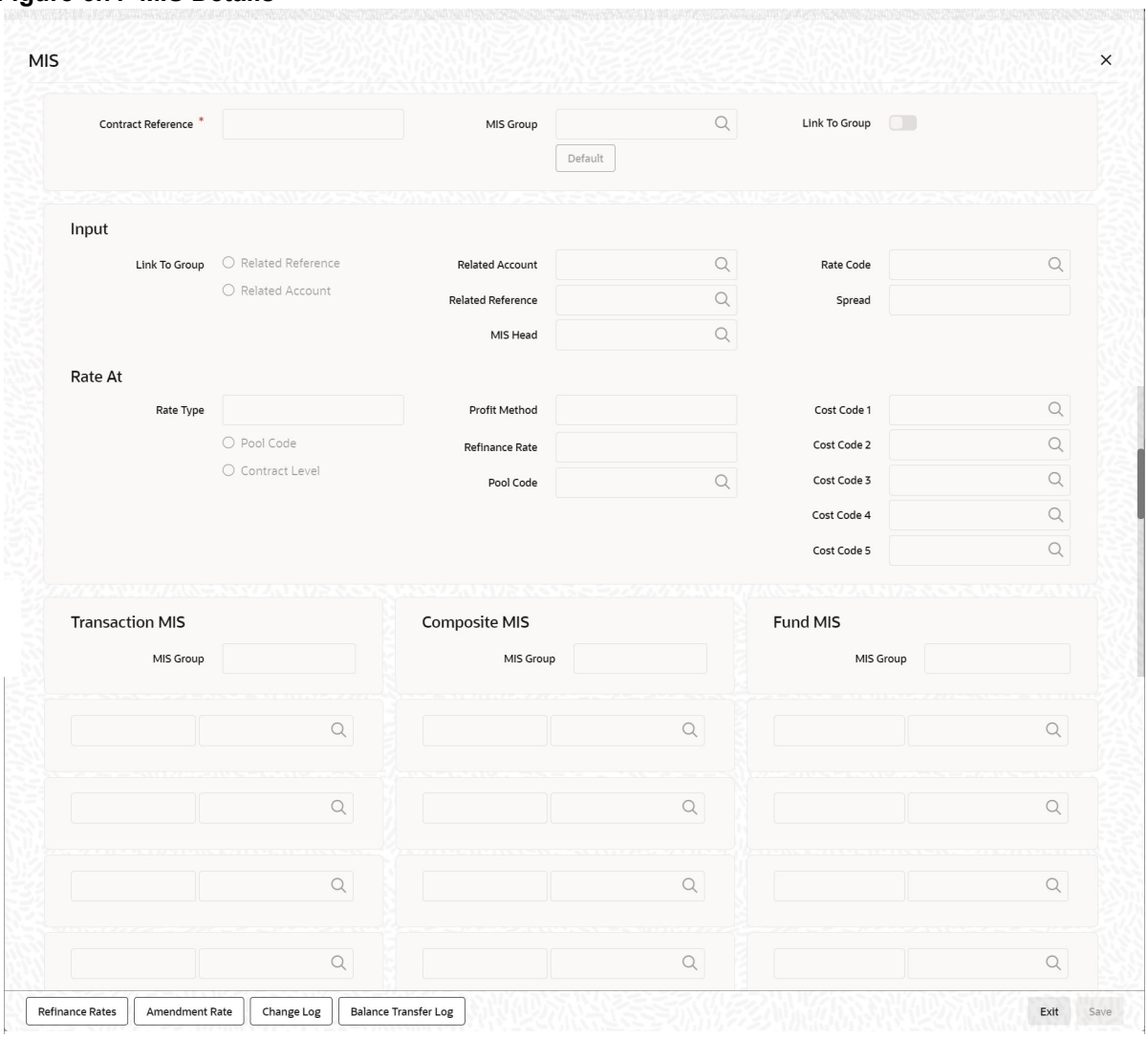
   Through the settlement screens, you can view the fund accounts to which entries for the applicable charges and taxes are posted.

   For more details on specifying Settlement details, refer ‘Settlements’ User Manual under ‘Modularity.

8. On **Islamic Bills & Collection Payment Input** screen, click the **MIS**.

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

Figure 6.7: MIS Details



9. On **MIS Details** screen, specify the MIS details.

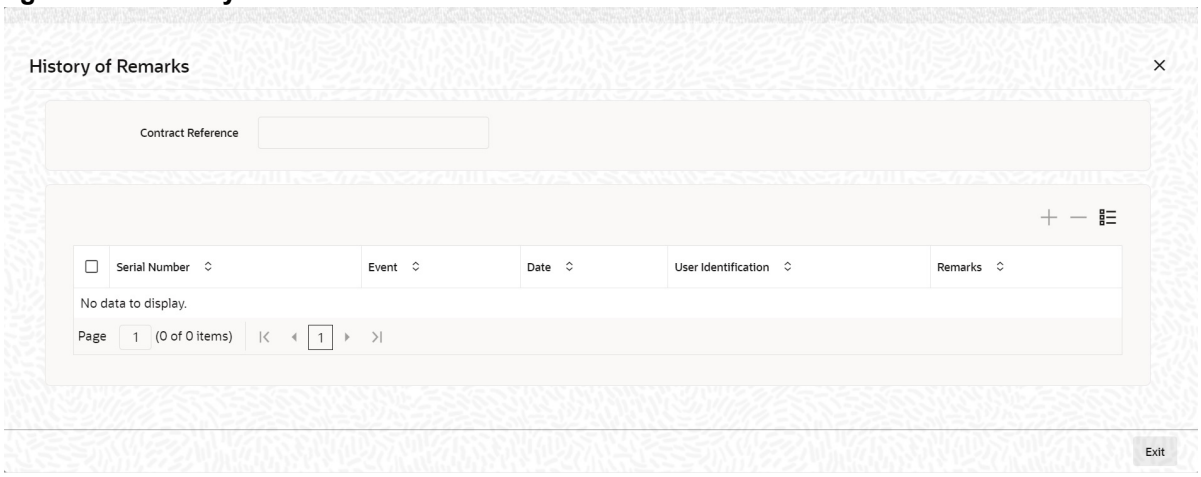
   For an account, the transaction type of MIS class will be picked up from the account class, along with the cost codes and pool codes. The composite type of MIS class will be defaulted from those defined for the customer. These too can be changed.

10. On **Islamic Bills & Collection Payment Input** screen, click the **Remarks**.

    STEP RESULT: The **History of Remarks** screen is displayed.

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Figure 6.8: History of Remarks



11. On **History of Remarks** screen, specify the remark details.
    For more details on this screen, refer to section 5.5 titled 'Remarks' in this user manual
12. On the **Islamic Bills & Collection Payment Input** screen, click the **Customer Instructions** tab.
    STEP RESULT: The **Customer Instructions** screen is displayed.

Figure 6.9: Customer Instructions

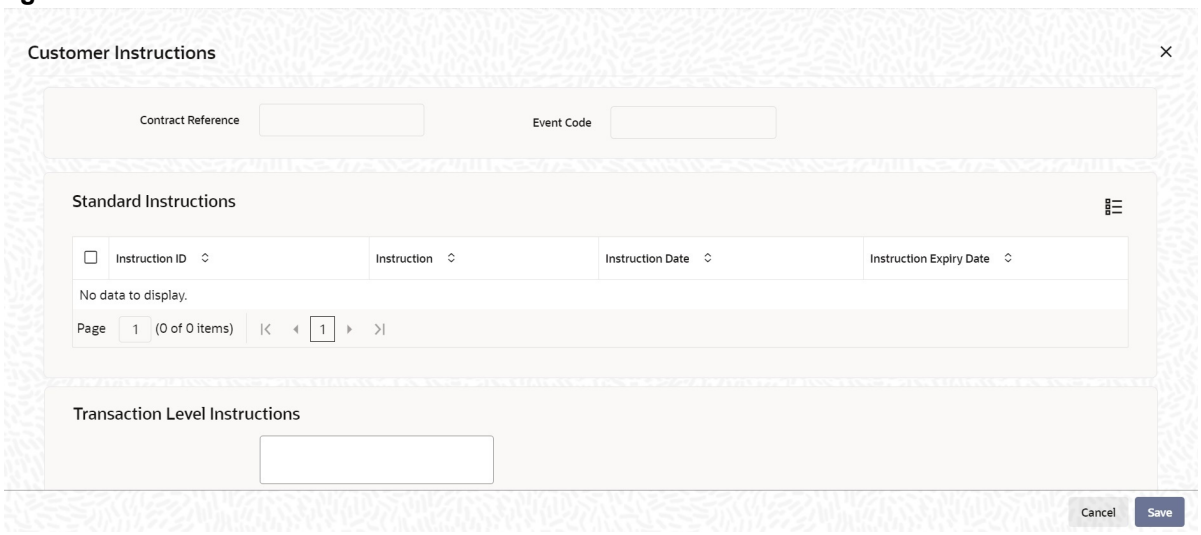


Table 6.5: Customer Instructions - Field Description

Field	Description
Contract Reference Number	System displays the contract reference number. .
Event Code	System displays the Event Code of the contract.
Standard Instructions Customer would want to give Standard instructions in advance to the bank that need to be referred by the bank while processing certain type of transactions.	

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Field	Description
Instruction ID	System displays the Instruction ID.
Instruction	System displays the customer standard instruction.
Instruction Date	System displays the start date of the customer instruction.
Instruction Expiry Date	System displays the expiry date of the customer instruction.
Transaction Level Instruction	Enter the transaction level instructions for the event.

6.6 Document Arrival Details

Document arrival notice message is generated whenever the documents arrive after the payment is made for a Bill under LI. Oracle Banking Trade Finance does not allow you to capture the document details of a contract after making a payment in contract online screen. Hence, whenever the documents arrive after the payment, the same details are captured in the 'Islamic Bills & Collections Document Arrival Notice Input' screen.

This topic contains the following sub-topics:

1) *Maintain Document Arrival Details*

6.6.1 Maintain Document Arrival Details

This topic describes the systematic instruction to maintain document arrival details.

PREREQUISITE:

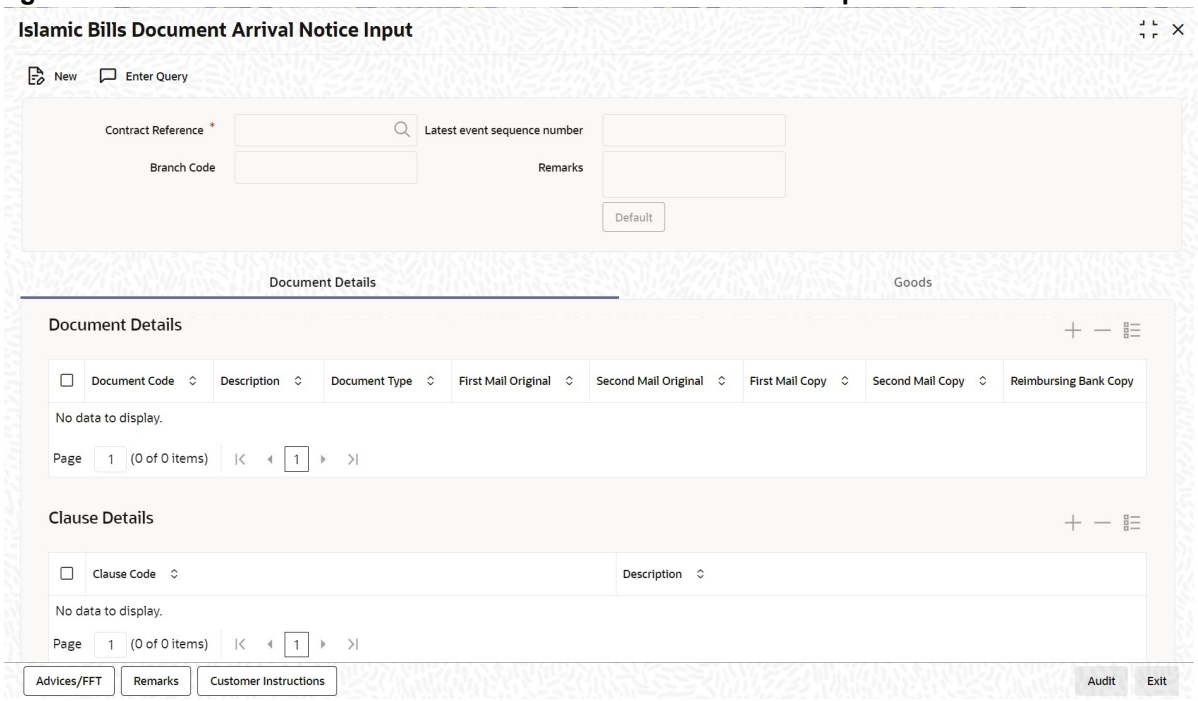
Specify **User ID** and **Password**, and login to Homepage**.**

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

   STEP RESULT: The **Islamic Bills & Collections Document Arrival Notice Input** screen is displayed.

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Figure 6.10: Islamic Bills & Collections Document Arrival Notice Input



2. On **Islamic Bills & Collections Document Arrival Notice Input** screen, click **New**.
3. On **Islamic Bills & Collections Document Arrival Notice Input** screen, specify the fields and click **Enter Query**.

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

Table 6.6: Islamic Bills & Collections Document Arrival Notice Input - Field Description

Field	Description
Contract Reference	Specify the contract number for which you are maintaining the document details. You can also select the contract details from the adjoining option list. The list displays all the authorized contracts maintained in the system.
Latest Event Sequence Number	The system displays the latest event number.
Branch Code	The system defaults the branch code.

4. Click the **Default** button to display the documents details maintained for the contract.
5. On **Islamic Bills & Collections Document Arrival Notice Input** screen, click the **Document Details** tab.

   The **Document Details** tab displays.
6. Under **Document Details** section, specify the fields.

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

Table 6.7: Document Details

Field	Description
Document Code	Specify the document code.

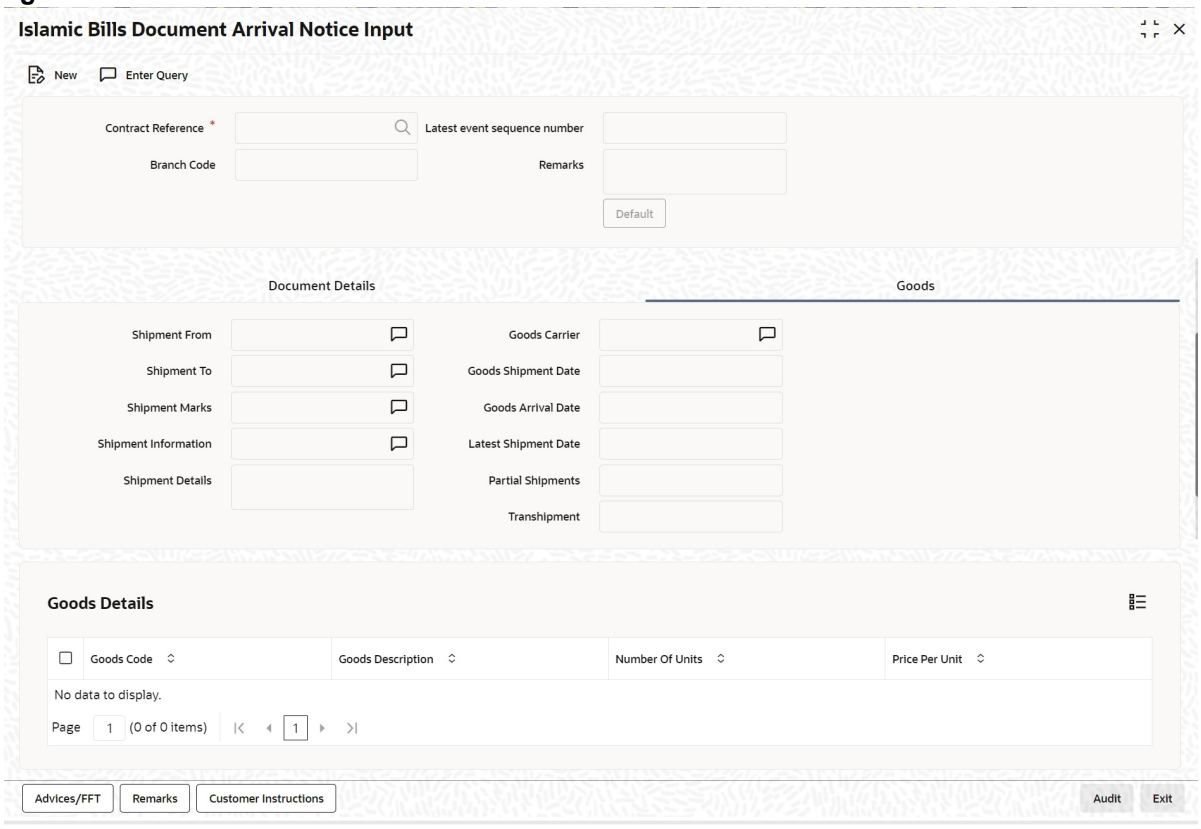
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Field	Description
Description	Specify the description of the document code.
Document Type	Specify the type of document.
First Mail Original	Specify the first original mail.
Second Mail Original	Specify the second original mail.
First Mail Copy	Specify the first mail copy.
Second Mail Copy	Specify the second mail copy.
Reimbursing Bank Copy	Specify the reimbursing bank copy.
Document Reference	Specify the document reference number.
Document Date	Specify the document date.
Covering Letter Reference	Specify the covering letter reference.
Covering Letter Date	Specify the covering letter date.
Clause Details	There are some standard clauses, which should appear on the documents that are required under a documentary bill. In this screen you can indicate the clauses that should accompany a document.

7. On **Islamic Bills & Collections Document Arrival Notice Input** screen, click the **Goods** tab.
   The **Goods** tab displays.

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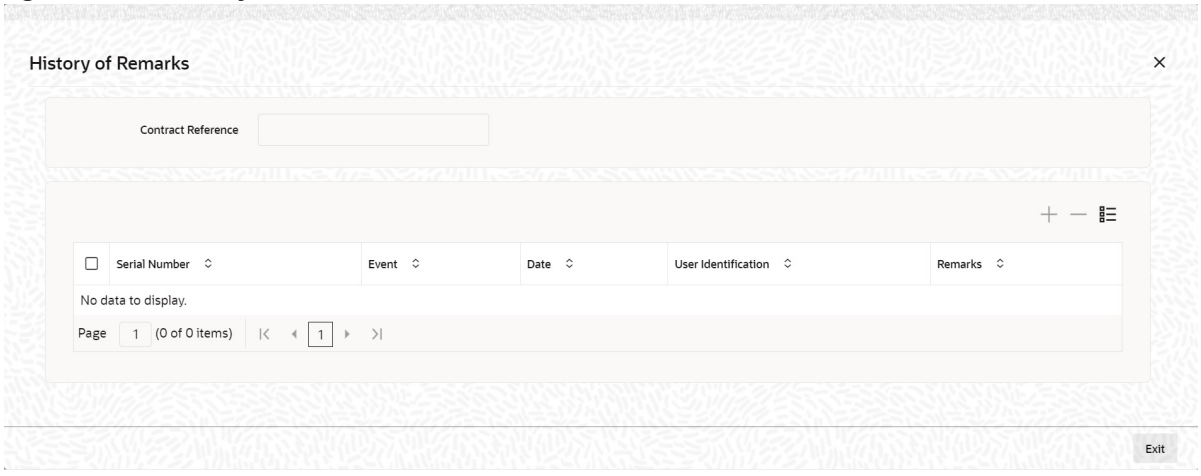
Figure 6.11: Goods tab



8. Under **Goods** tab, specify the goods details.
9. On **Islamic Bills & Collections Document Arrival Notice Input** screen, click the **Remark** tab.

   The **History of Remarks** screen is displayed.

Figure 6.12: History of Remarks



For more details on this screen, refer to topic Remarks in this user manual.

10. On the **Islamic Bills & Collections Document Arrival Notice Input** screen, click the **Customer Instructions** tab.

    STEP RESULT: The **Customer Instructions** screen is displayed.

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Figure 6.13: Customer Instructions

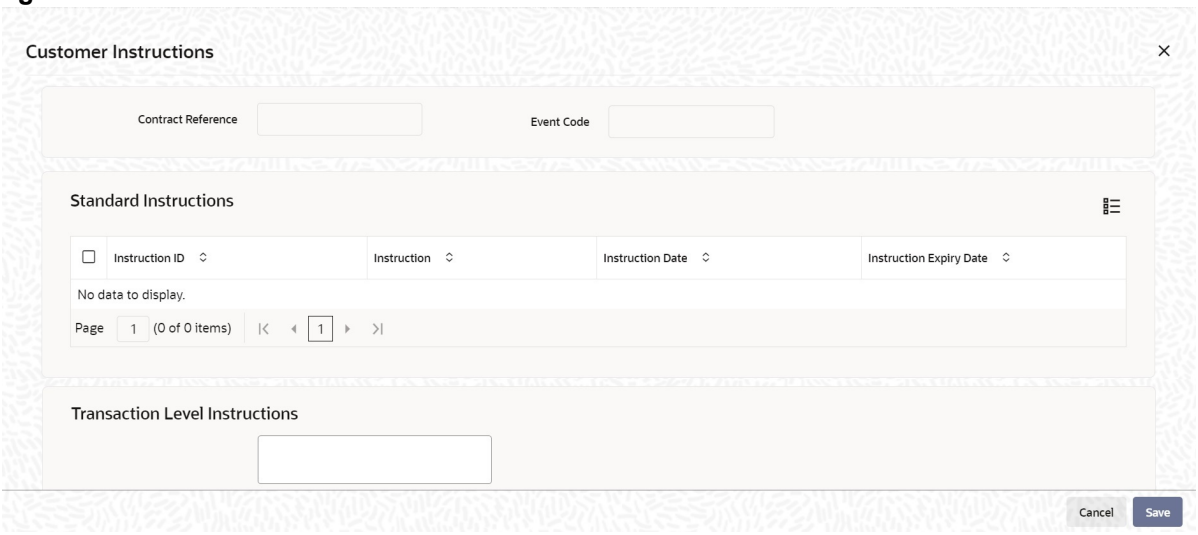


Table 6.8: Customer Instructions - Field Description

Field	Description
Contract Reference Number	System displays the contract reference number. .
Event Code	System displays the Event Code of the contract.
Standard Instructions Customer would want to give Standard instructions in advance to the bank that need to be referred by the bank while processing certain type of transactions.	
Instruction ID	System displays the Instruction ID.
Instruction	System displays the customer standard instruction.
Instruction Date	System displays the start date of the customer instruction.
Instruction Expiry Date	System displays the expiry date of the customer instruction.
Transaction Level Instruction	Enter the transaction level instructions for the event.

6.7 List of Glossary - Liquidation of Receivable Components of Islamic Bill

LQDTFONL

Trade Finance Receivable or Payable Online - *6.2 Liquidate Outstanding Components of Bill* (p. 243).

IBDTRPAY

Islamic Bills & Collection Payment Input - *6.5.1 Liquidate Overdue Components* (p. 250).

IBDTRDOC

Islamic Bills & Collections Document Arrival Notice Input - *6.6.1 Maintain Document Arrival Details* (p. 256).

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7. Define Discount Accrual Classes

7.1 Introduction

In Oracle Banking Trade Finance, you can define the different types of charges or fees that apply on a product as ‘classes’. A charge class is a specific type of charge component (For example, charges for amending the terms of finance).

When defining a product, you merely have to attach the required classes. In this manner, a contract processed under a particular product acquires the classes (components) associated with the product.

A Discount Accrual class can be made applicable for finances and bills processed in Oracle Banking Trade Finance. To apply a discount accrual, you should first define attributes for each of the components.

This topic contains the following sub-topics:

1) *Define Discount Accrual Class*
2) *Events and Accounting Entries for Discount Accrual*
3) *Specify Status Change Details for Discount Accrual*
4) *Process for Discount Accrual*
5) *List of Glossary - Define Discount Accrual Classes*

7.2 Define Discount Accrual Class

This topic describes the systematic instruction to define the Discount Accrual Fee Class.

CONTEXT:

A discount accrual fee class specifies the accrual parameters for profit, charges and fees. You can define the attributes of a discount accrual fee class in the Trade Finance Discount Accrual Maintenance screen.

PREREQUISITE:

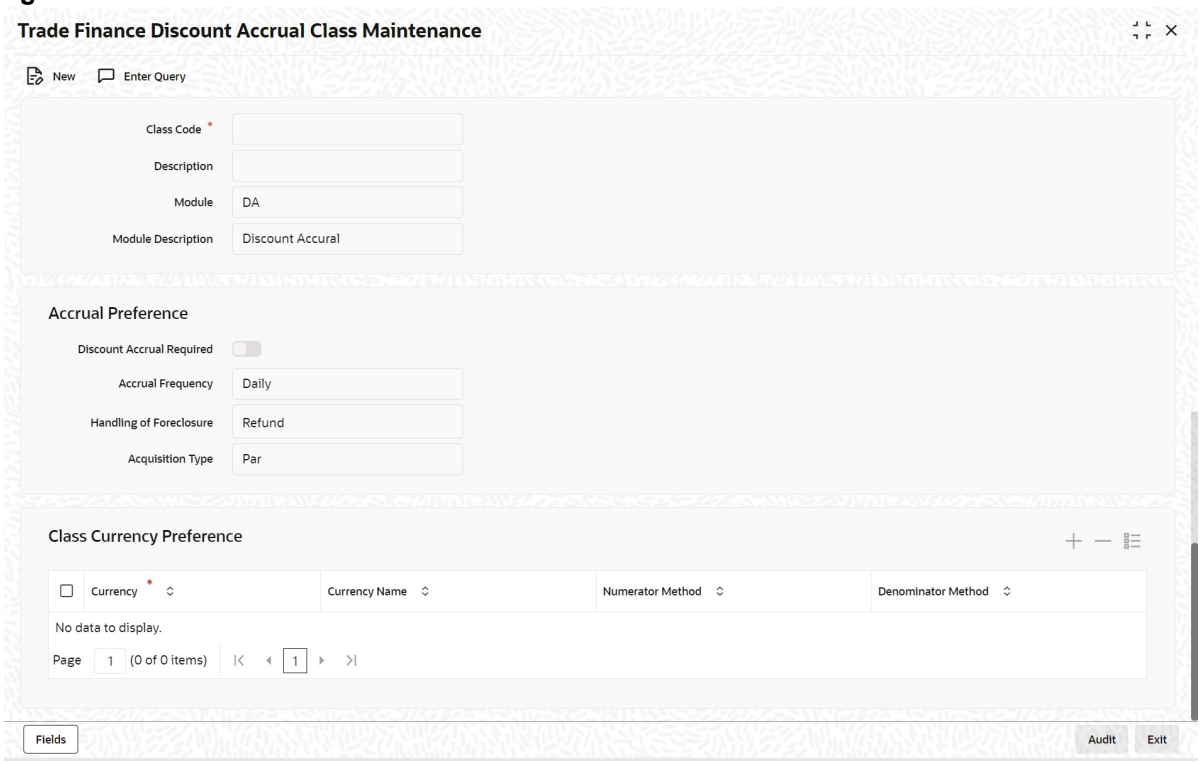
Specify **User ID** and **Password**, and login to Homepage**.**

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

   The **Trade Finance Discount Accrual Maintenance** screen is displayed.

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Figure 7.1: Trade Finance Discount Accrual Maintenance



2. On **Trade Finance Discount Accrual Maintenance** screen, click **New**.
3. On **Trade Finance Discount Accrual Maintenance** screen, specify the fields, and then click **Enter Query**. For more information on the fields, refer to the below Field Description table.

Table 7.1: Trade Finance Discount Accrual Maintenance - Field Description

Field	Description
Class Code	Specify a unique identifier for the class. **This field is mandatory.**
Description	Enter a brief description for the class. A description would help you easily identify the class.
Module	Specify the module to which the class is associated.
Module Description	The system defaults the module description.
Accrual Preference Specify the accrual preference details.	
Discount Accrual Required	Specify whether Discount accrual should be performed for the class.
Accrual Frequency	Specify the frequency at which discount accrual should be performed. This can be either Daily or Monthly. For monthly accruals, the discount accrual will be done on the last day of the month.

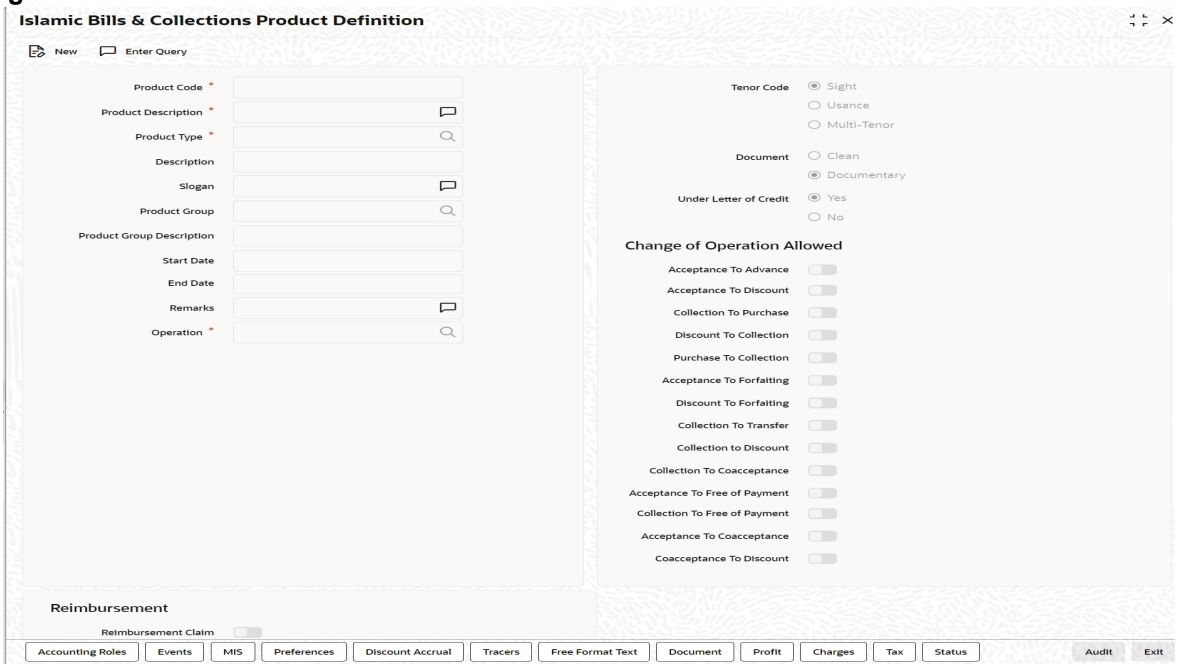
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Field	Description
Acquisition Type	The Acquisition Type determines whether the initial cash flows for a C contract can be more (Premium) or less (Discount) or equal (Par) to the bill amount. The 'Acquisition Type' is determined by the cash flows of profit, charges and fees for which 'Consider as Discount' option is checked. The drop down list comprises of the following values: • Par • Par/Discount • Par/Premium • Par/Discount/Premium If the incoming cash flows of all the above components are greater than outgoing cash flows considering Incoming flow as Positive (In case of bills), the acquisition type is considered as Discount. If the incoming cash flows of all the above components are less than outgoing cash flows considering Incoming flow as Positive (In case of bills), the acquisition type is considered as Premium. If the incoming cash flows of all the above components are equal to outgoing cash flows considering Incoming flow as Positive (In case of bills), the acquisition type is considered as Par. **NOTE:** The acquisition type of a contract can change from premium to par/discount or otherwise depending on the charges getting liquidated during the life cycle of the contract.
Handling of Foreclosure	Specify how foreclosures with respect to the contracts using the class must be handled. You can opt for the completion of pending accruals, or refund. In case the 'Acquisition Type' is 'Par', there are no refunds. Only the pending accruals are completed.

4. On **Islamic Bills & Collections Product Definition** screen, click **Discount Accrual**.
   The **Discount Accrual Preference Association** is displayed.
   After building discount accrual fee classes you can associate the class with finances or bills products.

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Figure 7.2: Discount Accrual Preference Association



5. To associate discount accrual fee class with a product, click **Default From Class**.
6. Select the appropriate discount accrual fee class from the list of classes.

   The attributes defined for the discount accrual fee class defaults to the product.

   You have the option to modify the attributes defined for the class, to suit the requirement of the product you are creating. Alternatively, you can choose to define the discount accrual details for the product.

   The system derives the acquisition type based on the following criteria:

Table 7.2: Product Type

Product Type	Inflow/Outflow	Acquisition Type
Asset	Inflow>Outflow	Discount
Asset	Inflow<Outflow	Premium
Asset	Inflow=Outflow	Par

An asset here is an IBC contract and Inflow/Outflow could pertain to the charges and discounted profit associated with a contract.

Now, if the acquisition type derived by the system for a contract and the acquisition type of the discount accrual class linked at the product are different, system does not allow saving of a contract.

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7.3 Events and Accounting Entries for Discount Accrual

When defining the accounting entries for the Finances and Bills modules you must identify the events and accounting entries that are required for discount accrual fee accounting. One of these is the YTM based Discount Accrual (YACR) event. It is meant to indicate the periodic discount accruals for the contract.

The Accounting Roles that should be associated with the event YACR are:

Table 7.3: Accounting Roles

Accounting Role	Acquisition Type	Product Type	Description
EIMDISCRIA	Discount	Asset	Effective Profit Based Discount To Be Accrued
EIMDISCINC	Discount	Asset	Effective Profit Based Discount Accrued Till Date
EIMPREMPIA	Premium	Asset	EIM Premium paid in advance
EIMPREMEXP	Premium	Asset	EIM Premium Expense
EIMINTADJREC	Par	Asset	EIM Profit Adjustment Receivable
EIMINTADJINC	Par	Asset	EIM Profit Adjustment Income

The Amount Tags for the YACR event:

Table 7.4: Amount Tag - Description

Amount Tag	Description
EIMDISC_ACCR	Net Discount Accrual amount for the processing day
EIMDISC_ADJ	Discount accrual refund amount
EIMPREM_ACCR	Net premium accrual amount for processing day
EIMINTADJ_ACCR	Profit adjustment amount
EIMPREM_ADJ	Premium accrual refund amount

The following entries should be maintained for the YACR event for assets (IBC contracts):

Table 7.5: Accounting Roles

Accounting Role	Amount Tag	Dr/Cr Indicator
EIMDISCRIA	EIMDISC_ACCR	Debit
EIMDISCINC	EIMDISC_ACCR	Credit
EIMDISCRIA	EIMDISC_ADJ	Debit
CUSTOMER	EIMDISC_ADJ	Credit

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Accounting Role	Amount Tag	Dr/Cr Indicator
CUSTOMER	EIMPREM_ADJ	Debit
EIMPREMPIA	EIMPREM_ADJ	Credit
EIMINTADJREC	EIMINTADJ_ACCR	Debit
EIMINTADJINC	EIMINTADJ_ACCR	Credit
EIMPREMEXP	EIMPREM_ACCR	Debit
EIMPREMPIA	EIMPREM_ACCR	Credit

NOTE: OLE_LINK2 The account head mapped to the accounting role EIMDISCRIA and account heads mapped to the subsystem specific RIA (Received in Advance) accounting roles should be maintained as the same account.

For discount accrual, you must also maintain the following accounting set-up for the Charge Liquidation event. The charge liquidation event is the event in the life of a bill contract at which the charge is going to be levied; you would

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have specified this while building a charge class or while attaching a charge class to the product. This is in addition to the normal accounting set-up that you would define for the LIQD event:

Table 7.6: Accounting Role Description

Accounting Role	Description
component_RIA*	Charge amount Received in Advance

* The component will be replaced by the appropriate Charge Rule.

Table 7.7: Amount Tag Description

Amount Role	Description
component_DISC*	Charge Amount to be discounted
component_PIA	Charge amount paid in advance

* The component will be replaced by the appropriate Charge Rule.

The following entries should be maintained for the charge liquidation event.

Table 7.8: Accounting Roles

Accounting Role	Amount Tag	Dr/Cr
<Charge rule>_RIA	<Charge rule>_DISC	Credit
CUSTOMER	<Charge rule>_DISC	Debit
<Charge rule>_INC	<Charge rule>_LIQD	Credit
CUSTOMER	<Charge rule>_LIQD	Debit
<Charge rule>_PIA	<Charge rule>_PREM	Credit
CUSTOMER	<Charge rule>_PREM	Debit

Along with the normal accounting entry setup for the LIQD event, you must also maintain the following accounting entries:

Table 7.9: Accounting Roles

Accounting Role	Amount Tag	Dr/Cr
EIMDISCRIA	EIMDISC_ADJ	Debit
CUSTOMER	EIMDISC_ADJ	Credit

7.4 Specify Status Change Details for Discount Accrual

You need to define the manner in which discount accrual is processed in the event of status changes. You must maintain the following details as part of status maintenance for bills:

- Whether discount accruals should be stopped or reversed

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- The transfer GLs for discount accrual

You can specify the following roles as part of the transfer GLs:

Table 7.10: Amount Tag - Description

Amount Tag	Description
EIMDISCRIA	Effective Profit Based Discount To Be Accrued
EIMDISCINC	Effective Profit Based Discount Accrued Till Date
EIMPREMPIA	EIM Premium Paid In Advance
EIMPREMEXP	EIM Premium Expense
EIMINTADJREC	EIM Profit Adjustment Receivable
EIMINTADJINC	EIM Profit Adjustment Income

To recall, at the IB product level, you maintain preferences pertaining to status change processing through the **Islamic Bills & Collections Product Definition** screen (which you invoke by clicking the **Status** button in the 'Islamic Bills and Collections – Product Definition' screen). During the contract status change processing, the following are supported by the system based on the preferences maintained:

- All discount accrual accounting roles are made available for transfer.
- The balances transferred are as follows:
  - Premium TBA to Premium Accrued
  - Discount TBA to Discount Accrued
- Setting of the 'Stop Accrual' flag stops the discount accrual also. This indicates that the YACR event will not be pass any accounting entries.
- Setting of Reverse Accrual flag reverses the following balances:
  - Premium Accrued
  - Discount Accrued

For more information, refer to the sub-topic Aging Analysis for a Product in the chapter titled Product Definition in the Products User Manual.

7.5 Process for Discount Accrual

The System provides a batch process for discount accrual. You can trigger the batch process through the Discount Accrual batch screen. The YACR event is initiated, and the net discount accrual amount for the day is computed.

This topic contains the following sub-topics:

1) *Processing for Discount Accrual*
2) *IRR Calculation and IRR Re-calculation*

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7.5.1 Processing for Discount Accrual

The following details are stored in the system during discount accrual:

- Outstanding arrears profit accrued
- Discounted profit to be accrued
- Premium to be accrued
- Discount to be accrued
- Profit adjustment accrued already
- Premium accrued till date
- Discount accrued till date

NOTE: Catch-Up of discount accrual is done during an IB contract rollover also.

The net discount accrual amount for a processing day is computed as follows:

All future cash flows are discounted to the processing day using the IRR effective as of the processing day, and the net present value (NPV) of the contract as of the processing day is obtained. The NPV is calculated based on the acquisition type as follows:

- If the acquisition type is 'Discount', NPV is given by: NPV = outstanding bill amount + outstanding arrears profit accrued + outstanding acquired profit – (discounted profit to be accrued – discounted profit accrued) – (discount to be accrued - discount accrued).
- If the acquisition type is 'Premium', the NPV is given by: NPV = outstanding bill amount + outstanding arrears profit accrued + outstanding acquired profit - (discounted profit to be accrued – discounted profit accrued) + (discount to be accrued - discount accrued).
- If the acquisition type is 'Par', the NPV is given by: NPV = outstanding bill amount + outstanding arrears profit accrued + outstanding acquired profit – (discounted profit to be accrued – discounted profit accrued) + (profit adjustment accrued already + profit adjustment accrued).
- Outstanding arrears accrued profit is only for arrears (bearing) type contracts. The discounted profit is only for discounted type contracts.

The till date discount accrual amount is computed using the following expression:

$$TDA_n = NPV_n - (P_n - DTA_s) - AI_n + DA_s$$

Where,

- **TDA_n** represents the Till Date Discount Accrual for nth Accrual Date,
- **NPV_n**, the Net Present Value of the contract as of nth Accrual Date,
- **P_n**, the Outstanding Principal of the contract as of nth Accrual Date
- **DTA_s**, the Discount to be accrued as of current IRR Effective Date

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- **AI_n**, the Current Period Accrued Profit as of nth Accrual Date, and
- **DA_S**, the Discount Accrued as of current IRR Effective Date

The difference between the 'Till date discount accrual' amount as of the previous processing day and the 'Till date discount accrual' amount as of the current processing day is the 'Net Discount accrual' amount that is realized as income as of the processing day. The expression used would be

$$NDA_n = TDA_n - TDA_{(n-1)}$$

Where,

- **NDA_n** represents the Accrual for nth Accrual Date,
- **TDA_n**, the Till Date Discount Accrual for nth Accrual Date and
- **TDA_{n-1}**, the Till Date Discount Accrual for n-1th Accrual Date.

7.5.2 IRR Calculation and IRR Re-calculation

IRR calculation does not happen in the below mentioned cases:

- Collection
- Payment
- Acceptance
- Initial stage of a contract
- Advance by finance is marked for the contract
- Contract closure

IRR recalculation happens during the following events with new effective date:

- Value dated amendment of a contract maturity date
- Floating profit rate revision
- Partial prepayment to a principal amount for a contract
- New charge on a contract, payable by customer
- Amendment of the Profit to Date
- Amendment of the profit rate
- Partial prepayment to a profit amount.

NOTE: The above events pertain to bearing/arrears type of IB contracts.

For discounted/true discounted type of IB contracts where the profit is collected in advance, IRR recalculation is done with a new effective date during the following events:

- A partial prepayment to a principal amount

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- New charge on a contract, payable by your customer

Additionally, IRR recalculation happens during the below mentioned events if charges are applicable on them:

- REFA – Refusal of Bill/draft acceptance
- REFP – Refusal of bill/ draft payment
- TAFT – Acceptance of payment fate transfer
- TACP – Bill/draft acceptance tracer
- TPAY – Principal payment follow-up tracer
- TPFT – Principal payment fate tracer
- AFAT – Advice of acceptance fate
- PFAT – Advice of payment fate
- PRNA – Protest of non-acceptance of draft
- PRNP – Protest of non payment of principal
- BACP – Acceptance of bill

NOTE: IRR recalculation is undone during reversal of a partial prepayment.

IRR recalculation is not done during the following events:

- When a payment is overdue
- For a regular payment
- For a full prepayment
- Amendment of a bill amount

NOTE: Amendment of a bill amount is supported for collection bills and this does not form part of funding operations of the bank. It is also assumed that there will be no profit components on the collection bills.

7.6 List of Glossary - Define Discount Accrual Classes

DADTFACL

Trade Finance Discount Accrual Maintenance - *7.2 Define Discount Accrual Class* (p. 261).

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8. Registration of Islamic Bill

8.1 Introduction

The details of an Islamic bill are captured through the Islamic Bills & Collections Registration Input screen. No accounting entries are passed nor will any charges be levied during the registration of a bill.

A bill is registered based on the first set of documents (original or duplicate) received. On registration, an Acknowledgment reference number is allocated to the bill.

At the time of processing a bill that has already been registered, you only need to only specify the acknowledgment reference of the bill.

8.2 Islamic Bills & Collections Registration

This topic contains the following sub-topics:

1) *Maintain the Bills and Collections Registration Details of a Islamic Bill*
2) *View Islamic Bills and Collections Registration Input Summary*
3) *List of Glossary - Registration of Islamic Bill*

8.2.1 Maintain the Bills and Collections Registration Details of a Islamic Bill

This topic describes the systematic instruction to process Branch Parameters.

PREREQUISITE:

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

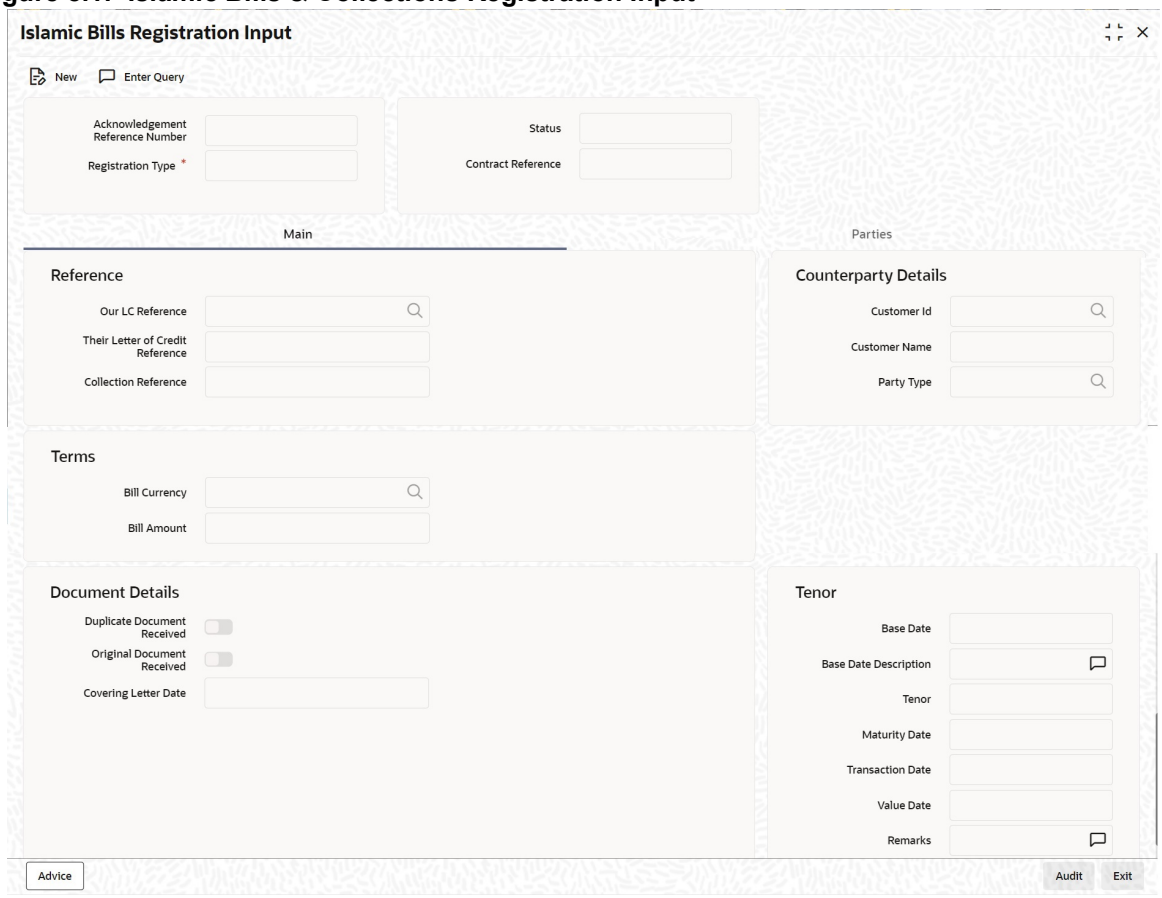
1. On Homepage, type **IBDTRGON** in the text box, and then click next arrow.

   If you are calling a bill that has already been registered, you can click on **Summary**. The details of the bill that you have registered will be displayed in a tabular form. From the summary screen, you can open an existing registered bill by double clicking the reference number of the bill.

   STEP RESULT: The **Islamic Bills & Collections Registration Input** screen is displayed.

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Figure 8.1: Islamic Bills & Collections Registration Input



2. On **Islamic Bills & Collections Registration Input** screen, click **New**.
3. On **Islamic Bills & Collections Registration Input** screen, specify the fields, and then click **Enter Query**. For more information on the fields, refer to the below Field Description table.

Table 8.1: Islamic Bills & Collections Registration Input - Field Description

Field	Description
Acknowledgment Reference Number	The system displays the unique acknowledgment reference number generated for the registration on save.
Status	The system displays the status of the registration. The options are: • Registered • Processed • Closed

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Field	Description
Registration Type	Specify the type of registration from the drop-down list. The options are: • Bills Under LC • Bills Not Under LC This field is mandatory
Contract Reference	The system displays the contract reference number.
Our LC Reference	Specify our LI Reference Number.Alternatively, you can select the reference number from the option list. The list displays all the valid reference numbers maintained in the system.
Collection Reference	Enter a unique reference that will help you identify the bill. In case of an outgoing bill you can specify an identification of your own. In case of an incoming bill, you can indicate the reference assigned to the bill by your confirming bank.
Their Letter of Credit Reference	If you are processing an outgoing bill under an LC that was issued by another bank, you can enter the Reference number assigned to the LI by the other bank.
Counterparty Details Specify the counterparty details:	
Customer ID	Specify the CIF Id (as the case may be) of the counterparty to the bill. Alternatively, you can select the CIF Id from the option list. The list displays all the valid CIF Ids maintained in the system. If you are processing an Export bill you should specify details of the 'Drawer' of the bill. If the drawer is a customer of your bank you should specify the CIF Id assigned to the customer, the other details of the bill will be automatically picked up.
Customer Name	The system displays the name of the customer.
Party Type	Specify the party type of the customer indicated in the 'customer' field. If you are processing an export bill it is defaulted to DRAWER.
Document Details Specify the Documents Details:	

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Field	Description
Duplicate Document Received	This field is applicable only for Documentary bills. Here you can indicate whether the duplicate set of documents that are required under the bill have been received. **NOTE:** If you had indicated negatively in the 'Document Original Received' field you should indicate positively in this field. This is because the bill contract should be entered based on the first set of documents that are received.
Original Document Received	This field is applicable only for Documentary bills. Here you can indicate whether the original set of documents that are required under the bill have been received.
Covering Letter Date	This field is applicable only for Documentary bills. Here you can indicate the date printed on the covering letter based on which the contract was entered. This date can be used to retrieve information on pending documents.
Terms Specify the Terms of a Bill:	
Bill Currency	Specify the currency in which the bill is drawn.
Bill Amount	Specify the amount for which the bill is drawn. While processing a bill that was registered, all the terms that you specify during registration will be displayed in the respective fields of the Contract Main screen.
Tenor Details Specify the Tenor Details for a Bill:	
Base Date	The base date is the date from which the tenor specified for the bill becomes effective. The base date is used to calculate the maturity date of the bill. In effect the tenor of the bill will begin from the base date. If you are processing a sight bill, the base date is the lodgment date and for a usance bill it can be the Invoice date or the Shipping Date.

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Field	Description
Tenor	Usance bills are generally associated with a tenor. The tenor of a bill is always expressed in days. The standard tenor defined for the product involved in the bill is defaulted. You can change the default to suit the tenor of the bill you are processing. However the tenor that you specify for a bill should be within the minimum and maximum tenor specified for the product involved in the bill. **NOTE:** The tenor of a sight bill is always defaulted to zero days. You will not have an option to change it.
Maturity Date	The maturity date is the date on which the bill falls due for payment. The maturity date that you specify should be a date later than or equal to the Value date specified for the bill. The maturity date is calculated in the following manner based on the entries you have made to the previous fields: Maturity Date = Base date + Tenor You can change the maturity date of a bill that is arrived at using the above method.
Base Date Description	Here you can specify a description of the base date specified in the earlier field. For example, you can indicate that the base date is the lodgment date or the shipment date etc.

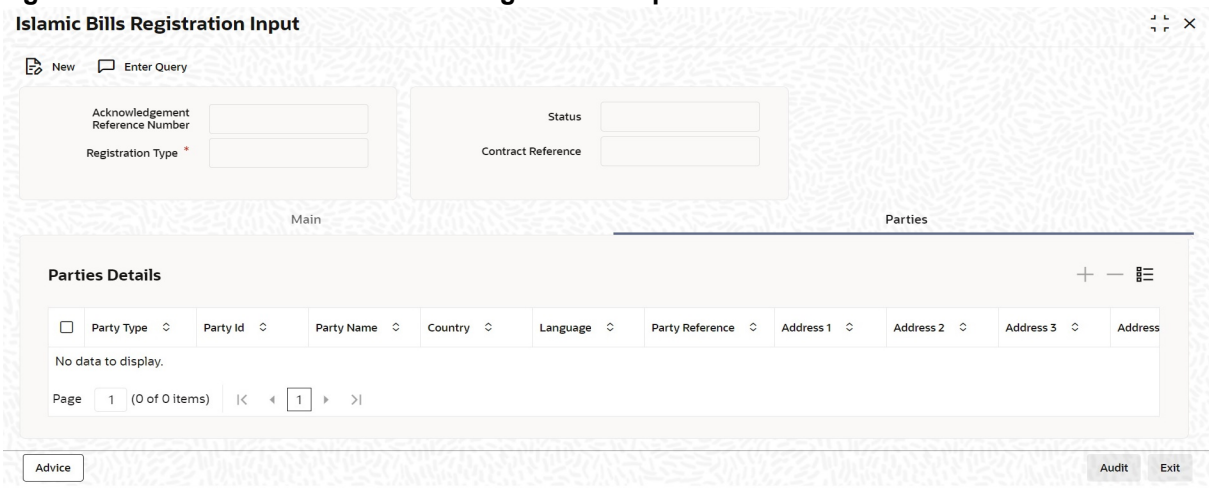
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Field	Description
Value Date	This is the date from which the bill becomes effective. The accounting entries triggered off by events like input, amendment and liquidation hitting the Nostro and customer accounts will be passed as of the value date. The value date should be earlier than or same as today's date. If you do not enter a value date for a bill, the system defaults to today's date. You can enter a value date of your choice; however it can be one of the following: • Today's Date • A date in the past • A date in the future (you can enter a date in the future only if future dating has been allowed for the product) **NOTE:** The Value date of a bill should not be earlier than the Start Date or later than the End Date specified for the product involved in the bill.
Transaction Date	The transaction date is the date on which the bill was entered into Oracle Banking Trade Finance. The system defaults the transaction, date to the current system date (today's date). You cannot amend or change the defaulted date.
Remarks	Enter information for the internal reference of your bank. This information will be made available at the time you retrieve the information on the bill.

4. On Islamic Bills & Collections Registration Input screen, click **Parties** tab.
   STEP RESULT: The **Parties** tab is displayed.

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Figure 9: Islamic Bills & Collections Registration Input - Parties Tab



In the Islamic Bills and Collections Registration Input screen, you can capture details pertaining to all the parties involved in a bill.

5. Capture the details from the **Parties** tab.

   You can capture the following details in the bill you are registering:

   - Party type
   - Party Id
   - Party Name
   - Country
   - Language
   - Party Reference
   - Address 1
   - Address 2
   - Address 3
   - Address 4

   The parties that can be involved in a bill not only depend on the type of bill you are processing but also on the operation that you are performing on the bill.

   At the time of processing a bill, which was registered, the documents, tracers, advices and messages applicable to the bill will be sent to the concerned parties based on the details you specify in this screen.

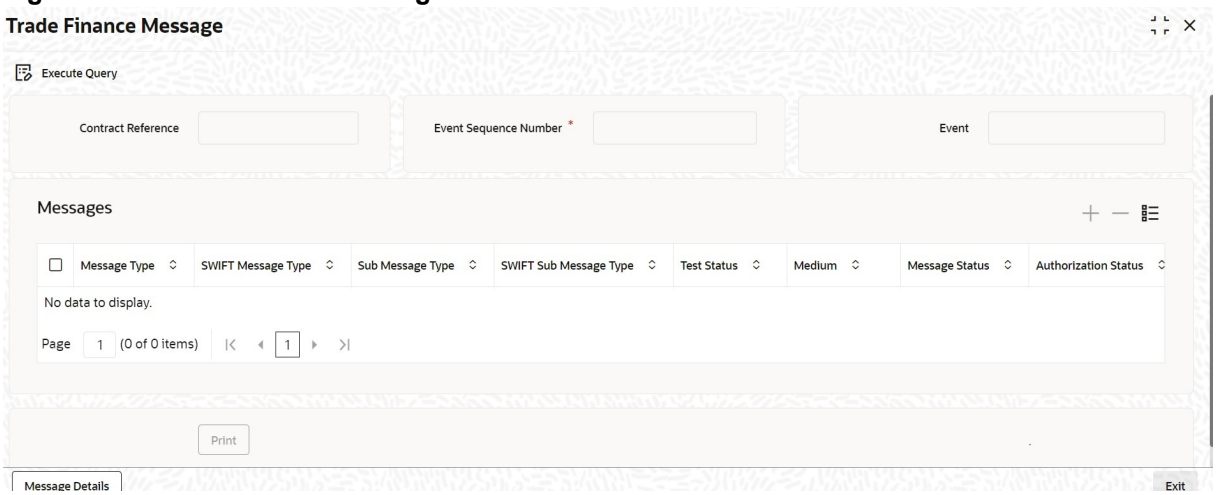
NOTE: You can use a particular Party Type only once in a bill that you register.

6. On **Islamic Bills & Collections Registration Input** screen, click **Advice**.

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

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Figure 10: Trade Finance Message



7. Capture the details from the **Trade Finance Message** screen.

   STEP RESULT: The following details are displayed in this screen:

   - Message Type
   - Swift Message Type
   - Sub Message Type
   - SWIFT Sub Message Type
   - Test Status
   - Medium
   - Message Status
   - Authorization Status
   - Receiver
   - Receiver Name
   - DCN

8. Click **Message Detail** to view the message in detail.
9. Click **Print** to print the acknowledgment advice

8.2.2 View Islamic Bills and Collections Registration Input Summary

This topic describes the systematic instruction to view the summary screen.

PREREQUISITE:

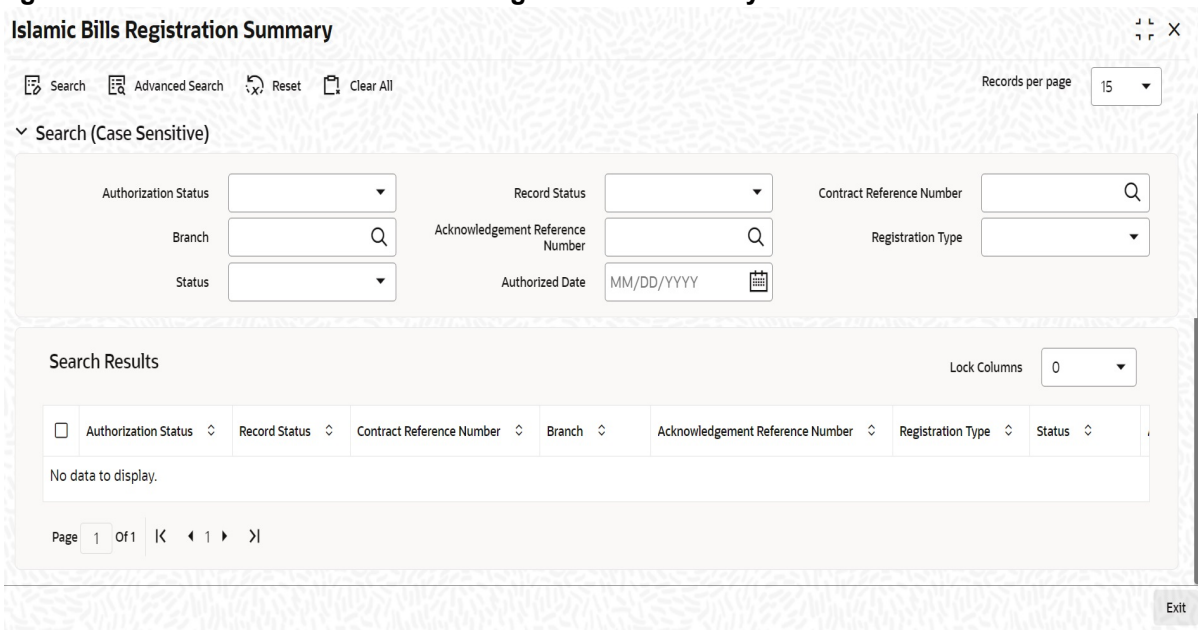
Specify **User ID** and **Password**, and login to Homepage**.**

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

   STEP RESULT: The **Islamic Bills & Collections Registration Summary** screen is displayed.

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Figure 11: Islamic Bills & Collections Registration Summary



2. On **Islamic Bills & Collections Registration Summary** screen, filter the results and then click **Search**.

You can filter the search results using the following criteria:

- Authorization Status
- Record Status
- Contract Reference Number
- Branch
- Acknowledgment Reference Number
- Registration Type
- Status
- Authorized Date

For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Contract Reference Number
- Branch
- Acknowledgment Reference Number
- Registration Type
- Status
- Authorized Date
- Customer ID
- Bill Currency
- Bill Amount
- Transaction Date

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- Value Date
- Maturity Date
- Party Type

8.3 List of Glossary - Registration of Islamic Bill

IBDTRGON

Registration Details - *8.2.1 Maintain the Bills and Collections Registration Details of a Islamic Bill* (p. 272).

IBSTRGON

Summary - *8.2.2 View Islamic Bills and Collections Registration Input Summary* (p. 279).

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9. Automatic Processes

9.1 Introduction

Thus far we have seen the procedures involved in creating products and process bills. While processing a bill, you were provided with automatic options. The events that are to take place automatically are triggered off during the Batch Process. The Batch process is an automatic program, which is run as a mandatory Beginning of Day (BOD) and End of Day (EOD) process.

The Batch processes that are initiated either at the Beginning of Day (BOD) or End of Day (EOD) execute certain events on the days they fall due. To recall, while entering the details of a bill you were provided with the following automatic options:

- Automatic liquidation of bills
- Automatic tracer generation
- Automatic accrual of profit
- Automatic contract status change
- Automatic change from acceptance to advance
- Automatic floating rate change

The Batch program when run as part of the BOD, processes the automatic events that fall due today. It also processes the automatic events for a holiday previous to today (this however depends on the preferences stated in the Branch Parameters screen).

The Batch program when run as part of the EOD processes the automatic events that fall due today and the automatic events that should be processed for a holiday which falls on the next day (this, however depends on the preferences stated in the Branch Parameters screen).

This topic contains the following sub-topics:

1) *Maintain Branch Parameters*
2) *Process Bills Batch*
3) *Processes Run during Beginning of Day*
4) *Acceptance to Advance on Future Advance Date*

9.2 Maintain Branch Parameters

This topic describes the systematic instruction to maintain the Branch Parameters.

CONTEXT:

A set of rules that governs the processing of bills in a particular branch of your bank is defined in the Branch Parameters screen. This maintenance is common for both BC and Islamic BC modules.

PREREQUISITE:

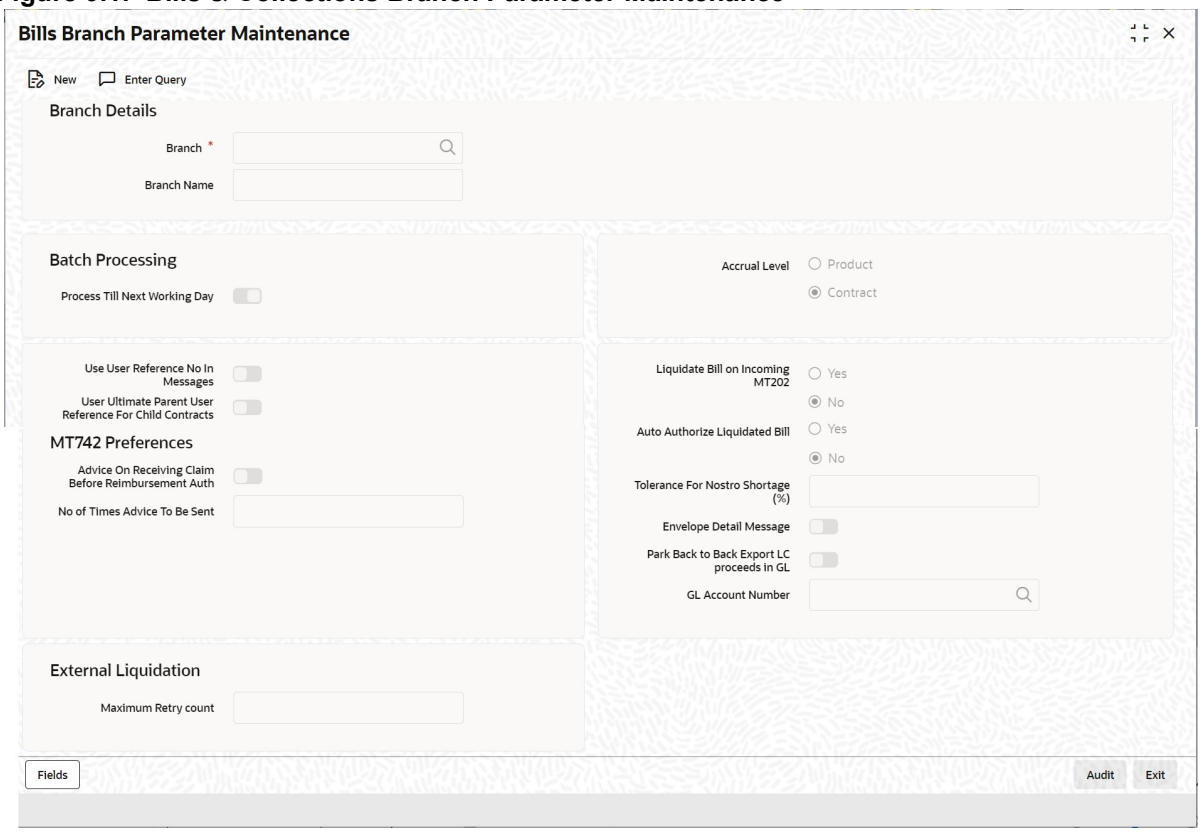
Specify **User ID** and **Password**, and login to Homepage**.**

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

   The **Bills & Collections Branch Parameter Maintenance** screen is displayed.

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Figure 9.1: Bills & Collections Branch Parameter Maintenance



2. On **Bills & Collections Branch Parameter Maintenance** screen, click **New**.
3. On **Bills & Collections Branch Parameter Maintenance** screen, specify the fields, and then click **Enter Query**.

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

Table 9.1: Bills & Collections Branch Parameter Maintenance - Field Description

Field	Description
Branch Details Specify the following details:	
Branch	Select the branch code from the option list provided. You can maintain branch parameters only from the respective branches. **NOTE:** At the head office level you can alter branch parameters of other branches also.
Description	When you select branch code from the option list, the description of the same is defaulted here.
Batch Processing The events, for which you had indicated automatic processing, are triggered off during the Batch Process. You can specify preferences for the automatic events that fall on a holiday in the Branch Parameters screen.	

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Field	Description
Process till Next Working Day	If you indicate that the processing has to be done up to the next working day - 1, all the automatic events falling due on the holiday will be processed by the batch process as part of the EOD. The batch process should process automatic events falling due on a holiday, on either of the following dates: • Next working day • Up to system date If you indicate that processing has to be done only up to the System Date, then only the events scheduled for today (the last working day before the holiday) will be processed. The events of the holiday are processed by the batch process as part of the BOD process on the next working day.
Use User Reference No in Messages	If you wish to display the user reference number in the advices that are generated for a contract, select this option. All the advices generated at your branch will display the appropriate user reference number. **NOTE:** You can specify a format for the generation of the User Reference Number in the 'Sequence Generation' screen available in the Application Browser. Refer to the Core Services User Manual for details on maintaining a sequence format.
Use Ultimate Parent User Reference for Child Contracts	If you wish to display the user reference number of the ultimate parent in the advices generated for child contracts, select this option. If this box is unchecked, the user reference number of the child is displayed for the child contracts.

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Field	Description
Accrual Level At the time of creating a product, you specified the following: • Whether accrual of profit is allowed for the product • The accounting entries that should be passed for the accrual event • The frequency with which the accrual entries should be passed A bill will inherit the accrual frequency defined for the product associated with the contract. For bills, which are to be automatically liquidated, you can indicate the level up to which they should be accrued. The options available are: • Product • Contract If you indicate that automatic accrual should be done at the product level, a single entry for all contracts will be passed. However, if these contracts have moved into different user defined status, the accrual entries will be passed at the product level and for each user-defined status. This helps reduce the time taken to pass each entry. If you indicate that the automatic profit accrual process should pass accrual entries at the contract level, accrual entries will be passed for each of the contracts for which profit was accrued automatically.	
Liquidation Details Specify the Liquidation Details:	
Liquidate Bill on Incoming MT202	Specify if the bills on Incoming MT202 need to be liquidated. You can select one of the following options. • Yes • No
Auto Authorize Liquidated Bill	Specify if the liquidated bills need to be automatically authorized. You can select one of the following options. • Yes • No
Maximum Retry count	Specify the maximum external liquidation retry count. This value cannot be more than 5.

4. On **Bills & Collections Branch Parameter Maintenance** screen, click **Fields**.
   STEP RESULT: The **User Defined Fields** screen is displayed.

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Figure 9.2: User Defined Fields



You can link the **User Defined Fields** with **Branch Parameters Maintenance** screen using Function field mapping screen which can be invoked from the Application Browser by selecting Common Entity, then Maintenance and then UDF Function Field Mapping. The value for these fields can be specified in the **Branch Parameters Maintenance** screen.

NOTE: Value for UDF can be made mandatory or non mandatory as maintained in the Field description screen.

9.3 Process Bills Batch

This topic describes the systematic instruction to process the bill batch process.

CONTEXT:

Batches are run automatically. In the mandatory programs, all batches whichever are required will be maintained in sequence and that is triggered automatically as based on the maintenance in the Mandatory Batch Program Maintenance screen.

PREREQUISITE:

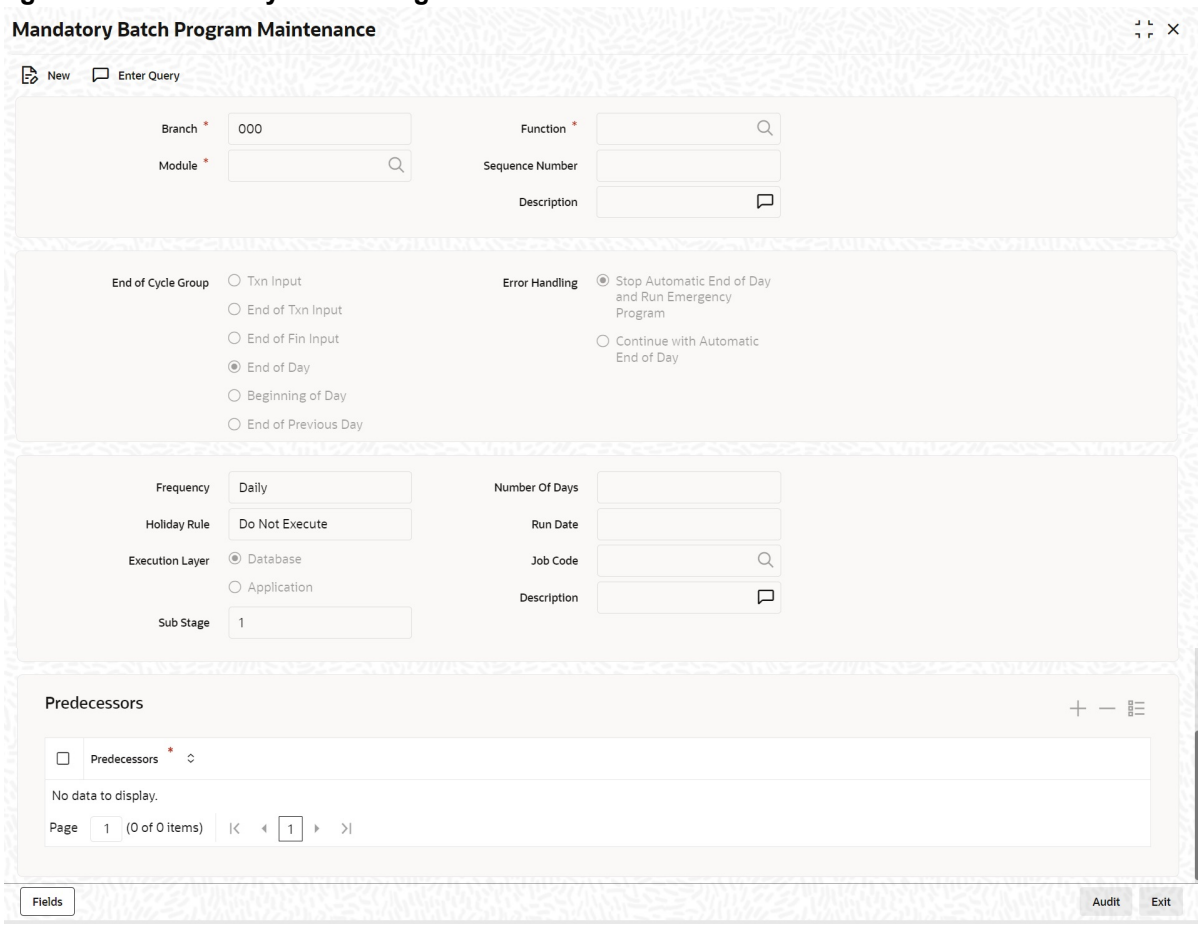
Specify **User ID** and **Password**, and login to Homepage**.**

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

   The **Mandatory Batch Program Maintenance** screen is displayed.

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Figure 9.3: Mandatory Batch Program Maintenance



2. On **Mandatory Batch Program Maintenance** screen, click **New**.
3. On **Mandatory Batch Program Maintenance** screen, specify the fields, and then click **Enter Query**. For more information on the fields, refer to the below Field Description table.

Table 9.2: Mandatory Batch Program Maintenance - Field Description

Field	Description
Module	Choose the module code from the adjoining option list.
Function Identification	Choose the function ID of batch that you wish to run. The adjoining option list displays all batch processes available for the module. Select the appropriate one.

You can configure the batch to be run at various stages of day like EOD, EOTI, and so on.

For more details, refer the chapter Setting- up Mandatory Programs for EOD in the AEOD User Manual.

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9.4 Processes Run during Beginning of Day

This topic contains the following sub-topics:

1) *Automatic Liquidation of Bills*
2) *Tracer Generation*
3) *Automatic Accrual of Profit*
4) *Intra Day Accruals*
5) *Automatic Status Changes*
6) *Floating Rate Change*
7) *Automatic Change from Acceptance to Advance*
8) *Automatic Generation Advices*
9) *Acceptance to Advance on Future Advance Date*

9.4.1 Automatic Liquidation of Bills

The auto-liquidation function liquidates all the outstanding components of a bill contract on the liquidation date specified for the bill. To recall, the liquidation date is calculated in the following manner:

Maturity Date = Base Date + tenor + transit days

This function will liquidate only active bills for which you have specified the liquidation method as automatic. The pertinent details of the bill with respect to tax, limits, profit and charges will be updated to indicate that the bill has been liquidated and authorized.

When run as part of the BOD process, the function automatically liquidates all the bills that have a liquidation date between the last working date and the current processing date.

When run as part of EOD the function liquidates those bills that was processed during the day and need to be liquidated as on the current day. If the next working day is a holiday, and you specified that in the branch parameters screen that holiday processing should be done up to the last working day - 1 such bills will be liquidated as part of the BOD run on the previous day.

Accounting Entries that are passed

When a bill is automatically liquidated by the function the necessary accounting entries specified for the liquidation event (LIQD) will be booked and automatically authorized.

9.4.1.1 ECA Request Creation Batch

This function trigger the generation of ECA request to accounting system for liquidating an active contract with verify funds option at product level or settle available amount and advance by loan at contract level options are selected. Based on the request sent to accounting system, we will receive successful response with either full or partial amount block. In case of failure response contract will be skipped for the day and will be processed during next EOD

This function is to avoid failure of liquidation event in case of insufficient funds in customer account.

9.4.1.2 Accounting Entries Passed for a Status Change

If the liquidation of the bill involves a status change, the accounting entries defined for the status change event (STCH) of the bill will be automatically passed when the bill moves from one status to another. Further, if you have indicated the following:

- The accrual entries passed till date should be reversed when the bill moves into a specific status, the function will reverse all the accrual entries booked for the bill till date.

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- The bill amount should be transferred to a new GL head when the bill moves to a particular status, the accounting entries for transferring the bill amount to a new GL head will be automatically passed.
- The accrued amounts should be moved to a new GL head when the bill moves to a particular status, the accounting entries for transferring the accrued amounts of the bill to the new GL head will be automatically passed.

9.4.1.3 Advices

The advices specified for the liquidation event (LIQD) for the product associated in the bill will be automatically generated.

9.4.1.4 Delink of CASA/CD during Auto Liquidation

The system creates Close Deposit/Close amount block request during auto liquidation of a bill contract for the attached Deposit/Amount block.

Linkages will be delinked automatically on batch processing.

9.4.1.5 Delink and Utilization of FX Linkage during Auto Liquidation

The system creates Delink request during auto liquidation when a bill/Islamic bill is drawn under LC/LI, delink of FX at BC is allowed only if the linked FX is not utilized by the bill/Islamic bill.

The system creates Utilization request during auto liquidation when the linked FX is utilized by bill/Islamic bill.Current Utilized amount will display the liquidated amount of BC contract. It cannot go beyond the linked FX amount. Total Utilized amount will display the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version.

9.4.1.6 Holiday Processing

If the liquidation of a bill falls due on a holiday, the liquidation will be done as per your holiday handling specifications for automatic processes, in the Branch Parameters screen.

- If you specified that processing has to be done today (the last working day before the holiday) for automatic events, right up to the day before the next working day, the bills falling due for liquidation on the holiday will be processed during End of Day on the last working day before the holiday.
- If you specified that processing has to be done only up to the System Date (today), then only the bills scheduled to liquidate today (the last working day before the holiday) will be processed. The events of the holiday will be processed on the next working day after the holiday, during Beginning of Day processing.

9.4.2 Tracer Generation

You specified the tracers that should be generated for a bill in the Bills - Contract Exceptions screen. This function triggers the generation of tracers specified for active authorized bills on the day they fall due.

Tracers can be triggered for generation as part of BOD, EOD or can be invoked at any time during the day. This function is available in the Application Browser through Bills & Collections and Batch under it. The date on which a

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tracer should be generated for a bill is determined by the entries you made to the fields of the Contract Exceptions screen.

The following tracers will be generated by the function:

- Tracer for release of reserve
- Tracer for Non-Payment
- Tracer for Non-Acceptance
- Tracer for Payment of Charges
- Tracer for Discrepancies Approval

9.4.2.1 Advices

An advice of the bill is generated whenever the corresponding tracer for the exception is generated.

9.4.3 Automatic Accrual of Profit

While defining profit components for a bill product in the Product, ICCB details screen, you specified whether accruals need to be done for the accruable profit components. For a product, accruals should be done, and then the frequency of accrual should also be specified for a product (through the Product Preferences screen, at the time of product definition).

This function when run as part of the batch process run at EOD, calculates the accrual amount and passes accrual accounting entries for the accruable tenor based profit components of a bill.

The Automatic Accrual function will pick up bills for processing on the following criterion:

- Active and authorized bills which are not yet liquidated
- Bills whose accrual date falls on the current processing date or bills whose accrual date falls between the current processing date and the next working date

The date on which accrual is due for a bill is calculated based on the accrual date and accrual frequency defined for the product associated with the bill.

When the function automatically accrues the profit components of a bill, is done the accounting entries defined for the accrual event (ACCR) will be passed and the internal accounts will be updated with the accrual related details.

If the accrual date of a bill falls on a holiday, the accruals are done as per your holiday handling specifications for automatic processes, in the Branch Parameters screen.

The list of bills whose commission components were accrued will be printed in the Accrual Control report.

NOTE: This function will not accrue profit for bills that have moved into a user defined status for which accruals have been stopped.

9.4.4 Intra Day Accruals

The Intra Day Accruals is a batch process that computes accruals for different kinds of investments made by funds. This batch includes processing of fixed asset depreciation. The intraday accruals / depreciation are performed only

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for those products for which accruals/depreciation cycle is due for the day. In case of inter-fund subscriptions, the system does not calculate the profit for the investing fund.

This is an intra day process that is applicable only to fund branches.

Intra Day Accruals work in line with the normal end of day accruals. Intra day accrual will process in the same manner as an End of Day (EOD) batch. In LC module, it is processed based on the branch level accrual parameters.

9.4.5 Automatic Status Changes

A bill that is yet to reach its repayment date is considered as having an Active status. When repayment against the bill is not made on the due date, you may want to do an aging analysis of the bill.

A forward status change is one in which a bill moves from a given user defined status to another in the forward direction.

A reverse status change is one in which the status of a bill changes from a given status to the previous status defined for the bill. Such a situation arises when a payment is made on a bill whose status is not active.

This function will automatically pickup and move bills from one user defined status to another (either forward or reverse) only if the bill matches the following criterion:

- The bill is Active and Authorized.
- You have indicated automatic status change for the bill.
- The criteria for a status change have been met. That is, any of the components of the bill remain unpaid for the number of transfer days defined for the status.

If you specify that forward or reverse status changes have to be carried out automatically, the status changes will be carried out automatically when the Contract Status Change Processing function is run either as part of BOD or EOD on the day the status change falls due.

9.4.5.1 Accounting Entries that are Passed

The accounting entries defined for the status change event (STCH) of the bill will be automatically passed when the bill moves from one status to another.

Further, if you have indicated:

- That the accrual entries passed till date should be reversed when the bill moves into a specific status, the function will reverse all the accrual entries booked for the bill till date.
- That the bill amount should be transferred to a new GL head when the bill moves to a particular status, the accounting entries for transferring the bill amount to a new GL head will be automatically passed.
- That the accrued amounts should be moved to a new GL head when the bill moves to a particular status, the accounting entries for transferring the accrued amounts of the bill to the new GL head will be automatically passed.

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9.4.5.2 Advices that are Generated

The advices will be automatically triggered for generation to notify the customer about the status change. They would possible urge the party to pay the amount due and liquidate the aging components of the bill.

9.4.5.3 Holiday Processing

If the day on which the forward or reverse status change is due happens to be a holiday, then, the processing of such bills will depend on your specifications in the Branch Parameters screen.

If you specify that the forward or reverse changes should not be carried out automatically, the status remains unchanged (even if repayment is made on the bill) till you specifically change it for a bill. You can manually change the status of a bill through the Islamic Bills - Contract Details screen.

9.4.6 Floating Rate Change

While defining Floating Rates, you have the option of indicating whether the floating rates should automatically be applied to the bill every time they change, in the Product ICCB screen.

The Automatic Floating Rate Change function can be run as part of EOD.

This function will pick up following Bills:

- Active and authorized bills.
- Bills for which you have specified automatic Floating Rate change.

Every time the Floating rates change, the new rates will be applied for the number of days for which they remained unchanged in the rate table.

This is indicated in the example below.

9.4.7 Automatic Change from Acceptance to Advance

To recall, while defining preferences for a product, you have the option to indicate whether the movement of a bill from acceptance to advance should be done automatically or manually. This preference that you state for a product will be inherited by all the bills linked to the product.

The Automatic Change from Acceptance to Advance function can be run as part of EOD This function, will pick up for processing, only bills which are:

- Active and authorized.
- Bills for which you have specified automatic change from acceptance to Advance.

On moving a bill from acceptance to advance, the accounting entries passed for the event Change from Acceptance to Advance (BADV) will be automatically passed.

9.4.8 Automatic Generation Advices

In the BOD Advice Generation screen, you can:

- Indicate whether reimbursement claims should be generated for the bills, and
- Manually generate a Payment due Advice.

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9.4.8.1 Automatic Generation of Reimbursement Claims

The Automatic Floating Rate Change function can be run as part of EOD.

Reimbursement claims Claim (MT 742) are automatically generated for export bills under LCs (with deferred payment) based on the generation preferences that you specified while processing the bill.

However, for reimbursement claims to be automatically generated as part of BOD, you need to check against the reimbursement option in this screen.

9.4.8.2 Automatic Generation of a Payment Due Advice

Payment due advices are automatically generated at BOD for incoming collections based on the preferences that you specify in the IBC Product preferences screen.

9.4.9 Acceptance to Advance on Future Advance Date

For Import Usance Bills under LC,Future Advance date can be provided.If Future advance is provided,during BOD system will pick the bills

which is having future advance date and it will trigger the change of operation from Acceptance to Advance.

BADV event get trigerred and related accounting entries and messages will get generated.

This batch will automatically pickup the bills and do the change of operation from Acceptance to Advance

only if the bill matches the following criterion:

- Bill is Active and Authorized
- Bills have Future Advance Date
- Bills whose future advance date less than or equal to the current processing date.

New batch job (IBFDTADV) is introduced for this change of operation.

9.5 List of Glossary - Automatic Processes

BCDBRPRM

Bills & Collections Branch Parameter Maintenance - *9.2 Maintain Branch Parameters* (p. 282).

EIDMANPE

Mandatory Batch Program Maintenance - *9.3 Process Bills Batch* (p. 286).

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10. Islamic Bills and Collection Contract Simulation

Below is the list of Simulation screens:

Table 1: Simulation Screens

1	Islamic Bills and Collections	IBDTRSIM	Islamic Bills and Collection Contract Simulation

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11. Annexure - A

11.1 Free Format Texts (FFTs)

This topic describes the details of annexure contains details of the FFTs that are pre-shipped.. The following details of the pre-shipped FFTs are detailed:

- The code assigned to the FFT
- The advice or message that it can accompany
- Whether the FFT is mandatory for the processing of the bill

Table 11.1: FFT

FFT code used	Optional/Mandatory	Advice code/Message type
SND2RECMTxxx	O	ACKNOWLEDGEMENT
SND2RECMTxxx	O	ACCEPTANCE_ADV
SND2RECMTxxx	O	PAYMENT_TRCR
SND2RECMTxxx	O	ACCEPTANCE_TRCR
SND2RECMTxxx	O	PRINCIPAL_FATE
ADVFATEPQRY	O	
ADVFATEPANS	O	
SND2RECMTxxx	O	ACCEPTANCE_FATE
ADVFATEAQRY	O	
ADVFATEAANS	O	
73CHGCLAIMED	O	PAYMENT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SND2RECMTxxx	O	
77APAYREFUSL	M	
73CHGCLAIMED	O	ACCEPT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SND2RECMTxxx	O	
77AACPREFUSL	M	

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FFT code used	Optional/Mandatory	Advice code/Message type
SND2RECMTxxx	O	RESERVE_RELEASE
SND2RECMTxxx	O	AMNDMNT_OF_INS
33ADDAMTCLMD	O	REIMBRSMNT_CLM
58BENFICBANK	O	
57ACWITHBANK	O	
SND2RECMTxxx	O	
71BCHARGES	O	
34TOTAMTCLMD	O	
SND2RECMTxxx	O	DISCREPANCY_REQ
33BADDLAMNT	O	
71CHGTOBEDED	O	
34TOTAMTPD	O	
73CHGTOBEADD	O	
57ACWITHBANK	O	
SND2RECMTxxx	O	REL_OF_RES_TRCR
SND2RECMTxxx	O	PAYMNTFATE_TRCR
SND2RECMTxxx	O	ACCPT_FATE_TRCR
SND2RECMTxxx	O	DISCAPPRVL_TRCR
SND2RECMTxxx	O	ACKNOWLEDGEMENT
SND2RECMTxxx	O	ACCEPTANCE_ADV
SND2RECMTxxx	O	PAYMENT_TRCR
SND2RECMTxxx	O	ACCEPTANCE_TRCR
SND2RECMTxxx	O	PRINCIPAL_FATE
ADVFATEPQRY	O	
ADVFATEPANS	O	
SND2RECMTxxx	O	ACCEPTANCE_FATE
ADVFATEAQRY	O	
ADVFATEAANS	O	

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FFT code used	Optional/Mandatory	Advice code/Message type
73CHGCLAIMED	O	PAYMENT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SND2RECMTxxx	O	
77APAYREFUSL	O	
73CHGCLAIMED	O	ACCEPT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SND2RECMTxxx	O	
DISCREPANCY	O	
SND2RECMTxxx	O	RESERVE_RELEASE
FREEFRMTTEXT	O	
SND2RECMTxxx	O	AMNDMNT_OF_INS
FREEFRMTTEXT	O	
SND2RECMTxxx	O	PROTEST_NONPAY
FREEFRMTTEXT	O	
SND2RECMTxxx	O	PROTEST_NONACPT
FREEFRMTTEXT	O	
SND2RECMTxxx	O	CLOSURE_ADVICE
FREEFRMTTEXT	O	
SND2RECMTxxx	O	DISCREPANCY_REQ
FREEFRMTTEXT	O	
SND2RECMTxxx	O	REMITTANCE_LTR
FREEFRMTTEXT	O	
SND2RECMTxxx	O	REIMBRSMNT_CLM
FREEFRMTTEXT	O	
SND2RECMTxxx	O	
SND2RECMTxxx	O	REL_OF_RES_TRCR

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FFT code used	Optional/Mandatory	Advice code/Message type
SND2RECMTxxx	O	PAYMNTFATE_TRCR
SND2RECMTxxx	O	ACCPT_FATE_TRCR
SND2RECMTxxx	O	DISCAPPRVL_TRCR
SND2RECMTxxx	O	PAYMENT_ADVICE
SND2RECMTxxx	O	DISCOUNT_ADVICE
SND2RECMTxxx	O	ADVANCE_ADVICE
SND2RECMTxxx	O	PURCHASD_ADVICE

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12. Annexure - B

12.1 Suggested Accounting Entries and Advices for Islamic Bills

This Annexure lists the suggested accounting entries and advices that can be set up, for the Islamic Bills and Collections module of Oracle Banking Trade Finance. The Annexure lists details of the suggested accounting entries and advices, event-wise.

This topic contains the following sub-topics:

1) *BOOK - Booking*
2) *INIT - Initiation*
3) *LIQD - Contract Liquidation*
4) *CLOS - Contract Closure*
5) *REGN - Contract Registration*
6) *BDIS - Discounting*
7) *BACP - Bill Acceptance*
8) *REVR - Reversal of an Islamic BC Contract*
9) *REVE - Reversal of an BC Event*
10) *ACCR: Profit Accrual*
11) *REAS - Reassignment*
12) *ADIS - Approval of Discrepancies*
13) *REFA - Refusal to Accept*
14) *REFP - Refusal to Pay*
15) *TAFT - Advice of Fate*
16) *TACP - Tracer for Acceptance*
17) *TAPY: Transfer for Payment*
18) *TDIS: Tracer for approval of discrepancies*
19) *TRES: Tracer for release of reserve*
20) *DNTC: Arrival of Document Notice*
21) *ROLL - Rollover*
22) *FOPY*
23) *Accounting Roles for transfer of Charge & Commission Components from LC to BC*
24) *Accounting Entries for FX Linkage*
25) *Accounting Entries of FX for operation Purchase/Discount/Negotiation During Liquidation*
26) *BCAC*
27) *LCAC*
28) *Accounting Entries of FX for operation Acceptance/Collection During Liquidation*

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12.1.1 BOOK - Booking

12.1.1.1 Incoming Payment

Table 12.1: Operation - Stage

Operation	Stage	Clean / Doc	Sight/Usance	Bill Under LC
PAY	INI	DOC	Sight Only	Yes (mandatory)

Table 12.2: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is an Account Receivable else equivalent amount of charges in the Customer Account Currency.

Table 12.3: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice
PAYMENT_ADVICE	Payment Advice

12.1.1.2 Incoming Advance

Table 12.4: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Sight Only	Yes (mandatory)

Table 12.5: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

Table 12.6: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice
PAYMENT_ADVICE	Payment Advice

12.1.1.3 Incoming Acceptance

Table 12.7: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Usance only	Optional

Table 12.8: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

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Table 12.9: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice
PAYMENT_ADVICE	Payment Advice

12.1.1.4 Incoming Discount

Table 12.10: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Usance only	Optional

Table 12.11: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer/ Account Receivable	Dr	Customer/ Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

Table 12.12: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice

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Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.1.5 Outgoing Payment

Table 12.13: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Sight only	Yes (Mandatory)

Table 12.14: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer/ Account Receivable	Dr	Customer/ Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is an Account Receivable else equivalent amount in Account Currency

Table 12.15: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
PAYMENT_ADVICE	Payment Advice

12.1.1.6 Outgoing Purchase

Table 12.16: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Sight only	Not Under LC

Table 12.17: Accounting Entries

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If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer/ Account Receivable	Dr	Customer/ Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency.

Table 12.18: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
PAYMENT_ADVICE	Payment Advice

12.1.1.7 Outgoing Negotiation

Table 12.19: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Sight only	Optional

Table 12.20: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer/ Account Receivable	Dr	Customer/ Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

Table 12.21: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
PAYMENT_ADVICE	Payment Advice

12.1.1.8 Outgoing Acceptance

Table 12.22: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Usance only	Optional

Table 12.23: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer/ Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

Table 12.24: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
PAYMENT_ADVICE	Payment Advice

12.1.1.9 Outgoing Discount (Initial)

Table 12.25: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Usance only	Optional

Table 12.26: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer/ Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

Table 12.27: Advices

Advice Type	Advice Description
DISCREPANCY_REQ	Discrepancies Request Letter
PAYMENT_ADVICE	Payment Advice

12.1.1.10 Outgoing Discount (Final)

Table 12.28: Stage

Stage	Clean/Doc	Sight/Usance	Bill Under LC
INI	DOC	Usance only	Optional

Table 12.29: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer/Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is an Account Receivable else Equivalent amount of charges in Account Currency
Real	Customer	Cr	Customer Settlement Account	CCY	Equivalent of the Bill amount in the Customer Account currency.
Real/Asset	GL	Dr	Bills Discounted	CCY	Bill amount in the contract currency.
Real/Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Debit Account currency

Table 12.30: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.2 INIT - Initiation

12.1.2.1 Incoming/Outgoing Collections

Table 12.31: GL Type

GL Type	A/C Type	Dr/Cr	Account Description
Real	Income	Cr	Charges earned
Real	Customer/Account Receivable	Dr	Customer/Charges Receivable

Table 12.32: Advices Incoming Advance

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice
ACKNOWLEDGEMENT	Acknowledgment Advice
DOC_ARVL_NOTICE	Document Arrival Advice
REMITTANCE_LTR	Remittance Letter

Table 12.33: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Yes (mandatory)

Table 12.34: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer/ Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	GL	Dr	Advance under LCs	CCY	Bill amount being advanced under the LC in the contract currency.
Real	Nostro / Vostro	Cr	Nostro / Vostro Account of Settlement	CCY	Equivalent amount of the Bill amount being advanced in the Nostro/Vostro Account Currency.
Contingent Liability	GL	Dr	LCs OCU Account	CCY	LC OCU decrement entry in the contract currency.
Contingent Offset	GL	Cr	GL Contingent Offset Account	CCY	LC OCU decrement offset entry in the contract currency.
Real	GL / Customer	Cr	Cash Collateral Account for Bills paid as Advance under LCs	CCY	User input Cash Collateral Amount in the Cash Collateral Currency.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer	Dr	Cash Collateral payment Account	CCY	Equivalent User input Cash Collateral Amount in the Cash Collateral Currency.

Table 12.35: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice
RESERVE_RELEASE	Release of Reserve Advice
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice

12.1.2.2 Incoming Acceptance (Documentary)

Table 12.36: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.37: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer/ Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real/ Contingent	GL	Dr	CLFA Account	CCY	Bill amount in the contract currency.
Real /Contingent	GL	Cr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Real	GL / Customer	Cr	Cash Collateral Account for Bills accepted under LCs	CCY	User input Cash Collateral Amount in the Cash Collateral Currency.
Real	Customer	Dr	Cash Collateral payment Account	CCY	Equivalent User input Cash Collateral Amount in the Cash Collateral Currency.

Table 12.38: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice
RESERVE_RELEASE	Release of Reserve Advice
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice

12.1.2.3 Incoming Discount (Documentary)

Table 12.39: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.40: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	Nostro/ Vostro	Cr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro / Vostro Account currency.
Real /Asset	GL	Dr	Bills Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency

Table 12.41: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice
RESERVE_RELEASE	Release of Reserve Advice
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice

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12.1.2.4 Incoming Discount (Clean)

Table 12.42: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Not Applicable

Table 12.43: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer/ Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	Nostro /Vostro	Cr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro / Vostro Account currency.
Real /Asset	GL	Dr	Bills Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency

Table 12.44: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice
DOC_ARVL_NOTICE	Document Arrival Notice
ACKNOWLEDGEMENT	Acknowledgment Advice

12.1.2.5 Outgoing Payment

Table 12.45: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Yes (Mandatory)

Table 12.46: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Nostro /Vostro	Dr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro / Vostro Account currency.
Real	Customer	Cr	Customer Account	CCY	Equivalent amount of the Bill amount being paid in the Customer Account Currency.
Contingent Liability	GL	Dr	Customer OCU Account	CCY	LC OCU decrement entry in the contract currency. This entry will be passed only if the Bill is under an LC confirmed by the Bank.
Contingent Offset	GL	Cr	GL Contingent Offset Account	CCY	LC OCU decrement offset entry in the contract currency. This entry will be passed only if the Bill is under an LC confirmed by the Bank.

Table 12.47: Advices

Advice Type	Advice Description
RESERVE_RELEASE	Release of Reserve Advice
REMITTANCE_LTR	Remittance Letter
PAYMENT_ADVICE	Payment Advice

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12.1.2.6 Outgoing Purchase (Documentary)

Table 12.48: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	No

Table 12.49: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	GL Asset	Dr	Outgoing Bills purchased	CCY	Bill Amount in Contract currency.
Real	Customer	Cr	Customer Account	CCY	Equivalent amount of the Bill amount being paid in the Customer Account Currency.
Real	GL Liability	Cr	Profit collected in advance on Outgoing Bills Purchased	CCY	Equivalent Profit amount for the BC contracts in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer	Dr	Customer Account	CCY	Equivalent Profit amount in the Customer Account Currency.

Table 12.50: Advices

Advice Type	Advice Description
RESERVE_RELEASE	Release of Reserve Advice
REMITTANCE_LTR	Remittance Letter

12.1.2.7 Outgoing Purchase (Clean)

Table 12.51: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Sight only	Not Applicable

Table 12.52: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer / Account Receivable	Dr	Customer/ Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	GL Asset	Dr	Outgoing Bills purchased	CCY	Bill Amount in Contract currency.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer	Cr	Customer Account	CCY	Equivalent amount of the Bill amount being paid in the Customer Account Currency.
Real	GL Liability	Cr	Profit collected in advance on Outgoing Bills Purchased	CCY	Equivalent Profit amount for the BC contracts in LCY.
Real	Customer	Dr	Customer Account	CCY	Equivalent Profit amount in the Customer Account Currency.

Table 12.53: Advices

Advice Type	Advice Description
REMITTANCE_LTR	Remittance Letter
PAYMENT_ADVICE	Payment Advice

12.1.2.8 Outgoing Negotiation (Documentary)

Table 12.54: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Optional

Table 12.55: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	GL	Dr	Customer's Outgoing Bills Negotiated	CCY	Bill Amount in Contract currency.
Real	Customer	Cr	Customer Account	CCY	Equivalent amount of the Bill amount being paid in the Customer Account Currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Outgoing Bills Negotiated	CCY	Equivalent amount of the Profit collected in advance in the accrual currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent amount of Profit collected in advance in the Customer Account currency.

Table 12.56: Advices

Advice Type	Advice Description
RESERVE_RELEASE	Release of Reserve Advice
REMITTANCE_LTR	Remittance Letter

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Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.2.9 Outgoing Negotiation (Clean)

Table 12.57: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Sight only	Not Applicable

Table 12.58: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Dr	Outgoing Bills Negotiated	CCY	Bill Amount in Contract currency.
Real	Customer	Cr	Customer Account	CCY	Equivalent amount of the Bill amount being negotiated in the Customer Account Currency.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real /Liability	GL	Cr	Profit Collected in Advance on Outgoing Bills Negotiated	CCY	Equivalent amount of the Profit collected in advance in the accrual currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent amount of Profit collected in advance in the Account currency.

Table 12.59: Advices

Advice Type	Advice Description
REMITTANCE_LTR	Remittance Letter
PAYMENT_ADVICE	Payment Advice

12.1.2.10 Outgoing Acceptance (Documentary)

Table 12.60: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Optional

Table 12.61: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real /Contingent Asset	GL	Dr	Bills CLFA Account	CCY	Bill Amount in Contract currency.
Real /Contingent Offset	GL	Cr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Contingent Liability	GL	Dr	LCs OCU Account	CCY	If the Bill is under an LC and if the export LC has been confirmed by the Bank, then the LC OCU entries will be reversed to the extent of Bill availment.
Contingent Offset	GL	Cr	Contingent Offset Account	CCY	If the Bill is under an LC and if the export LC has been confirmed by the Bank, then the LC OCU entries will be reversed to the extent of Bill availment.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real & Asset	GL	Dr	Contingent Offset Account	CCY	If a Cash Collateral Amount has been entered during the contract input, then the Cash Collateral entries will be passed.
Real	Customer	Cr	Contingent Offset Account	CCY	If a Cash Collateral Amount has been entered during the contract input, then the Cash Collateral entries will be passed.

Table 12.62: Advices

Advice Type	Advice Description
RESERVE_RELEASE	Release of Reserve Advice
REMITTANCE_LTR	Remittance Letter
PAYMENT_ADVICE	Payment Advice

12.1.2.11 Outgoing Acceptance (Clean)

Table 12.63: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not applicable

Table 12.64: Accounting Entries

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If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real /Contingent Asset	GL	Dr	Bills CLFA Account	CCY	Bill Amount in Contract currency.
Real /Contingent Offset	GL	Cr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Real & Asset	GL	Cr	Bills Acceptances Cash Collateral Account	CCY	If a Cash Collateral Amount has been entered during the contract input, then the Cash Collateral entries will be passed.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer	Dr	Customer Cash Collateral payment account.	CCY	If a Cash Collateral Amount has been entered during the contract input, then the Cash Collateral entries will be passed.

Table 12.65: Advices

Advice Type	Advice Description
REMITTANCE_LTR	Remittance Letter
PAYMENT_ADVICE	Payment Advice

12.1.2.12 Outgoing Discount

Table 12.66: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Not applicable

Table 12.67: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge/fee currency if it is a Account Receivable else Equivalent amount of charges in Customer Account Currency
Real	Customer	Cr	Customer Settlement Account	CCY	Bill amount in the Customer Account currency.
Real /Asset	GL	Dr	Bills Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency

Table 12.68: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.3 LIQD - Contract Liquidation

12.1.3.1 Incoming Collection

Table 12.69: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Sight/Usance	Not applicable
FIN	DOC	Sight/Usance	Optional

Table 12.70: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real	Nostro /Vostro	Cr	Nostro / Vostro Account of Settlement	CCY	Equivalent amount of principal being liquidated in the currency of the Nostro / Vostro Account.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer/ Account Receivable	Dr	Customer/Account Receivable	CCY	Equivalent amount of principal being liquidated in the contract currency if it is a Account Receivable else equivalent amount of principal being liquidated in the Customer Account Currency.

Table 12.71: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.2 Incoming Payment (Final)

Table 12.72: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Yes (mandatory)

Table 12.73: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real	Nostro /Vostro	Cr	Nostro / Vostro Account of Settlement	CCY	Equivalent amount of Bill amount being paid in the currency of the Nostro / Vostro Account.
Real	Customer	Dr	Customer account	CCY	Equivalent amount of the Bill amount being paid in the Customer Account Currency.

Table 12.74: Accounting Entries

If contingent entries were defined for the event:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Contingent Liability	GL	Dr	LC OCU Account	CCY	LC OCU decrement entry in the contract currency.
Contingent Offset	GL	Cr	Contingent Offset Account	CCY	LC OCU decrement offset entry in the contract currency.

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Table 12.75: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.3 Incoming Advance

Table 12.76: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Yes (mandatory)

Table 12.77: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real	GL	Cr	Advance under LCs	CCY	Bill amount that was advanced under the LC in the contract currency.
Real	Customer	Dr	Customer Payment Account	CCY	Equivalent amount of the Bill amount being that was advanced, in the Customer Account Currency.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	GL	Cr	Profit Earned Not Collected	CCY	Profit for Bill in the Accrual Currency of the BC contract.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent amount of Profit in the Customer Account Currency.

Table 12.78: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Debit Advice

12.1.3.4 Incoming Acceptance (Documentary)

Table 12.79: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.80: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real /Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real /Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Cr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro /Vostro Account currency.
Real	Customer	Dr	Customer Payment Account	CCY	Equivalent Bill amount in the Customer account currency

Table 12.81: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.5 Incoming Acceptance (Clean)

Table 12.82: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not applicable

Table 12.83: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real /Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Cr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro /Vostro Account currency.
Real	Customer	Dr	Customer Payment Account	CCY	Equivalent Bill amount in the Customer account currency

Table 12.84: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.6 Incoming Discount (Documentary)

Table 12.85: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Optional

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Table 12.86: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Cr	Bills Discounted	CCY	Bill amount in the contract currency.
Real	Customer	Dr	Customer Payment Account	CCY	Equivalent Bill amount in the Customer account currency

Table 12.87: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.7 Incoming Discount (Clean)

Table 12.88: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not Applicable

Table 12.89: Accounting Entries

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If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Cr	Bills Discounted	CCY	Bill amount in the contract currency.
Real	Customer	Dr	Customer Payment Account	CCY	Equivalent Bill amount in the Customer account currency

Table 12.90: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.8 Outgoing Collection (Final)

Table 12.91: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Sight/Usance	Not Applicable
FIN	DOC	Sight/Usance	Optional

Table 12.92: Accounting Entries

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If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned.	LCY	Equivalent charge amount in LCY.
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable.	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real	Nostro /Vostro	Dr	Nostro / Vostro Account of Settlement	CCY	Equivalent amount of principal being liquidated in the currency of the Nostro/ Vostro Account.
Real	Customer /Account Payable	Cr	Customer/ Account Payable	CCY	Equivalent amount of principal being liquidated in the contract currency if it is Account Payable else equivalent amount of principal being liquidated in the Debit Account Currency.

Table 12.93: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.3.9 Outgoing Payment

Table 12.94: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Yes (Mandatory)

Table 12.95: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Contingent Asset	GL	Cr	Outgoing Bills under LCs paid	LCY	Bill amount in the contract currency.
Contingent Offset	GL	Dr	Outgoing Bills under LC'S paid Offset Account	CCY	Bill amount in the contract currency.

Table 12.96: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.10 Outgoing Purchase (Documentary)

Table 12.97: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	No

Table 12.98: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	Amount
Real	GL Asset	Cr	Outgoing Bills purchased	Bill Amount in Contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Account of Settlement	Equivalent amount of the Bill amount being paid in the Nostro/Vostro Settlement Account Currency.

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Advices

None

12.1.3.11 Outgoing Purchase (Clean)

Table 12.99: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Sight only	Not Applicable

Table 12.100: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	Amount
Real	GL Asset	Cr	Outgoing Bills purchased	Bill Amount in Contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Account of Settlement	Equivalent amount of the Bill amount being paid in the Nostro / Vostro Settlement Account Currency.

Advices

None

12.1.3.12 Outgoing Negotiation (Documentary)

Table 12.101: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Sight only	Optional

Table 12.102: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Cr	Outgoing Bills Negotiated	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Settlement Account	CCY	Equivalent amount of the Bill amount in the Nostro / Vostro Account Currency.

Table 12.103: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.13 Outgoing Negotiation (Clean)

Table 12.104: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Sight only	Not Applicable

Table 12.105: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/ Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Cr	Outgoing Bills Negotiated	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Dr	Nostro/Vostro Settlement account	CCY	Equivalent amount of the Bill amount in the Nostro/Vostro Account Currency

Table 12.106: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.14 Outgoing Acceptance (Documentary)

Table 12.107: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.108: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer / Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real /Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro / Vostro Account currency.
Real	Customer	Cr	Customer Settlement Account	CCY	Equivalent Bill amount in the Customer Settlement currency

Table 12.109: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.3.15 Outgoing Acceptance (Clean)

Table 12.110: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not Applicable

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Table 12.111: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real / Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real /Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro / Vostro Account currency.
Real	Customer	Cr	Customer Settlement Account	CCY	Equivalent Bill amount in the Customer Settlement account currency

Table 12.112: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.3.16 Outgoing Discount (Documentary)

Table 12.113: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.114: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer/Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Cr	Bills Discounted	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro /Vostro Account currency.

Table 12.115: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.3.17 Outgoing Discount (Clean)

Table 12.116: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not Applicable

Table 12.117: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real /Asset	GL	Cr	Bills Discounted	CCY	Bill amount in the contract currency.
Real	Nostro /Vostro	Dr	Nostro / Vostro Settlement Account	CCY	Equivalent Bill amount in the currency of the Nostro /Vostro Account currency.

Table 12.118: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.3.18 Collateral Accounting on Bill Liquidation

The following amount tags are provided for collateral liquidation as a part of Bill liquidation:

Table 12.119: Amount Tag

Amount Tag	Description
COLL_LIQ_AMT	Collateral Liquidation Amount
COLL_LIQ_AMT_EQ	Collateral Liquidation Amount

Table 12.120: Accounting Roles

Dr/Cr	Accounting role	Amount tag
Dr	BILL COLLATERAL	COLL_LIQ_AMT
Cr	Nostro Account	COLL_LIQ_AMTEQ

12.1.4 CLOS - Contract Closure

12.1.4.1 Incoming Payment

Table 12.121: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
INI	DOC	Sight Only	Yes (mandatory)

Accounting Entries

None

Advices

None

12.1.4.2 Incoming Acceptance (Initial)

Table 12.122: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
INI	DOC	Usance only	Optional

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Accounting Entries

None

Advices

None

12.1.4.3 Incoming Acceptance (Final)

Table 12.123: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.124: Accounting Entries

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real / Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real / Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Advices

None

12.1.4.4 Incoming Acceptance

Table 12.125: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not Applicable

Table 12.126: Accounting Entries

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real / Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real / Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

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Advices

None

12.1.4.5 Outgoing Acceptance (Documentary)

Table 12.127: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.128: Accounting Entries

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Customer Account Currency
Real/Cont. Asset	GL	Cr	Bills CLFA Account	CCY	Bill amount in the contract currency.
Real/Cont. Offset	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Table 12.129: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.4.6 Outgoing Acceptance (Clean)

Table 12.130: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Optional

Table 12.131: Accounting Entries

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Account Currency
Real /Contingent Asset	GL	Cr	Bills CLFA Account	CCY	Bill amount in the contract currency.
Real/Cont. Offset	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Table 12.132: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.5 REGN - Contract Registration

12.1.5.1 Incoming / Outgoing Collection

Table 12.133: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
REG (Incoming)	CLE	Sight/Usance	Not applicable
REG (Incoming)	DOC	Sight/Usance	Optional

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Stage	Clean / Doc	Sight/Usance	Bill Under LC
REG (Outgoing)	CLE	Sight/Usance	Not applicable
REG (Outgoing)	DOC	Sight/Usance	Optional

Accounting Entries

None

Advices

None

12.1.6 BDIS - Discounting

12.1.6.1 Incoming Acceptance to Discount (Documentary)

Table 12.134: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.135: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Account Currency
Real	Customer	Cr	Customer Account	CCY	Equivalent Bill amount in the currency of the Nostro /Vostro Account currency.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real /Asset	GL	Dr	Bill Acceptances Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency
Real /Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real/Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Table 12.136: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.6.2 Incoming Acceptance to Discount (Clean)

Table 12.137: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Not Applicable

Table 12.138: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges :

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Account Currency
Real	Customer	Cr	Customer Account	CCY	Equivalent Bill amount in the currency of the Nostro / Vostro Account currency.
Real /Asset	GL	Dr	Bill Acceptances Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency
Real /Contingent	GL	Cr	CLFA Account	CCY	Bill amount in the contract currency.
Real/Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Table 12.139: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.6.3 Outgoing Acceptance to Discount (Documentary)

Table 12.140: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	DOC	Usance only	Optional

Table 12.141: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Account Currency
Real	Customer	Cr	Customer Settlement Account	CCY	Bill amount in the contract currency.
Real /Asset	GL	Dr	Bill Acceptances Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the contract currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real/Contingent	GL	Cr	Bills CLFA Account	CCY	Bill amount in the contract currency.
Real/Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Table 12.142: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

12.1.6.4 Outgoing Acceptance to Discount (Clean)

Table 12.143: Stage

Stage	Clean / Doc	Sight/Usance	Bill Under LC
FIN	CLE	Usance only	Optional

Table 12.144: Accounting Entries

If any charges are applicable, then the following accounting entries will be passed for each of the charges:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Income	Cr	Charges earned	LCY	Equivalent charge amount in LCY
Real	Customer /Account Receivable	Dr	Customer/Charges Receivable	CCY	Equivalent amount of charges in the charge currency if it is a Account Receivable else equivalent amount of charges in Account Currency

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	Customer	Cr	Customer Account	CCY	Equivalent Bill amount in the Customer Account currency.
Real /Asset	GL	Dr	Bill Acceptances Discounted	CCY	Bill amount in the contract currency.
Real /Liability	GL	Cr	Profit Collected in Advance on Discounted Bills.	CCY	Discounted Profit amount in the currency.
Real	Customer	Dr	Customer Profit Payment Account	CCY	Equivalent Discounted Profit amount in the Customer account currency
Real /Contingent	GL	Cr	CLFA Account	CCY	Bill amount in th contract currency.
Real/ Contingent	GL	Dr	CLFA Offset Account	CCY	Bill amount in the contract currency.

Table 12.145: Advices

Advice Type	Advice Description
PAYMENT_ADVICE	Payment Advice

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12.1.7 BACP - Bill Acceptance

Table 12.146: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	Usance only	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.147: Advices

Bill Type	Advice type	Advice Description
OUT	ACCEPTANCE_ADV	Advice of Acceptance
INC	ACCEPTANCE_ADV	Advice of Acceptance

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12.1.8 REVR - Reversal of an Islamic BC Contract

Reverse out all the accounting entries booked for the contract till date.

12.1.9 REVE - Reversal of an BC Event

Reverse the accounting entries of the last version creating event.

12.1.9.1 All Bill Products

Table 12.148: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

All the Accounting Entries that were passed during the life cycle of the BC Contract will be reversed out.

Advices

None

12.1.10 ACCR: Profit Accrual

12.1.10.1 All Bill Products

Table 12.149: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products for which profit is applicable

Profit Accruals will be done during initiation of a BC Contract as well as by the EOC Automatic Profit Accrual Function. During Contract initiation, if profit is applicable for the product and if the profit start date is less than the today's system date, then profit accruals till yesterday will be done. The normal profit accruals will be done by the EOC automatic profit accrual function.

Table 12.150: Accounting Entries

If the Profit on the Bill is collected in arrears, then the following profit accrual entries will be passed:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	GL - Income	Cr	Profit earned	LCY	Equivalent profit accrual amount in LCY.

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GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	GL Asset/ IENC	Dr/Cr	Profit Earned Not Collected	CCY	Equivalent profit accrual amount in the accrual currency

Table 12.151: Accounting Entries

If the Profit on the Bill is collected in advance, then the following profit accrual entries will be passed:

GL Type	A/C Type	Dr/Cr	Account Description	CCY	Amount
Real	GL	Cr	Profit earned	LCY	Equivalent profit accrual amount in LCY.
Real	GL Asset/ IENC	Dr/Cr	Profit Earned Not Collected	CCY	Equivalent Bill amount in the accrual currency.

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Advices

None

12.1.11 REAS - Reassignment

12.1.11.1 All BC Products

Table 12.152: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Advices

None

12.1.12 ADIS - Approval of Discrepancies

12.1.12.1 All Bill Products

Table 12.153: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.154: Advices

Bill Type	Advice type	Advice Description
OUT	RESERVE_RELEASE	Advice of Discharge
INC	RESERVE_RELEASE	Advice of Discharge

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12.1.13 REFA - Refusal to Accept

12.1.13.1 All Bill Products

Table 12.155: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.156: Advices

Bill Type	Advice type	Advice Description
OUT	PAYMENT_REFUSAL	Advice of Refusal
INC	PAYMENT_REFUSAL	Advice of Refusal

12.1.14 REFP - Refusal to Pay

12.1.14.1 All Bill Products

Table 12.157: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.158: Advices

Bill Type	Advice type	Advice Description
OUT	PAYMENT_REFUSAL	Advice of Refusal
INC	PAYMENT_REFUSAL	Advice of Refusal

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12.1.15 TAFT - Advice of Fate

12.1.15.1 All Bill Products

Table 12.159: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.160: Advices

Bill Type	Advice type	Advice Description	Recipient
OUT	PRINCIPAL_FATE	Advice of Fate and Request for Instructions	Drawer
INC	PRINCIPAL_FATE	Advice of Fate and Request for Instructions	Remitting / Collecting Bank

12.1.16 TACP - Tracer for Acceptance

12.1.16.1 All Bill Products

Table 12.161: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	Usance only	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.162: Advices

Bill Type	Advice type	Advice Description
INC	ACCEPTANCE_TRCR	Tracer for Acceptance
OUT	ACCEPTANCE_TRCR	Tracer for Acceptance

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12.1.17 TAPY: Transfer for Payment

12.1.17.1 All Bill Products

Table 12.163: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.164: Advices

Bill Type	Advice type	Advice Description
INC	PAYMENT_TRCR	Tracer for Payment
OUT	PAYMENT_TRCR	Tracer for Payment

12.1.18 TDIS: Tracer for approval of discrepancies

12.1.18.1 All Bill Products

Table 12.165: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.166: Advices

Bill Type	Advice type	Advice Description
INC	DISCAPPRVL_TRCR	Tracer for Approval of Discrepancies

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12.1.19 TRES: Tracer for release of reserve

12.1.19.1 All Bill Products

Table 12.167: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Table 12.168: Advices

Bill Type	Advice type	Advice Description
OUT	REL_OF_RES_TRCR	Tracer for Release of Reserve

12.1.20 DNTC: Arrival of Document Notice

12.1.20.1 All Bill Products

Table 12.169: Bill Type

Bill Type	Operation	Stage	Clean / Doc	Sight/Usance	Under Our LC
*	*	*	*	*	*

* All types of BC Products applicable

Accounting Entries

None

Advices

None

Table 12.170: Advices

Advice Type	Advice Description
DOC_ARVL_NOTICE	Document Arrival Notice

12.1.21 ROLL - Rollover

Table 12.171: Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
ROLL	ROLL_BRIDGE_GL	PRINCIPAL_ROLL	Debit
ROLL	ADV UNDER LCS	PRINCIPAL_ROLL	Credit

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Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
INIT	ADV UNDER LCS	PRINCIPAL_ROIN	Debit
INIT	ROLL_BRIDGE_GL	PRINCIPAL_ROIN	Credit
INIT	LC_BC_COLL_BRIDGE	CASH_COLL_AMT	Debit
INIT	BILL COLLATERAL	CASH_COLL_AMTEQ	Credit
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Credit
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Debit
FOPY	CLFA CONT	BILL_OS_AMT	Debit
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Credit
FOPY	COLL OFFSET	CASH_COLL_AMT	Debit
FOPY	BC CUSTOMER	CASH_COLL_AMTEQ	Credit
FOPY	FOPTAX_PAY	FOPTAX_AMT	Credit
FOPY	BC CUSTOMER	FOPTAX_AMT	Debit

Table 12.172: Amount Tags

Amount Tag	Description
PRINCIPAL_ROLL	Rollover Amount
FOPY	Event Code - Free of Payment
BCFOPCHG_LIQD	Amount Tag - Free of Payment Charge Liquidation
FOPTAX_AMT	Amount Tag - Free of Payment Tax Amount
PRINCIPAL_ROIN	Principal Amount

12.1.22 FOPY

Table 12.173: Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Credit
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Debit
FOPY	CLFA CONT	BILL_OS_AMT	Debit
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Credit
FOPY	FOPTAX_PAY	FOPTAX_AMT	Credit

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Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BC CUSTOMER	FOPTAX_AMT	Debit

Table 12.174: Amount Tags

Amount Tag	Description
FOPY	Event Code - Free of Payment
BCFOPCHG_LIQD	Amount Tag - Free of Payment Charge Liquidation
FOPTAX_AMT	Amount Tag - Free of Payment Tax Amount

12.1.23 Accounting Roles for transfer of Charge & Commission Components from LC to BC

Here, LC_COMM component and LC_CHG component are defined in the LC product where the Collect LC Commission in Bills option is checked.

Table 12.175: Accounting Roles

Sl No	Accounting Role	Description
1	LC_CHG_COMP_RECV	LC Charges Receivable
2	LC_COMM_COMPRECV	LC Commission Receivable.
3	BC_LC__CHG_COMP_RECV	BC Charges Receivable from LC
4	BC_LC_COMM_COMPRECV	BC Commission Receivable from BC

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12.1.23.1 Accounting Definition for Charges / Commission as Part of Bills

The following accounting roles are maintained in the INIT, LIQD and AMND events of Bills.

Table 12.176: Accounting Roles

Accounting role	Description
LC_CHG_COMP_RECV	LC Charges Receivable
LC_COMM_COMPRECV	LC Commission Receivable
BC_LC_CHG__COMP_RECV	Bills Charges Receivable
BC_LC_COMM_COMPRECV	Bills Commission Receivable

The LC_CHG_COMP_RECV and LC_COMM_COMPRECV roles defined as a part of the Bills product are mapped onto the GL's same as the ones mapped in the LC product. This is operationally controlled and the system does not ensure the same.

The BC_LC_CHG_COMP_RECV and BC_LC_COMM_COMPRECV roles defined as a part of the Bills product are mapped to the BILLS receivable GL .This is used to transfer the amount from LC receivable GL to BILLS receivable GL.

The following accounting roles are maintained in the INIT, LIQD and AMND events of Bills.

Table 12.177: Amount Tags

The amount tags for the receivable charge and receivable commission propagated from LC to Bills are as follows:

Amount Tag	Description
LC_CHG_TFR	LC Charges Receivable
LC_COMM_TFR	LC Commission being transferred
LC_CHG_TFR_LIQD	LC transferred Charge being liquidated
LC_COMM_TFR_LIQD	LC transferred Commission being liquidated

Table 12.178: Accounting Entries

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The accounting entries as a part of the Bill initiation/Liquidation/Amendment with regards to the commission an charges transferred from the LC are as follows:

Dr/ Cr	Accounting role	Amount tag propagated from LC
Dr	BC_LC_COMM_COMPRECV	LC_COMM_TFR
Cr	LC_COMM_COMPRECV	LC_COMM_TFR
Dr	BC_LC_CHG_COMP_RECV	LC_CHG_TFR
Cr	LC_CHG_COMP_RECV	LC_CHG_TFR

These accounting entries may not be maintained as part of either of the events where the system does not pass any accounting with regards to transfer of charge onto Bills.

12.1.24 Accounting Entries for FX Linkage

If for the product the default operation is selected as Negotiation/Purchase/Discount without FX linkage then negotiation/discount/purchase related accounting entries will be fired along with INIT/BPUR/BDIS.

12.1.24.1 Accounting Entries of FX for operation Purchase/Discount/Negotiation During initiation

12.1.23.1.1 Event: BPUR

The following are the accounting Entries of BPUR:

Table 12.179: BPUR - Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS PURCHASED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS PURCHASED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
ACCEPTANCE CONT	COLL_BILL_AMT	Dr
ACCEPTANCE REAL	COLL_BILL_AMTEQ	Cr

12.1.24.2 Event: BDIS

The following are the accounting Entries of BDIS

Table 12.180: Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS DISCNTED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS DISCNTED	AMT_PURCHASED_FX	Dr

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Accounting Role	Amount Tag	Dr./Cr.Indicator
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
ACCEPTANCE CONT	COLL_BILL_AMT	Dr
ACCEPTANCE REAL	COLL_BILL_AMTEQ	Cr

12.1.24.3 Event: INIT

The following are the accounting Entries of **INIT**

Table 12.181: Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS NEGOTIATE	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS NEGOTIATE	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
ACCEPTANCE CONT	COLL_BILL_AMT	Dr
ACCEPTANCE REAL	COLL_BILL_AMTEQ	Cr

12.1.25 Accounting Entries of FX for operation Purchase/Discount/Negotiation During Liquidation

12.1.25.1 Event: LPUR

The following are the accounting Entries of LPUR

Table 12.182: Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS PURCHASED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS PURCHASED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
BC CUSTOMER	COLL_LIQ_AMT	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ	Dr
BC CUSTOMER	COLL_LIQ_AMT_FX	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ_FX	Dr

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12.1.25.2 Event: LDIS

The following are the accounting Entries of LDIS

Table 12.183: Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS DISCNTED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS DISCNTED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
BC CUSTOMER	COLL_LIQ_AMT	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ	Dr
BC CUSTOMER	COLL_LIQ_AMT_FX	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ_FX	Dr

12.1.25.3 Event: LIQD

The following are the accounting Entries of LIQD

Table 12.184: Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS NEGOTIATE	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS NEGOTIATE	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
BC CUSTOMER	COLL_LIQ_AMT	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ	Dr
BC CUSTOMER	COLL_LIQ_AMT_FX	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ_FX	Dr

12.1.26 BCAC

The Accounting details of are as follows:

Table 12.185: BCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMOUNT	Dr

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The Advice details for Outgoing are as follows:

Table 12.186: Advice Details

Advice Name	Advice Description
EXP_COACCEPTADV	Export Avalized/Co-Accepted Request Advice

The Advice details for Incoming are as follows:

Table 12.187: Advice Details

Advice Name	Advice Description
ACCEPTANCE_ADV	Bill Acceptance Advice
IMP_COACCEPTADV	Import Avalized/Co-Accepted Request Advice

12.1.27 LCAC

The Accounting entries are as follows:

Table 12.188: LCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_LIQ_AMT	Dr
CLFA CONT	BILL_LIQ_AMT	Cr

12.1.28 Accounting Entries of FX for operation Acceptance/Collection During Liquidation

12.1.28.1 Event: LIQD

The following are the accounting Entries of LIQD

Table 12.189: Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BC CUSTOMER	BILL_FX_LIQD	Dr
NOSTRO ACCOUNT	BILL_FX_LEQV	Cr

12.1.28.2 Event: LIQD

The following are the accounting Entries of LIQD

Table 12.190:

Accounting Role	Amount Tag	Dr./Cr.Indicator
BC CUSTOMER	BILL_FX_LIQD	Dr
NOSTRO ACCOUNT	BILL_FX_LEQV	Cr

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12.2 Accounting Entries for Buyers Credit

12.2.1 Original import bill to be created before creating a buyers credit undertaking bill

12.2.1.1 Event: INIT

Following are the accounting entries for Original Bill

Table 12.191: INIT - Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMOUNT	Cr
LOU_OCU	LOU_LIAB_OS_AMT	Dr
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Cr

12.2.2 Buyers credit undertaking bill for Original Import Bill

12.2.2.1 Event: LIQD - Accounting Entries

Table 12.192: LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator	Netting
BC CUSTOMER	BILL_LIQ_AMT	Dr	Yes
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr	Yes
BC CUSTOMER	INTBYC_LIQD	Dr	Yes
NOSTRO ACCOUNT	INTBYC_LIQD_AMTEQ	Cr	Yes
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Dr	No
LOU_OCU	LOU_LIAB_OS_AMT	Cr	No

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12.2.3 Collateral Bridge Accounting Role

Table 12.193: Accounting Roles

Accounting role	Description
LC_BC_COLL_ BRIDGE	Collateral bridge between LC and Bills

This accounting role is used to transfer the collaterals from the LC onto the Bill. This role maps onto the GL/Account maintained as a part of the LC product preference.Bill Crystallization Accounting Roles and Amount Tags.

The event to indicate crystallization of the bill is CRST.

The following are the Accounting Roles and Amount tags available to define the accounting entries for the crystallization event of the bills.

Table 12.194: Amount Tags

Amount Tag	Description
BC_CRST_TFR_AMT	Bill Amount to be crystallized
BC_CRST_LIQ_AMT	Total Bill Amount to be liquidated
BC_CRST_COLL_LIQ_AMT	Bill Amount to be liquidated against Collateral
LC COMM COMP_TFR_LIQD	Commission Amount to be liquidated
LC CHARGE COMP_TFR_LIQD	Charge Amount to be liquidated
LC COMM COMP_TFR	Commission Amount to be transferred onto Finance
LC CHARGE COMP_TFR	Charge Amount to be transferred onto Finance

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Table 12.195: Accounting Role

Amount Tag	Description
BC SUSPENSE	BC LD Bridge GL
BC_COMM_RECV	Bills Commission Receivable
BC_CHG_RECV	Bills Charge Receivable

The amount tag – BC_CRST_TFR_AMT contains the amount input in crystallization preference of the bills contract. BC_CRST_COLL_LIQ_AMT contains the collateral amount to be liquidated as captured in the bills crystallization preference.

BC_CRST_CHG_LIQ_AMT and BC_CRST_COMM_LIQ_AMT contains the charge and commission amounts respectively if the option – “Liquidate charge / commission from “ is selected in the crystallization preference, else, the amount tags - BC_CRST_CHG_TFR_AMT and BC_CRST_COMM_TFR_AMT contain the amounts.

The amount tags - BC_CRST_LIQ_AMT contain the Total Bill Outstanding amount minus Bill Amount to be crystallized minus Collateral amount to be liquidated.

The following Accounting entries are setup as a part of the crystallization event:

Table 12.196: Accounting Entries

Event	Accounting Role	Dr/Cr	Amount Tag
CRST	Customer Account	Dr	BC_CRST_LIQ_AMT
CRST	Nostro Account	Cr	BC_CRST_LIQ_AMT_EQ
CRST	BC SUSPENSE	Dr	BC_CRST_TFR_AMT
CRST	Nostro Account	Cr	BC_CRST_TFR_AMT_EQ
CRST	BC SUSPENSE	Dr	LC COMM COMP _ TFR
CRST	BC_COMM_RECV	Cr	LC COMM COMP _ TFR
CRST	BC SUSPENSE	Dr	LC CHARGE COMP _ TFR
CRST	BC_CHG_RECV	Cr	LC CHARGE COMP _ TFR
CRST	Customer Account	Dr	LC COMM COMP _ TFR_LIQD
CRST	LC COMM COMP _RECV	Cr	LC COMM COMP _ TFR_LIQD
CRST	Customer Account	Dr	LC CHARGE COMP _TFR_LIQD
CRST	LC CHARGE COMP_RECV	Cr	LC CHARGE COMP _TFR_LIQD

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Event	Accounting Role	Dr/Cr	Amount Tag
CRST	BCCOL_DEP_GL	Dr	BC_CRST_COLL_LIQ_AMT
CRST	Customer Account	Cr	BC_CRST_COLL_LIQ_AMT
CRST	Customer Account	Dr	BC_CRST_COLL_LIQ_AMT
CRST	Nostro Account	Cr	BC_CRST_COLL_LIQ_AMT

The BC Suspense accounting role mentioned here is the bridge GL used between the Bill and finance and contains the suspense account maintained as a part of the Bill crystallization product preference.

If the set of accounting entries in INIT event of Bills discussed above are not defined, then, the you have to map the Bills Commission receivable and Bills Charge receivable accounting roles to the same head as that of the LC Commission receivable and LC Charge receivable roles' heads. This is operationally controlled and the system does not perform any validations to ensure the same.

12.2.4 Crystallization Linkage Event

The BLNK event is triggered in the bill upon booking of a linked finance for the bill. No advice or accounting entries shall be allowed for the event. This event is basically used to keep an audit trail of when the linkage of the finance occurred to the bill.

12.2.5 Events for Reversal of Linked Finance before and after initiation of the finance

Reversal of linked finance before initiation of the finance

The RLNK event is triggered in the bill on the reversal of a linked finance before initiation of the finance is allowed. This event does not have any accounting or messaging and such bills are again available for linking.

Reversal of linked finance after initiation of the finance

Upon initiation of the finance, the bill gets liquidated, and the finance behaves as a normal finance in Oracle Banking Trade Finance which can be reversed. Such an event does not perform any subsequent action on the Bill linked.

Bill Reversal upon linkage of finance with finance to be initiated

Bill reversal is not allowed if there is a finance linked to the bill that has not been reversed. The reversal of the bill is allowed once the underlying linked finance has been reversed.

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13. Annexure C - Error Codes and Messages for Islamic Bills and Collections

13.1 Error Codes and Messages

Table 13.1: Error Codes and Messages

Error Code	Message
BC-00200	At least one status has to be defined
BC-00201	Status already exists
BC-00202	Contracts with $1 status exist. The status cannot be deleted
BC-00203	Status and status sequence cannot be null or 0
BC-00204	Status with this sequence number already exists. Do you want to shift the existing status?
BC-00205	Status shift down failed
BC-00206	Transfer days should be more than $1 days
BC-00207	Transfer days should be less than $1 days
BC-00208	Component is missing for status
BC-00209	$1 is missing
BC-00210	Duplicates exist
BC-00211	$1 is missing
BC-00212	Profit components cannot exist for a collection operation.
BC-00213	Accrual start month is missing
BC-00214	Accrual start day is missing
BC-00215	BC-00215 Min tenor should be less than or equal to standard tenor, which in turn has to be less than or equal to Max tenor.
BC-00216	Details of product preference screen has not be entered. Product cannot be saved without preference screen details.
BC-00217	Status with status sequence =0 can be defined for only norm status.
BC-00218	ICCB components have not been defined for this product
BC-00219	Transfer GL cannot be duplicated.
BC-00220	Their charges have not been maintained. Do you want to maintain them?
BC-00221	Product code not unique
BC-00222	Product code should be at least 4 characters long
BC-00223	Status sequence cannot be 0

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Error Code	Message
BC-00224	Their charges component has been deleted for the product
BC-00225	Income/expense accounting roles cannot be defined for their charge component
BC-00226	Are you sure that the product is to be back-valued?
BC-00227	This product has more than two their charge components defined. Do you want to still proceed?
BC-00228	Mandatory (or not null) fields are null.
BC-00229	Advices have not been maintained for events. Input to FFT and instructions not allowed.
BC-00230	Stop accruals field will be marked for all subsequent statuses. Do you still want to proceed?
BC-00231	The stop accruals field for the present status cannot be changed as previous statuses with stop accruals field marked yes exist.
BC-00232	Preferred tracer medium cannot be null.
BC-00233	The operation has to be defined first.
BC-00234	Product end date cannot be less than today
BC-00235	No components defined for the status
BC-00236	The LOV does not have any valid values
BC-00237	Status sequence cannot be duplicated
BC-00238	An accounting head has to be defined for every accounting role.
BC-00239	Product code should have at least one non-numeric character.
BC-00240	Product code cannot start with the alphabet z.
BC-00241	Transfer days have not been defined
BC-00242	Product code should contain only a-z and 0-9 characters only.
BC-00243	Reverse accruals can be set only if a status with a lesser sequence number has stop accruals set to yes.
BC-00244	The advice code linked to instruction codes have not been defined for any events of the product.
BC-00245	The advice code linked to free format text codes have not been defined for any events of the product.
BC-00246	The advice code linked to status codes in status screen have not been defined for the event STCH of the product.
BC-00247	At least one profit component has to be shown on the contract main screen if any of them are defined for the product

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Error Code	Message
BC-00248	If ICCB components are collected in advance then profit component $1 linked to a floating rate code is not allowed.
BC-00249	No BC product records have been maintained.
BC-00250	Cannot reopen a closed product
BC-00251	Active contracts exists for this product. Cannot be closed.
BC-00252	If the tracer generation is not required then preferred tracer medium has to be null and tracer start day has to be 0
BC-00253	$1 should be used for defining either credit or debit accounting entries for BC customer/nostro account but not both
BC-00255	Tracer generation frequency cannot be 0
BC-00256	Collection bills can have profit components defined only for BPUR event.
BC-00257	For a usance bill all the tenors (MIN, STD, MAX) should be greater than zero
BC-AC001	Accruals failed for bills & collections contract reference number $1
BC-AC002	Accrual level not available for current branch
BC-AC004	Failed to do accounting entries for bills & collections product $1
BC-AC005	Failed to get reference number for bills & collections product $1 for accounting entries
BC-AC006	Profit computation for accruals failed for bills & collections contract reference number $1
BC-AC007	Are you sure you want to start accruals?
BC-AC008	Reverse accrual failed for bills & collections contract reference number $1
BC-AC009	Invalid component list sent for accruals for bills & collections contract reference number $1
BC-AC010	Date until which the accrual due dates of bills & collections contracts should be picked up is not available
BC-AC011	Invalid accrual type entered
BC-AC012	Invalid accrual level selected for the current branch
BC-AC013	Floating rate changes not processed. Run bills & collections floating rate changes batch process before starting accruals
BC-AC014	Failed to lock bills & collections contract reference number $1 for "ACCR" event
BC-AC015	Failed to log "ACCR" event into log table for bills & collections contract reference number $1
BC-AC016	Failed to get new event sequence number for reverse accrual event for bills & collections contract reference number $1

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Error Code	Message
BC-AC017	Failed to get accrue till date for bills & collections product $1
BC-AC018	Failed to get commit frequency for accruals
BC-AC019	Failed to insert the error code into exception table for the event "ACCR" and bills & collections contract reference number $1
BC-AC020	This is an end of day process. Cannot process now
BC-AC021	Failed to get end of input for the current branch
BC-AC022	Accruals batch process completed
BC-AC023	Accrual_Till_date is null for bills & collections contract reference number $1
BC-AC024	Profit accruals process failed
BC-AC025	Failed to update accrual_details after product_level accounting entries for product $1
BC-AC026	Failed to check if any floating profit rate changes for bills & collections contract reference number $1 are not processed
BC-AC027	Failed to insert accrual details into table for bills & collections contract reference number $1
BC-AC028	Floating profit rate changes have not been processed for bills & collections contract reference number $1
BC-AC029	Failed to update to_date in calc table for bills & collections contract reference number $1
BC-AC030	First run the predecessor process before running this
BC-AC031	Process till date is mandatory
BC-AC032	Process till date cannot be greater than 365 days from today
BC-AC033	Change the process till date if you like to for memo accrual
BC-ACR01	No contracts were picked for accruals on this date
BC-AP001	Are you sure you want to start bills & collections change of event from acceptance to advance?
BC-AP002	Failed to insert the error code into exception table for the event "BADV" and bills & collections contract reference number $1
BC-AP003	Failed to update processed_status_field as “P” in BCTB_prod_acpadv_dates for bills & collections product $1
BC-AP004	Failed to do settlement pickup for bills & collections contract reference number $1 - event sequence number $2 - event "$3"
BC-AP005	Failed to process change of event from acceptance to advance for bills & collections contract reference number $1

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Error Code	Message
BC-AP006	Failed to create a new version and event sequence number for the change of event from acceptance to advance for bills & collections reference number $1
BC-AP007	Failed to get end of input for current branch
BC-AP008	Acceptance to advance event change process completed
BC-AP009	Acceptance to advance event change process failed
BC-AP010	Failed to get commit frequency for acceptance to advance event change batch process
BC-AP011	Failed to insert details into BCTB_ACP_ADV_LOG table for bills & collections contract reference number $1
BC-AP012	Failed to update table for BADV event for bills & collections contract reference number $1 and event sequence number $2
BC-AP013	Failed to populate advice table for "BADV" event for bills & collections contract reference number $1 and event sequence number $2
BC-AP014	Failed to get events for bills & collections contract reference number $1 and event sequence number $2
BC-AP015	Failed to process “$2“ event for bills & collections contract reference number $1 and event sequence number $3 during “BADV” event
BC-AP016	Failed to authorize bills & collections contract reference number $1 after processing “BADV” event
BC-AP017	From_calc_date is not available for bills & collections contract reference number $1 and event sequence number $2
BC-AP018	To_calc_date is not available for advance collection type for bills & collections contract reference number $1 and event sequence number $2
BC-AP019	From_calc_date cannot be greater than today for bills & collections contract reference number $1 and event sequence number $2
BC-AP020	Failed to get record from BCTB_contract_master for bills & collections contract reference number $1 and event sequence number $2
BC-AP021	Failed to get details for the bills & collections product $1
BC-AP022	This process can be run only during begin of day or end of day
BC-AP023	First run the predecessor process before running this
BC-AT001	Failed to get exchange rate between “$1” currency and “$2” currency
BC-AT002	Failed to convert amount in “$1” currency to “$2” currency
BC-AT003	Failed to get accounting entry details for contract reference number $1 and event “$2”
BC-AT004	Failed to do accounting entries for contract reference number $1 - event “$3” and event sequence number $2

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Error Code	Message
BC-AT005	Accounting entries have not been defined for the event “$3”. No accounting entries have been passed for contract reference $1 - event “$3” with event sequence number $2.
BC-AT006	No amount tags present for contract reference number $1 - event “$3” and event sequence number $2 to send for accounting entries
BC-AT007	Failed during handoff for accounting entries for contract reference number $1 - event “$3” and event sequence number $2
BC-AT008	Failed to update tax details after accounting entries for contract reference number $1 - event “$3” and event sequence number $2
BC-AT009	Failed to update settlement details for contract reference number $1 with event sequence number $2
BC-AT010	Failed to update charge details for contract reference number $1 with event sequence number $2
BC-AT011	Settlement referral failed for contract reference number $1 with event sequence number $2
BCAU0001	There are no unauthorized events for the BC reference $1 pending authorization.
BCAU0002	Failed to authorize event “$2” with event sequence number $3 of BC reference $1.
BCAU0003	Critical error was encountered during authorization of BC reference $1. Authorization of contract has failed and was unsuccessful.
BCAU0004	Failed to authorize accounting entries for event “$2” with event sequence number $3 of BC reference $1.
BCAU0005	Failed to trigger outgoing messages for event “$2” with event sequence number $3 of BC reference $1.
BC-AU001	Product rekey preferences could not be got.
BC-AU002	Rekey values do not match. Retry.
BC-AU003	Authorizer cannot be the same as the maker.
BC-C0001	Reference number could not be generated.
BC-C0002	Product details could not be inherited.
BC-C0003	$1 must be greater than or equal to product start date.
BC-C0004	$1 must be lesser than or equal to product end date.
BC-C0005	$1 input mandatory
BC-C0006	This contract will be completely deleted. Are you sure?
BC-C0007	All unauthorized events in this contract will be deleted. Proceed?
BC-C0008	All unauthorized events for this contract have been undone.

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Error Code	Message
BC-C0009	At least contract reference number is required to put the contract on hold.
BC-C0010	Base date cannot be greater than application date.
BC-C0011	All overrides requiring confirmation have not been confirmed. Confirm them.
BC-C0014	Tenor is less than the minimum tenor specified in the product.
BC-C0015	Tenor is greater than the maximum tenor specified in the product.
BC-C0016	LC details could not be copied
BC-C0017	User reference number is not unique.
BC-C0018	User reference number mandatory.
BC-C0019	LCY equivalent of bill amount could not be got. Cannot proceed.
BC-CA001	Failed to calculate amount_due for a component of the contract
BC-CLOSE	Do you want to close the contract?
BC-CS001	Bills contract authorization failed.
BCDE0001	Critical error occurred during deletion of records for event “$2” with event sequence number $3 for BC reference $1
BCDE0002	Deletion of records from contract master table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0003	Deletion of records from contract parties table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0004	Deletion of records from contract parties addresses table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0005	Deletion of records from contract parties limits table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0006	Deletion of records from contract document table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0007	Deletion of records from contract document clauses table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0008	Deletion of records from contract goods table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0009	Deletion of records from contract shipment information table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0010	Deletion of records from contract free format text table for BC reference $1 and event “$2” with event sequence number $3 failed.
BC-DE0011	Deletion of records from contract instructions table for BC reference $1 and event “$2” with event sequence number $3 failed.

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Error Code	Message
BCDE0012	Deletion of records from contract discrepancy table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0013	Deletion of records from contract payment exception table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0014	Deletion of records from contract acceptance exception table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0015	Deletion of records from contract reserve exception table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0016	Deletion of records from contract payment fate table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0017	Deletion of records from contract acceptance fate table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0018	Deletion of records from contract accrual details table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0019	Deletion of records from contract status log table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0020	Deletion of records from contract profit calculation table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0021	Deletion of records from contract profit details table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0022	Deletion of records from contract profit master table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0023	Deletion of records from contract changes log table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0024	Deletion of records from contract events advices table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0025	Deletion of records from contract events log table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0026	Deletion of records from contract exceptions table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0027	Deletion of records from contract overrides table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0028	Deletion of records from contract paid details table for BC reference $1 and event “$2” with event sequence number $3 failed.
BCDE0029	Only unauthorized event of contract can be deleted. Cannot delete authorized event “$2” with event sequence number $3 of BC reference $1.

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Error Code	Message
BCDE0030	Deletion of accounting entries for event “$2” with event sequence number “$3” of bills & collection reference $1 failed.
BCDE0031	Deletion of customer settlement data for event “$2” with event sequence number “$3” of bills & collection reference $1 failed.
BCDE0032	Deletion of ICCB sub-system data for event “$2” with event sequence number “$3” of bills & collection reference $1 failed.
BCDE0033	Deletion of tax sub-system data for event “$2” with event sequence number “$3” of bills & collection reference $1 failed.
BCDE0034	Deletion of common contract table record for event “$2” with event sequence number “$3” of bills & collection reference $1 failed.
BCDE0035	Deletion of limits data for event “$2” with event sequence number $3 for bills & collection reference $1 failed.
BCDE0036	Deletion of letters of credit availment event linked to event “$2” with event sequence number “$3” for BC reference $1 failed.
BCDE0038	Deletion of records from MIS table for BC reference $1 And event “$2” with event sequence number $3 failed
BC-DEBUG	1
BC-DEL01	The latest authorized event could not be identified to rollback to.
BC-DEL02	Unauthorized contract can be deleted only by the user who input it.
CA-ECA02	Block Amount greater than Available Balance.
CA-ECA05	Failed in account balance validation for account $1 branch $2.
CA-ECA05	Block amount $1 greater than available balance $2 for the Overdraft Account.
BC-EV0001	Processing of event “book” failed for BC reference $1.
BC-EV0002	Processing of event “INIT” failed for BC reference $1.
BC-EV0003	Processing of event “BDIS” failed for BC reference $1.
BC-EV0004	Processing of event “BADV” failed for BC reference $1.
BC-EV0005	Processing of event “BPUR” failed for BC reference $1.
BC-EV0006	Processing of event “LDIS” failed for BC reference $1.
BC-EV0007	Processing of event “LADV” failed for BC reference $1.
BC-EV0008	Processing of event “LPUR” failed for BC reference $1.
BC-EV0009	Processing of event “LIQD” failed for BC reference $1.
BC-EV0010	Processing of event “AMND” failed for BC reference $1.
BC-EV0011	Processing of event “ACCR” failed for BC reference $1.

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Error Code	Message
BC-EV0012	Processing of event “STCH” failed for BC reference $1.
BC-EV0013	Processing of event “REVR” failed for BC reference $1.
BC-EV0014	Processing of event “ADIS” failed for BC reference $1.
BC-EV0015	Processing of event “PFAT” failed for BC reference $1.
BC-EV0016	Processing of event “AFAT” failed for BC reference $1.
BC-EV0017	Processing of event “REFP” failed for BC reference $1.
BC-EV0018	Processing of event “REFA” failed for BC reference $1.
BC-EV0019	Processing of event “PRNP” failed for BC reference $1.
BC-EV0020	Processing of event “PRNA” failed for BC reference $1.
BC-EV0021	Processing of event “CLOS” failed for BC reference $1.
BC-EV0022	Processing of event “RRES” failed for BC reference $1.
BC-EV0023	Processing of event “BACP” failed for BC reference $1.
BC-EV0030	Accounting services function failed during event $2 with event sequence number $3 for BC reference $1
BC-EV0031	Failed to delete settlement details during event $2 with event sequence number $3 for BC reference $1
BC-EV0032	Failed to delete the contract details during event $2 with event sequence number $3 for BC reference $1
BC-EV0033	Failed to delete tax details during event $2 with event sequence number $3 for BC reference $1
BC-EV0034	Failed to delete the contract during event $2 with event sequence number $3 for BC reference $1
BC-EV0035	Failed to delete limit details during event $2 with event sequence number $3 for BC reference $1
BC-EV0036	Failed to delete LC availment details during event $2 with event sequence number $3 for BC reference $1
BC-EV0050	Critical error occurred during processing of event “$2” for BC reference $1.
BC-EV0051	Update of contract event log for event “$2” failed for BC reference $1.
BC-EV0052	Failed to fetch contract related data for event “$2” of BC reference $1
BC-EV0053	Processing of accounting entries for event “$2” of BC reference $1 failed.
BC-EV0054	Processing of LC availment event failed for bills & collection reference $1 under our LC reference $2.
BC-EV0055	On-line limits monitoring process failed for event “$2” of bills & collection reference $1.

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Error Code	Message
BC-EV0056	Reversal of accounting entries for BC reference $1 failed.
BC-EV0057	Accounting entries definition lookup for event “$2” for BC reference $1 failed.
BC-EV0058	Accounting entries hand off for event “$2” with event sequence number “$3” for bills & collections contract reference $1 failed.
BC-EV0059	Update of contract profit tables (BCTBS_ICCB_Master) for event “$2” with event sequence number $3 of BC reference $1
BC-EVNT1	Current event is: $1. Subsystems and advices will be picked up for the event.
BC-FR001	Are you sure you want to process floating rate profit changes?
BC-FR002	Failed to update process field for floating rate code $1 - currency $2
BC-FR003	Failed to process rate change for bills and collections contract reference number $1- rate code $2 and currency $3
BC-FR004	Failed to process rate change for bills and collections contract reference number $1 and component $2
BC-FR005	Failed to get end of input for current branch
BC-FR006	Failed to get new event sequence number for bills and collections contract reference number $1 while processing floating rate code $2 with currency $3 - effective date $4 and amount $5
BC-FR007	Completed processing floating rate profit changes
BC-FR008	Failed to process floating rate profit changes
BC-FR009	Failed to check if any floating rate changes have to be processed
BC-FR010	Failed to log FRIC event for bills and collections contract reference number $1
BC-FR011	Failed to log the exception into the exception table during FRIC event for bills and collections contract reference number $1
BC-FR012	Failed to get commit frequency for floating rate change process
BC-FR013	Failed to calculate amount due for the bills and collections contract reference number $1
BC-FR014	Failed to log FRIC event for bills and collections contract reference number $1 and rate code $2
BC-FR015	Failed to calculate amount due for the bills and collections contract reference number $1 and component $2
BCHOL001	Holiday check for base date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL002	BC contract base date $1 is a holiday for bill currency $2. OK to proceed?

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Error Code	Message
BCHOL003	Local holiday check for base date has failed. Please check whether local holiday table has been maintained.
BCHOL004	BC contract base date $1 is a local holiday. OK to proceed?
BCHOL005	Holiday check for covering letter date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL006	BC contract covering letter date $1 is a holiday for bill currency $2. OK to proceed?
BCHOL007	Local holiday check for covering letter date has failed. Please check whether local holiday table has been maintained.
BCHOL008	BC contract covering letter date $1 is a local holiday. OK to proceed?
BCHOL009	Holiday check for maturity date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL010	BC contract maturity date $1 is a holiday for bill currency $2. OK to proceed?
BCHOL011	Local holiday check for maturity date has failed. Please check whether local holiday table has been maintained.
BCHOL012	BC contract maturity date $1 is a local holiday. OK to proceed?
BCHOL013	Holiday check for value date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL014	BC contract value date $1 is a holiday for bill currency $2. OK to proceed?
BCHOL015	Local holiday check for value date has failed. Please check whether local holiday table has been maintained.
BCHOL016	BC contract value date $1 is a local holiday. OK to proceed?
BCHOL017	Holiday check for liquidation date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL018	BC contract liquidation date $1 is a holiday for bill currency $2. OK to proceed?
BCHOL019	Local holiday check for liquidation date has failed. Please check whether local holiday table has been maintained.
BCHOL020	BC contract liquidation date $1 is a local holiday. OK to proceed?
BCHOL021	Holiday check for profit computation from date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL022	BC contract profit computation from date $1 is a holiday for bill currency $2. OK to proceed?
BCHOL023	Local holiday check for profit computation from date has failed. Please check whether local holiday table has been maintained.
BCHOL024	BC contract profit computation from date $1 is a local holiday. OK to proceed?

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Error Code	Message
BCHOL025	Holiday check for profit computation to date and bill currency has failed. Please check whether holiday table has been maintained.
BCHOL026	BC contract profit computation to date $1 is a holiday for bill currency $2. OK to proceed?
BCHOL027	Local holiday check for profit computation to date has failed. Please check whether local holiday table has been maintained.
BCHOL028	BC-IC001
BC-IC001	Contract $1 is authorized. Cannot delete any of its details
BC-IC002	ICCB referral failed for bills & collections contract reference number $1 and event sequence number $2
BC-IC003	Tax referral failed for bills & collections contract reference number $1 and event sequence number $2
BC-IC004	Failed to compute tax for bills & collections contract reference number $1 - event “$3” and event sequence number $2
BC-IN0001	Failed to log the status for BC reference $1
BC-INT001	Input to from date (for profit calculation) for BC reference $1 is mandatory.
BC-INT002	For profit components collected in advance, input to “to date” (for profit calculation) of BC reference $1 is mandatory.
BC-INT003	Rate type “$4” of profit component “$3” picked up during event “$2” for bills & contract reference $1 is invalid.
BC-INT004	Profit collection method “$4” of profit component “$3” picked up during event “$2” for bills & collection reference $1 is invalid.
BC-INT005	Compensation field value “$4” of profit component “$3” picked up during event “$2” for bills & collection reference $1 is invalid.
BC-INT006	Rate type “$5” of compensation profit component “$3” picked up during event “$2” for bills & collection reference $1 is invalid.
BC-INT007	Floating profit rate code “$5” should not be linked to fixed/special profit type component “$3” picked up during event “$2” for bills & collection reference $1.
BC-INT008	Floating profit rate component “$3” picked up during event “$2” for bills & collection reference $1 should necessarily be linked to a valid floating profit rate code.
BC-INT009	Input to special profit type component “$3” picked up during event “$2” for bills & collection reference $1 is mandatory. (value cannot be null) BC-INT010 Profit calculation method for profit component “$3” picked up during event “$2” for bills & collection reference $1 has to be actual/actual only.
BC-INT011	Profit calculation from date “$4” should be greater than profit calculation to date “$5” for the profit component “$3” picked up during event “$2” for bills & collection reference $1.

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Error Code	Message
BC-INT012	Profit component “$3” linked to floating profit rate code picked up during event “$2” for bills & collection reference $1 cannot be collected in advance.
BC-INT013	Profit calculation from date and profit calculation to date for special profit component “$3” picked up during event “$2” for bills & collection reference $1 is mandatory.
BC-INT014	Profit calculation from date “$2” cannot be later than today's system date “$3” for BC reference $1.
BC-INT015	Profit calculation from date “$2” has to be earlier than profit calculation to date “$3” for BC reference $1.
BC-INT016	Basis amount category type of profit components picked up during event “$2” with event sequence number “$3” for BC reference $1 is invalid.
BC-INT017	Basis amount category of compensation profit type components picked up during event “$2” (“$3”) for BC contract reference $1 should be “overdue” only.
BC-INT018	Profit calculation method of profit type components picked up during event “$2” (“$3”) for BC contract reference $1 is mandatory.
BC-INT019	Profit rate for a fixed profit component cannot be null
BC-LCIF1	Critical errors in LC interface function. Cannot proceed.
BC-LCIF2	Critical error in getting LC details. Cannot proceed.
BC-LCIN1	Insert into BC tables failed.
BC-LI001	From date required to liquidate bills & collections contract reference number $1
BC-LI002	Liquidation failed for bills & collections contract reference number $1
BC-LI003	Are you sure you want to start auto liquidation?
BC-LI004	Failed to update table for bills & collections contract reference number $1 and event sequence number $2 for the event “$3”
BC-LI005	Failed to do settlement pickup for bills & collections contract reference number $1 - event sequence number $2 - event “$3”
BC-LI006	Failed to create a new version and event sequence number for liquidation event for bills & collections contract reference number $1
BC-LI007	ICCB pickup failed during liquidation for bills & collections contract reference number $1
BC-LI008	Failed to get liquidation event for bills & collections contract reference number $1
BC-LI009	Failed to get arrear type profit components for liquidation for bills & collections contract reference number $1
BC-LI010	Failed to update profit details for bills & collections contract reference number $1 after accounting entries was done

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Error Code	Message
BC-LI011	Failed to log error into exception table for bills & collections contract reference number $1 for event sequence number $2
BC-LI012	Failed to populate advice table for the event “$3” for bills & collections contract reference number $1 and event sequence number $2
BC-LI013	Failed to get end of input for current branch
BC-LI014	Failed to update process field as processed for product $1 during liquidation
BC-LI015	Auto liquidation process completed
BC-LI016	Auto liquidation process failed
BC-LI017	Failed to get commit frequency for liquidation process
BC-LI018	Failed to get events to be processed for the event “$3” for bills & collections contract reference number $1 for the event sequence number $2
BC-LI019	Failed to process “$2” event for bills & collections contract reference number $1 and event sequence number $3 during “$4” event
BC-LI020	Failed to authorize bills & collections contract reference number $1 after processing event “$2”
BC-LI021	To date required to liquidate bills & collections contract reference number $1
BC-LI022	Failed to insert details into BCTB_autoliq_details for bills & collections contract reference number $1 - event $3 - event sequence number $2
BC-LI023	This process can be run only during begin of day or end of day
BC-LI024	First run the predecessor process before running this
BC-LM-00001	The issuer limits details are incomplete. Complete/delete the issuer limits details.
BC-LM-00002	The line code is not a limits template
BC-LM-00003	The line code is not entered
BC-LM-00004	The liability is not entered
BC-LM-00005	The line start date cannot be later than the line expiry date
BC-LM-00006	The last available date cannot be later than the line expiry date
BC-LM-00007	The line currency is not entered
BC-LM-00008	This tenor has been maintained for the limit
BC-LM-00009	The tenor details are incomplete. Complete/delete the tenor details
BC-LM-00010	The products allowed details are incomplete. Complete/delete the products allowed details
BC-LM-00011	The branches allowed details are incomplete. Complete/delete the branches allowed details

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Error Code	Message
BC-LM-00012	The last available date cannot be less than the line start date
BC-LM-00013	The customers allowed details are incomplete. Complete/delete the customers allowed details
BC-LM-00014	The tenor limit amount exceeds the line limit amount
BC-LM-00015	The sub line tenor limit amount cannot be greater than the next higher main line tenor limit amount. $1 - $2
BC-LM-00016	The sub line tenor cannot be greater than maximum main line tenor. $1 days
BC-LM-00017	There are no tenors specified for the main line
BC-LM-00018	The line code is limits template. Details will be copied from template. Continue?
BC-LM-00019	The sub line limit cannot exceed the main line limit. $1-$2
BC-LM-00020	The main line limit cannot be less than any of its sub line limit. $1 -$2
BC-LM-00021	The main line tenor cannot be less than the minimum tenor of any sub lines reporting to it. - $1 days
BC-LM-00022	The main line tenor limit amount cannot be less than the next lower sub line tenor limit amount. $1 - $2
BC-LM-00023	The limits copy could not be completed.
BC-LM-00024	Blank spaces cannot be a part of this field
BC-LM-00025	The line code should have a nine characters
BC-LM-00026	The tenor mnemonic is not entered.
BC-LM-00027	The limit is not entered.
BC-LM-00028	The collateral start date cannot be later than the collateral expiry date
BC-LM-00029	The margin computed is not between 0 and 100.
BC-LM-00030	The collateral currency is not entered.
BC-LM-00031	The collateral type is not entered.
BC-LM-00032	The collateral review date cannot be later than the collateral expiry date
BC-LM-00033	The collateral review date cannot be earlier than collateral start date
BC-LM-00034	The expiry date cannot be earlier than start date.
BC-LM-00035	The security code is not entered.
BC-LM-00036	The security type is not entered.
BC-LM-00037	The currency is not entered.
BC-LM-00038	The market price details are incomplete. Complete / delete the market price details

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Error Code	Message
BC-LM-00039	The line code is not entered.
BC-LM-00040	The computed exposure is not between 1 and 100.
BC-LM-00041	There are active sub lines reporting to this main line. Main line cannot be closed.
BC-LM-00042	The last price change date cannot be greater than branch date.
BC-LM-00043	The security code is not entered for the MVBC.
BC-LM-00044	The price code is not entered for the MVBC.
BC-LM-00045	The number of units is not entered for the MVBC.
BC-LM-00046	The collateral CCY is not entered for the collateral.
BC-LM-00047	Security code has not been entered.
BC-LM-00048	The issuer exposure details are incomplete. Complete / delete the issuer exposure details
BC-LM-00049	The start date cannot be greater than the branch date.
BC-LM-00050	The last price change date cannot be earlier than start date.
BC-LM-00051	The expiry date cannot be earlier than branch date.
BC-LM-00052	The last price change date cannot later than expiry date
BC-LM-00053	The description is not entered
BC-LM-00054	The face value is not entered
BC-LM-00055	The limit contribution cannot be greater than the cap amount.
BC-LM-00056	Report date should be greater than the date today
BC-LM-00057	The total issuer exposure should be greater than 100%.
BC-LM-00058	Collateral exist with the issuer code. Record cannot be closed
BC-LM-00059	Securities exist with the issuer code. Record cannot be closed
BC-LM-00060	There are collaterals linked to this limit. Record cannot be closed
BC-LM-00061	There are collaterals linked to this security. Record cannot be closed
BC-LM-00062	There are collaterals linked to this price code. Record cannot be closed
BC-LM-00062	There are collaterals linked to this collateral type. Record cannot be deleted
BC-LM-00063	There are collaterals linked to this collateral type. Record cannot be deleted
BC-LM-00064	This facility is not available at this branch
BC-LM-00065	No details exist for the reference number
BC-LM-00066	Customer clean risk limit cannot be greater than liability clean risk limit
BC-LM-00067	Customer clean risk limit cannot be greater than overall limit.

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Error Code	Message
BC-LM-00068	Liability clean risk limit cannot be greater than overall limit.
BC-LM-00069	Limit currency is not entered
BC-LM-00070	Overall limit is not entered
BC-LM-00071	Liability clean risk limit is not entered
BC-LM-00100	Line not authorized
BC-LM-00101	Line closed
BC-LM-00102	Line not found
BC-LM-00103	Invalid customer id
BC-LM-00104	Liability id. Not specified
BC-LM-00105	Account id. Not specified
BC-LM-00106	Reference id not specified
BC-LM-00107	Amount tag not specified
BC-LM-00108	Amount not specified
BC-LM-00109	Currency not specified
BC-LM-00110	Branch not specified
BC-LM-00111	Line $1 - amount exceeds limit for specified tenor by $2
BC-LM-00112	Line $1 - amount exceeds all available tenor limits by $2
BC-LM-00113	Line $1 - amount exceeds line limit. Limit = $3 $2. Utilization = $4 $2. Overdraft = $5 $2
BC-LM-00114	Main line $1 - amount exceeds main line limit amount. Limit = $3 $2. Utilization = $4 $2. Overdraft = $5 $2
BC-LM-00115	Line has matured
BC-LM-00116	Line not available
BC-LM-00117	Amount exceeds limit for liability $1. Limit = $3 $2 utilization = $4 $2 overdraft = $5 $2
BC-LM-00200	Clean risk limit exceeded for customer $1 on $2. Limit = $4 $3, utilization = $5 $3, excess = $6 $3
BC-LM-00201	Clean risk limit exceeded for liability $1 on $2. Limit = $4 $3, utilization = $5 $3, excess = $6 $3
BC-LM-00202	Date input is a holiday, do you want to continue?
BC-LM-99998	Limits: node $1 unavailable. Utilizations will be updated later.
BC-LM-99999	Limits service - unexpected error - $1
BC-MA001	Record successfully deleted
BCMA0010	No detail records to view

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Error Code	Message
BC-MA002	Record successfully closed
BC-MA003	Record successfully reopened
BC-MA004	Record successfully saved
BC-MA005	Document code does not match with language code
BC-MA006	Discrepancy code does not match with language code
BC-MA007	Goods code does not match with language code
BC-MA008	Instructions code does not match with language code
BC-MA009	Language code does not match with the free format text code
BC-MA010	Exchange rate stop limit has to be greater than exchange rate override limit.
BC-MA011	Details for this branch have already been maintained.
BC-MA012	This branch code does not exist.
BC-MA020	Branch parameters can be maintained only for the current branch
BC-MA050	All changes made in the editor will not be incorporated.
BC-MA250	Documents cannot be maintained for a clean bill
BC-MA251	The operation selected is not available for the given combination of product preferences.
BC-MAT01	Product code field cannot be null
BC-PEN01	Customer id field cannot be null
BC-PEN02	Cover date cannot be null
BC-REG01	Base date $1 is a holiday
BC-REG02	Maturity date $1 is a holiday
BCREG020	Counterparty field cannot be null
BCREG021	Customer party type cannot be null
BCREG022	Closure not allowed
BCREG023	Amendment not allowed
BCREG025	Bill currency cannot be null
BCREG026	Bill amount cannot be null
BCREG027	Both document original RECV field & document duplicate RECV field cannot be null
BCREG028	Covering letter date cannot be null
BCREG029	Could not get bill amount LCY
BC-REG03	Value date $1 is a holiday

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Error Code	Message
BCREG030	Collection reference cannot be null
BCREG031	Drawee details have to be input
BCREG032	Drawer details have to be input
BCREG033	Value date cannot be null
BC-REG20	Counterparty field cannot be null
BC-REG21	Customer party type cannot be null
BC-REG22	Closure not allowed
BC-REG23	Amendment not allowed
BC-REP01	Report date cannot be greater than today's date
BC-REP02	Report date cannot be null
BC-REP03	Overdue days field(s) cannot be null
BC-RVR01	Do you want to reverse this contract?
BC-SAVED	Contract $1.
BC-SCR01	Parties screen not visited.
BC-SCR02	Documents screen not visited.
BC-SCR03	Tracers screen not visited.
BC-SCR04	Advices screen not visited.
BC-SCR05	Discrepancies screen not visited.
BC-ST001	Could not get commit frequency
BC-ST0010	Status change failed
BC-ST002	BOD status change processing failed
BC-ST003	EOD status change processing failed
BC-ST004	Unable to update the contract
BC-ST005	Unable to populate exception table
BC-ST006	Unable to update ICCB master table
BC-ST007	Could not determine the final status to which the contract has to be moved
BC-ST008	Could not get ESN
BC-ST009	Unable to update accruals field
BC-ST011	Stop accruals failed
BC-ST012	Reverse accruals failed
BC-ST014	Critical error occurred during BC status change processing

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Error Code	Message
BC-ST100	End of input not marked for the branch
BC-ST101	This process can be run only as a part of beginning of day(BOD) or end of day(EOD) process
BC-ST102	Are you sure you want to start automatic status change processing?
BC-ST103	Failed in automatic status change processing!!!
BC-ST104	Status change processing completed successfully
BC-ST105	Failed to get end of input status for the current branch
BC-ST106	Some products are not yet processed. Cannot update status as completed in pending programs
BC-SW001	There are some characters that cannot be sent through swift. Do you want to proceed?
BC-SW002	“/” Is not allowed in this field as it can be present in a swift message.
BC-SW003	Maximum number of lines allowed is only $1. Will be truncated in swift. Proceed?
BC-SW004	Address format not valid for the media specified
BC-TR001	Are you sure you want to start tracer generation process?
BC-TR002	Failed to get payment fate details for bills & collections contract reference number $1
BC-TR003	Failed to get new event sequence number for event '$2” for bills & collections contract reference number $1
BC-TR004	Failed to update number of payment tracers sent for bills & collections contract reference number $1
BC-TR005	Failed to get end of input for the current branch
BC-TR006	This is an end of day process. Cannot process now
BC-TR007	Failed to update number of payment advices sent for bills & collections contract reference number $1
BC-TR008	Tracers generation process completed
BC-TR009	Failed to get acceptance fate details for bills & collections contract reference number $1
BC-TR010	Failed to update number of release of reserve tracers sent for bills & collections contract reference number $1
BC-TR011	Failed to insert the error code into exception table for the event '$2” and bills & collections contract reference number $1
BC-TR012	Failed to log event '$1' for bills & collections contract reference number $2
BC-TR013	Failed to populate the handoff table for message type “$2” for bills & collections contract reference number $1

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Error Code	Message
BC-TR014	Failed to populate the advice table for message type “$2” for bills & collections contract reference number $1
BC-TR015	Failed to get address details for bills & collections contract reference number $1 - party type $2
BC-TR016	Failed to update number of acceptance tracers sent for bills & collections contract reference number $1
BC-TR017	Failed to update number of acceptance advices sent for bills & collections contract reference number $1
BC-TR018	$1 tracer generation process failed
BC-TR019	Failed to generate acceptance tracer for bills & collections contract reference number $1
BC-TR020	Failed to generate payment tracer for bills & collections contract reference number $1
BC-TR021	Failed to generate discrepancy tracer for bills & collections contract reference number $1
BC-TR022	Failed to get commit frequency for tracer generation process
BC-TR023	First run the predecessor process before running this
BC-UDS01	Product code field cannot be null
BC-UDS02	Status code field cannot be null
BC-UDS03	Currency code field cannot be null
BC-UN001	Unauthorized contract can be amended only by the user who input or amended it.
BC-UN003	This version of the contract is unauthorized. Cannot amend.
BCUP0001	Failed to get commit frequency for the BC upload function
BCUP0002	Failed to generate the process id for the current upload process
BCUP0003	Failed to lock contract for BC upload reference $1
BCUP0004	For a documentary bill, documentary details are mandatory. The same is not true for BC upload reference $1
BCUP0005	For a clean bill, document details cannot exist. The same is not true for BC upload reference $1
BCUP0006	For a clean bill, document clause details cannot exist. The same is not true for BC upload reference $1
BCUP0007	Contract amount is null or zero for BC upload reference $1
BCUP0008	For a bill under LC, LC issue date is mandatory. The same is not true for BC upload reference $1

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Error Code	Message
BCUP0009	For a bill under LC, their LC reference or our LC reference is mandatory. The same is not true for BC upload reference $1
BCUP0010	Maturity date cannot be null for an acceptance, discounted or advanced bill
BC-UP0011	Drawer and drawee party details not existing for the contract
BCUP0012	Party details not existing for bills party type $1
BCUP0013	Party id is not same as the customer id
BCUP0014	Party address is mandatory
BCUP0015	Country code $1 is not valid
BCUP0016	Language code $1 is not valid
BCUP0017	Goods code is mandatory
BCUP0018	Swift validation failed for bills upload reference
BCUP0019	Bills upload reference contains invalid characters
BCUP0020	Swift validation failed for bills collection reference
BCUP0021	Bills collection reference contains invalid characters
BCUP0022	Swift validation failed for their LC reference
BCUP0023	Their LC reference contains invalid characters
BCUP0024	Only a bill for collection can be in registration stage
BCUP0025	Bills for collection cannot be in initial stage
BCUP0026	Collection reference is mandatory if operation is collection
BCUP0027	From date for profit calculation is mandatory for a bill in final stage
BCUP0028	LC issue date cannot be greater than today
BCUP0029	For a incoming bill, documents should have been received and covering letter date is mandatory
BCUP0030	For a outgoing bill under LC, covering letter date is mandatory
BCUP0031	Bill liquidated amount cannot be greater than bill due amount
BCUP0032	Tenor cannot be zero for a usance bill
BCUP0033	Sight bill cannot have a tenor greater than zero days
BCUP0034	Tenor cannot be greater than the maximum tenor for the product
BCUP0035	Tenor cannot be lesser than the minimum tenor for the product
BCUP0036	Maturity date cannot be lesser than base date
BCUP0037	From and to profit calculation dates are mandatory for a bill whose profit collection in advance

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Error Code	Message
BCUP0038	For a bill in final stage from profit calculation date is mandatory
BCUP0039	To profit calculation date cannot be lesser than from profit calculation date
BCUP0040	Covering letter date cannot be greater than today
BCUP0041	From profit calculation date cannot be greater than today
BCUP0042	Liquidation date cannot be null if automatic liquidation field is set
BCUP0043	Maturity date cannot be null if automatic liquidation field is set
BCUP0044	Latest shipment date cannot be lesser than shipment date.
BCUP0045	Swift validation failed for document reference $1
BCUP0046	Document reference $1 contains invalid characters
BCUP0047	Swift validation failed for party reference $1
BCUP0048	Party reference $1 contains invalid characters
BCUP0049	Swift validation failed for media $1 and address $2
BCUP0050	Base date $1 is a holiday for currency $2. OK to proceed?
BCUP0051	Base date $1 is a local holiday for current branch. OK to proceed?
BCUP0052	Value date $1 is a holiday for currency $2. OK to proceed?
BCUP0053	Value date $1 is a local holiday for current branch. OK to proceed?
BCUP0054	Covering letter date $1 is a holiday for currency $2. OK to proceed?
BCUP0055	Covering letter date $1 is a local holiday for current branch. OK to proceed?
BCUP0056	Maturity date $1 is a holiday for currency $2. OK to proceed?
BCUP0057	Maturity date $1 is a local holiday for current branch. OK to proceed?
BCUP0058	Liquidation date $1 is a holiday for currency $2. OK to proceed?
BCUP0059	Liquidation date $1 is a local holiday for current branch. OK to proceed?
BCUP0060	From date for profit calculation $1 is a holiday for currency $2. OK to proceed?
BCUP0061	From date for profit calculation $1 is a local holiday for current branch. OK to proceed?
BCUP0062	To date for profit calculation $1 is a holiday for currency $2. OK to proceed?
BCUP0063	To date for profit calculation $1 is a local holiday for current branch. OK to proceed?
BCUP0066	Discrepancy resolved date cannot be greater than today
BCUP0067	Unresolved discrepancies cannot exist for a bill in final stage
BCUP0068	Discrepancies cannot exist for a clean bill not under LC
BCUP0069	Payment tracer - tracer frequency cannot exist if tracer required is no
BCUP0070	Payment tracer - tracer receiver party type cannot exist if tracer required is no

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Error Code	Message
BCUP0071	Payment tracer - tracer medium cannot exist if tracer required is no
BCUP0072	Payment tracer - tracer frequency is mandatory if tracer required is yes
BCUP0073	Payment tracer - tracer receiver party type is mandatory if tracer required is yes
BCUP0074	Payment tracer - tracer medium is mandatory if tracer required is yes
BCUP0075	Payment tracer - party details not existing for tracer receiver party type $1
BCUP0076	Payment tracer - tracer medium is mandatory for tracer receiver party $1 who is a walk-in customer
BCUP0077	Payment tracer - address details not existing for tracer medium $1 and receiver party type $2
BCUP0078	Payment tracer - tracer medium should be null for a non walk-in customer receiver type
BCUP0079	Payment tracer - previous tracer date or tracer start date cannot be null if at least one tracer has been sent
BCUP0080	Payment tracer - tracer start date cannot be null
BCUP0083	Payment tracer - payment message date cannot be greater than today
BCUP0084	Payment tracer - non payment message date cannot be greater than today
BCUP0085	Payment advice - advice receiver party type cannot exist if advice is not required
BCUP0086	Payment advice - advice medium cannot exist if advice is not required
BCUP0087	Payment advice - manually generate field cannot exist if advice is not required
BCUP0088	Payment advice - receiver party type is mandatory if advice required is yes
BCUP0089	Payment advice - party details not existing for receiver party type $1
BCUP0090	Payment advice - advice medium is mandatory for receiver party $1 who is a walk-in customer
BCUP0091	Payment advice - address details not existing for advice medium $1 and receiver party type $2
BCUP0092	Payment advice - advice medium should be null for a non walk-in customer receiver type
BCUP0094	Acceptance tracer - tracer frequency cannot exist if tracer required is no
BCUP0095	Acceptance tracer - tracer receiver party type cannot exist if tracer required is no
BCUP0096	Acceptance tracer - tracer medium cannot exist if tracer required is no
BCUP0097	Acceptance tracer - tracer frequency is mandatory if tracer required is yes
BCUP0098	Acceptance tracer - tracer receiver party type is mandatory if tracer required is yes
BCUP0099	Acceptance tracer - tracer medium is mandatory if tracer required is yes
BCUP0100	Acceptance tracer - party details not existing for tracer receiver party type $1

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Error Code	Message
BCUP0101	Acceptance tracer - tracer medium is mandatory for tracer receiver party $1 who is a walk-in customer
BCUP0102	Acceptance tracer - address details not existing for tracer medium $1 and receiver party type $2
BCUP0103	Acceptance tracer - tracer medium should be null for a non walk-in customer receiver type
BCUP0104	Acceptance tracer - previous tracer date or tracer start date cannot be null if at least one tracer has been sent
BCUP0105	Acceptance tracer - tracer start date cannot be null
BCUP0108	Acceptance tracer - acceptance message date cannot be greater than today
BCUP0109	Acceptance tracer - non acceptance message date cannot be greater than today
BC-UP0110	Acceptance advice - advice receiver party type cannot exist if advice is not required
BC-UP0111	Acceptance advice - advice medium cannot exist if advice is not required
BC-UP0112	Acceptance advice - manually generate field cannot exist if advice is not required
BC-UP0113	Acceptance advice - receiver party type is mandatory if advice required is yes
BC-UP0114	Acceptance advice - party details not existing for receiver party type $1
BC-UP0115	Acceptance advice - advice medium is mandatory for receiver party $1 who is a walk-in customer
BC-UP0116	Acceptance advice - address details not existing for advice medium $1 and receiver party type $2
BC-UP0117	Acceptance advice - advice medium should be null for a non walk-in customer receiver type
BC-UP0119	Release of reserve tracer - tracer frequency cannot exist if tracer required is no
BCUP0120	Release of reserve tracer - tracer receiver party type cannot exist if tracer required is no
BCUP0121	Release of reserve tracer - tracer medium cannot exist if tracer required is no
BCUP0122	Release of reserve tracer - tracer frequency is mandatory if tracer required is yes
BCUP0123	Release of reserve tracer - tracer receiver party type is mandatory if tracer required is yes
BCUP0124	Release of reserve tracer - tracer medium is mandatory if tracer required is yes
BCUP0125	Release of reserve tracer - party details not existing for tracer receiver party type $1
BCUP0126	Release of reserve tracer - tracer medium is mandatory for tracer receiver party $1 who is a walk-in customer
BCUP0127	Release of reserve tracer - address details not existing for tracer medium $1 and receiver party type $2

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Error Code	Message
BCUP0128	Release of reserve tracer - tracer medium should be null for a non walk-in customer receiver type
BCUP0129	Release of reserve tracer - previous tracer date or tracer start date cannot be null if at least one tracer has been sent
BCUP0130	Release of reserve tracer - tracer start date cannot be null
BCUP0133	Release of reserve tracer - discrepancy approved date cannot be greater than today
BCUP1001	Unhandled exception during upload
BCUP1002	Unhandled exception during upload
BCUP1003	Unhandled exception during upload
BCUP1004	Unhandled exception during upload
BCUP1005	Unhandled exception during upload
BCUP1006	Unhandled exception during upload
BCUP1007	Unhandled exception during upload
BCUP1008	Unhandled exception during upload
BCUP1009	Unhandled exception during upload
BCUP1010	Unhandled exception during upload
BC-UP1011	Unhandled exception during upload
BCUP1012	Unhandled exception during upload
BCUP1013	Unhandled exception during upload
BCUP1014	Unhandled exception during upload
BCUP1015	Unhandled exception during upload
BCUP1016	Unhandled exception during upload
BCUP1017	Unhandled exception during upload
BCUP1018	Unhandled exception during upload
BCUP1019	Unhandled exception during upload
BCUP1020	Unhandled exception during upload
BCUP1021	Unhandled exception during upload
BCUP1022	Unhandled exception during upload
BC-UT001	Failed to get process_till_NWD_field from BCTM_branch_parameters
BC-UT002	Failed to get period_end_date from STTM_period_codes
BC-VAL01	Contract cannot be saved in final stage if there are unresolved discrepancies. Either resolve the discrepancies or change the stage to initial.

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Error Code	Message
BC-VAL02	For an incoming documentary bill, documents (original or duplicate) should have been received and covering letter date is mandatory.
BC-VAL03	$1 and $2 cannot have the same party id.
BC-VAL04	Covering letter date is mandatory.
BC-XV001	Profit calculation to date should be greater than from date
BC-XV002	Tenor must be greater than 0 for usance bills.
BC-XV003	Value date should be <= application date.
BC-XV004	This customer already exists as a different party type.
BC-XV005	If tracer is required, then frequency, receiver and start date are mandatory
BC-XV006	If tracer is required, then number of tracers is mandatory
BC-XV007	If advice of fate is required, then receiver is mandatory.
BC-XV008	Drawer and drawee are mandatory
BC-XV009	$1 is linked to more than one party type.
BC-XV010	Limits cannot be tracked for more than one walk-in customer
BC-XV011	All subsystems (ICCB, tax and settlements) will be re-picked up.
BC-XV012	Maturity date should be >= base date
BC-XV013	Profit calculation from date is mandatory
BC-XV014	Profit calculation from date and to date is mandatory.
BC-XV015	Party details not complete
BC-XV016	Clean bills cannot be put in initial stage.
BC-XV017	Bills cannot be registered through this function.
BC-XV018	Document letter date cannot be greater than today.
BC-XV019	Resolution date is mandatory for resolved discrepancies.
BC-XV020	Resolution date cannot be greater than today.
BC-XV021	Profit calculation from date cannot be greater than today.
BC-XV022	Line details not complete.
BC-XV023	If tracer is required and receiver is not a CIF, then medium is mandatory.
BC-XV024	If advice of fate is required and receiver is not a CIF, then medium is mandatory.
BC-XV025	There are addresses maintained for this party. Delete them before deleting the party.
BC-XV026	There are clauses attached to this document code. Delete them before deleting this document code.

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Error Code	Message
BC-XV027	Document details not applicable for clean bills.
BC-XV028	Acceptance message date cannot be greater than today.
BC-XV029	Non-acceptance message date cannot be greater than today.
BC-XV030	Payment message date cannot be greater than today.
BC-XV031	Non-payment message date cannot be greater than today.
BC-XV032	Reserve release date cannot be greater than today.
BC-XV033	Discrepancy details not applicable for clean bills.
BC-XV034	Line for a party type cannot be null.
BC-XV035	LC issue date is mandatory.
BC-XV036	LC issue date cannot be greater than today.
BC-XV037	Profit calculation to date is mandatory.
BC-XV038	Value date cannot be lesser than profit calculation to date.
BC-XV039	Shipment date cannot be greater than arrival date.
BC-XV040	Liquidation amount cannot be greater than bill due amount.
BC-XV041	Liquidation amount is mandatory.
BC-XV042	Collection bills cannot be put in initial stage.
BC-XV043	Document details not complete.
BC-XV044	Clause details not complete.
BC-XV045	Goods details not complete.
BC-XV046	FFT details not complete.
BC-XV047	Instruction details not complete.
BC-XV048	Product is not allowed.
BC-XV049	Currency is not allowed for this product.
BC-XV050	Customer is not allowed for this product.
BC-XV051	Product is not allowed in this branch.
BC-XV052	Discrepancy details not complete.
BC-XV053	No valid lines available.
BC-XV054	Party address details not complete.
BC-XV055	A clean LC is being availed against a documentary bill. OK to proceed?
BC-XV059	Input to party type is mandatory. (cannot be null)
BC-XV060	Input to party id is mandatory. (cannot be null)

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Error Code	Message
BC-XV061	Input to party name is mandatory. (cannot be null)
BC-XV062	Input to party country code is mandatory. (cannot be null)
BC-XV063	Input to party language is mandatory. (cannot be null)
BC-XV064	Input to party reference is mandatory. (cannot be null)
BC-XV065	Input to party address is mandatory. (cannot be null)
BC-XV066	Input to collection reference field is mandatory. (cannot be null)
BC-XV067	For bills under LC, input to their LC reference/our LC reference is mandatory. (cannot be null)
BC-XV068	For bills under LC, input to LC issue date is mandatory. (cannot be null)
BC-XV069	Input to bill currency is mandatory. (cannot be null)
BC-XV070	Input to bill amount is mandatory. (cannot be null)
BC-XV071	Input to our customer id is mandatory. (cannot be null)
BC-XV072	Input to out customer party type is mandatory. (cannot be null)
BC-XV073	Either original documents/duplicate documents of the bill should have been received.
BC-XV074	Input to covering letter date is mandatory. (cannot be null)
BC-XV075	Input to base date is mandatory. (cannot be null)
BC-XV076	For a usance bill, the tenor should be greater than 0 days.
BC-XV077	For a sight bill, the tenor should always be 0 days.
BC-XV078	Input to value date is mandatory. (cannot be null)
BC-XV079	Input to liquidation date is mandatory. (cannot be null)
BC-XV080	Input to user defined status is mandatory. (cannot be null)
BC-XV081	Input to status as on date is mandatory. (cannot be null)
BC-XV082	Party type $1 has not been defined in the parties screen.
BC-XV083	Credit limits tracking has already been defined for some parties.
BC-XV084	Cannot delete party address record, as advices to party address already exist.
BC-XV085	Cannot delete party address record as party address is set to receive all payment tracers.
BC-XV086	Cannot delete party address record as party address is set to receive all advices of payment fate
BC-XV087	Cannot delete party address record as party address is set to receive all acceptance tracers

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Error Code	Message
BC-XV088	Cannot delete party address record as party address is set to receive all advices of acceptance fate
BC-XV089	Cannot delete party address record as party address is set to receive all discrepancy approval/release of reserve tracers
BC-XV090	Cannot delete party record, as advice records to party already exist
BC-XV091	Cannot delete party record, as party is receiver of payment tracers
BC-XV092	Cannot delete party record as party is receiver of advices of payment fate
BC-XV093	Cannot delete party record as party is receiver of acceptance tracers
BC-XV094	Cannot delete party record as party is receiver of advices of acceptance fate.
BC-XV095	Cannot delete party record as party is receiver of discrepancy approval/ release of reserve tracers.
BC-XV096	Cannot delete party record as address records for party exist
BC-XV097	Cannot delete party record as credit limits tracking record for party exist
BC-XV098	If payment exception tracer is not required then tracer frequency should be “0”.
BC-XV099	Payment exception tracer required field has an invalid value (should be not required/required/till resolved only).
BC-XV100	If payment exception tracer is not required then tracer receiver should be not input (should be null).
BC-XV101	If payment exception tracer is not required then tracer medium should be not input (should be null).
BC-XV102	If payment exception tracers are required, then tracer frequency is mandatory (should be input and should not be null).
BC-XV103	If payment exception tracers are required, then tracer receiver party type is mandatory (should be input and should not be null).
BC-XV104	Payment exception tracer receiver party type has not been input in the parties screen.
BC-XV105	Payment exception receiver party type is a walk-in customer. Tracer medium is mandatory (should be input).
BC-XV106	Payment exception receiver party type is not a walk-in customer. Tracer medium should not be input.
BC-XV107	Input to payment exception tracer start date is mandatory.
BC-XV108	Number of payment exception tracers to be sent should be “0” (should not be input).
BC-XV109	Date of protest for non-payment should not be input if bill is not under protest.
BC-XV110	Payment tracer receiver party's media address has not been input in the parties screen.

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Error Code	Message
BC-XV111	Acceptance exception tracer required field has an invalid value (should be not required/required/till resolved only).
BC-XV112	If acceptance exception tracer is not required then tracer frequency should be “0”.
BC-XV113	If acceptance exception tracer is not required then tracer receiver should be not input (should be null).
BC-XV114	If acceptance exception tracer is not required then tracer medium should be not input (should be null).
BC-XV115	If acceptance exception tracers are required, then tracer frequency is mandatory (should be input and should not be null).
BC-XV116	If acceptance exception tracers are required, then tracer receiver party type is mandatory (should be input and should not be null).
BC-XV117	Acceptance exception tracer receiver party type has not been input in the parties screen.
BC-XV118	Acceptance exception receiver party type is a walk-in customer. Tracer medium is mandatory (should be input).
BC-XV119	Acceptance tracer receiver party's media address has not been input in the parties screen.
BC-XV120	Acceptance exception receiver party type is not a walk-in customer. Tracer medium should not be input.
BC-XV121	Input to acceptance exception tracer start date is mandatory.
BC-XV122	Number of acceptance exception tracers to be sent should be “0” (should not be input).
BC-XV123	Date of protest for non-acceptance should not be input if bill is not under protest.
BC-XV124	Payment advice of fate required field has an invalid value (should be required/not required/till resolved only).
BC-XV125	Payment advice of fate receiver field should not be input if payment advice of fate is not required.
BC-XV126	Payment advice of fate medium field should not be input if payment advice of fate is not required.
BC-XV127	Advice of payment fate cannot be generated if advice of payment fate required field has a value of not required.
BC-XV128	Input to advice of payment fate receiver party type field is mandatory.
BC-XV129	Advice of payment fate receiver party type has not been input in the parties screen.
BC-XV130	Advice of payment fate receiver party type is a walk-in customer. Input to advice of payment fate medium is mandatory.
BC-XV131	Advice of payment fate receiver party address has not been input in parties screen.

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Error Code	Message
BC-XV132	Advice of payment fate receiver party type is not a walk-in customer. Advice of payment fate medium should not be input.
BC-XV133	Advice of payment fate cannot be generated if advice of payment fate is specified as not required.
BC-XV134	Acceptance advice of fate required field has an invalid value (should be required/not required/till resolved only).
BC-XV135	Acceptance advice of fate receiver field should not be input if acceptance advice of fate is not required.
BC-XV136	Acceptance advice of fate medium field should not be input if acceptance advice of fate is not required.
BC-XV137	Advice of acceptance fate cannot be generated if advice of acceptance fate required field has a value of not required.
BC-XV138	Input to advice of acceptance fate receiver party type field is mandatory.
BC-XV139	Advice of acceptance fate receiver party has not been input in the parties screen.
BC-XV140	Advice of acceptance fate receiver party type is a walk-in customer. Input to advice of acceptance fate medium is mandatory.
BC-XV141	Advice of acceptance fate receiver party address has not been input in parties screen.
BC-XV142	Advice of acceptance fate receiver party type is not a walk-in customer. Advice of acceptance fate medium should not be input.
BC-XV143	Advice of acceptance fate cannot be generated if advice of acceptance fate is specified as not required.
BC-XV144	Discrepancy/reserve exception tracer required field has an invalid value (should be not required/required/till resolved only).
BC-XV145	If discrepancy/reserve exception tracer is not required then tracer frequency should be “0”.
BC-XV146	If discrepancy/reserve tracer is not required then tracer receiver should be not input (should be null).
BC-XV147	If discrepancy/reserve exception tracer is not required then tracer medium should be not input (should be null).
BC-XV148	If discrepancy/reserve exception tracers are required, then tracer frequency is mandatory (should be input and should not be null).
BC-XV149	If discrepancy/reserve exception tracers are required, then tracer receiver party type is mandatory (should be input and should not be null).
BC-XV150	Discrepancy/reserve exception tracer receiver party type has not been input in the parties screen.

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Error Code	Message
BC-XV152	Discrepancy/reserve tracer receiver party's media address has not been input in the parties screen.
BC-XV153	Discrepancy/reserve exception receiver party type is not a walk-in customer. Tracer medium should not be input.
BC-XV154	Input to discrepancy/reserve exception tracer start date is mandatory.
BC-XV155	Number of discrepancy/reserve exception tracers to be sent should be “0” (should not be input).
BC-XV156	Reserve release date should not be input if under reserve field is no.
BC-XV157	Reserve release date cannot be later than today's system date.
BC-XV158	Discrepancy approval date cannot be later than today's system date.
BC-XV159	Discrepancy approval date can be entered only after all the outstanding discrepancies have been approved.
BC-XV160	Discrepancy approval fields should be yes if BC contract stage is final.
BC-XV161	If BC contract is in final stage, then no unresolved discrepancies should be present.
BC-XV162	Unresolved discrepancies cannot have resolved dates
BC-XV163	All resolved discrepancies should have resolved dates.
BC-XV164	Clean bills not under LC cannot have any discrepancies.
BC-XV165	Failed to populate advices for the event $1.
BC-XV166	Bill currency, bill amount and our customer id should be input.
BC-XV167	BC product is unauthorized/closed. BC contract cannot be saved.
BC-XV168	BC product is not allowed for the branch.
BC-XV169	BC product is not available as of contract value date.
BC-XV170	Input to maturity date is mandatory.
BC-XV171	Documents/clauses codes should not be input for a clean bill.
BC-XV172	BC contract customer party details (name/address etc.) Has not been input.
BC-XV173	Input to BC contract maturity date is mandatory.
BC-XV174	Party details have not been input properly.
BCREAS-01	New user and current user must be different
BCREAS-02	Contract $1 has been reassigned from user “$2” to user “$3” by user “$4”
BCREAS-03	New user id cannot be null
BCREAS-04	Product code cannot be null
BCREAS-05	Contract reference number cannot be null

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Error Code	Message
BCREAS-06	No unauthorized contracts exist for reassignment for product “$1”
BCREAS-07	The BC contract reference number is not valid for the product code selected
BC-LD001	Tenor/Tenor Units/Exchange Rate is not maintained
BC-LD002	Value cannot be less than 0
BC-LD003	Customer ID/Bill Currency is not entered
BC-LD004	Suspense Gl/ Finance Product cannot be null when advance by finance is checked
BC-LD005	Cannot delete a Finance created from a Bill
BC-LD006	Cannot authorize a Finance created from a Bill until the bill is authorized
BC-LD008	The finance is linked to a bill with reference no $1
BC-LD010	Finance creation is allowed only when operation is Acceptance and product type is Import
BC-AC034	Acceptance Commission acp_from_date is not available for Bills and Collections Contract Reference Number $1 and Event Sequence Number $2
BC-AC035	Acceptance Commission acp_to_date is not available for Advance collection type for Bills & Collections Contract Reference Number $1 and Event Sequence Number $2
BC-AC036	Acceptance Commission acp_from_date cannot be GREATER than Today for Bills & Collections Contract Reference Number $1 and Event Sequence Number $2
BC-AC037	Acceptance Commission From and To Dates are mandatory for a Bill whose Profit Collection in Advance
BC-AC038	For a Bill in Final stage Acceptance From Date is Mandatory
BC-AC039	Acceptance To Date cannot be lesser than Acceptance From Date
BC-AC040	Acceptance From Date cannot be greater than Today
BC-AC060	Acceptance Commission From Date for Profit Calculation $1 is a holiday for Currency $2. OK to Proceed?
BC-AC061	Acceptance Commission From date for Profit Calculation $1 is a Local holiday for Current branch. OK to Proceed?
BC-AC062	Acceptance Commission To date for Profit Calculation $1 is a holiday for Currency $2. OK to Proceed?
BC-AC063	Acceptance Commission To date for Profit Calculation $1 is a Local holiday for Current branch. OK to Proceed?
BC-AC064	Profit From Date cannot be null when To Date is present
BC-AC065	Acceptance Commission component in the preferences cannot be the main component or overdue component
BC-XV181	Profit Liquidation Mode Cannot Be Null During Full Liquidation of Bill Amount

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Error Code	Message
BC-XV182	Profit Components Will Not Be Liquidated For Deferred Type Of Profit Liquidation Mode. Proceed?
BC-PMT01	Amount Paid Cannot Be Greater Than Amount Due For Overdue Components
BCROLL100	Rollover Allowed only for Import Advance Bill type
BCROLL101	Rollover cannot be done before Maturity
BCROLL102	Rollover not allowed for zero due bill amount
BCROLL103	Contract status is not Active
BCROLL104	Contract is unauthorized
BCROLL105	ROLL event not maintained at product
BCROLL106	Rollover not allowed for this product
BCROLL110	Maturity Date cannot be null
BCROLL111	From Date cannot be null
BCROLL112	Profit Liquidation Mode cannot be null
BCROLL114	Tenor cannot be zero
BCROLL115	Maturity Date cannot earlier than base date
BCROLL116	From Date cannot be in Future
BCROLL117	To date cannot be earlier than From date
BCROLL118	Rollover details not present for the contract
BCROLL119	Details allowed only during Rollover event
BCROLL120	Cannot delete the Child Contract
BCROLL121	From date in the preferences is earlier than from date of the contract
BCROLL122	Rollover Tab not visited
BCROLL123	Rollover not allowed for Bills under Initial Stage
BCROLL124	Cannot authorize child contract
BCROLL130	Rollover is set for Auto liquidation
BC-XV183	Acceptance Commission FROM DATE Should Be Less Than TO DATE
BC-XV184	Acceptance Commission From Date Cannot Be Null
BC-XV185	Acceptance Commission TO DATE Cannot Be Null
BC-DA001	BC - Discount Accrual Backup failed
BC-LD110	The Bill Is Linked To A Finance With Reference no $1

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Error Code	Message
BC-AC068	Acceptance Commission Preferences - Profit Component in the preferences screen will be reset
BCUP1023	Allow Rollover Is Not Maintained For The Product $1
BCUP1024	Advance By Finance Is Not Maintained For The Product $1
BC-AC066	Both Acceptance to Advance field (at product level) and Advance by finance field are checked. Acceptance to Advance will take precedence over Advance by Finance.
BC-AC067	Both Auto Liquidation field and Advance by finance field are checked. Auto Liquidation will take precedence over Advance by Finance.
BC-30080	Accrual required and Consider as discount are mutually exclusive
BC-BYCR-01	Buyers Credit will be Re Defaulted
BC-BYCR-02	Both customer and exporter cannot be same to Buyers Credit bill
BC-BYCR-03	Quote Reference Number cannot be blank
BC-BYCR-04	Quote Date is greater than the Value Date for Disbursal
BC-BYCR-05	Buyers Credit Due Date cannot be less than the Value Date for Disbursal
BC-BYCR-06	Failed in Buyers credit processing
BC-BYCR-07	Import Bill is not associated in Linkages Details
BC-BYCR-09	Linked To Reference Number $1 is already linked in another bill
BC-BYCR-10	Buyers credit undertaking interest amount cannot be blank during liquidation of bill $1
BC-BYCR-11	Linked Import Bill and Buyers Credit Undertaking bill currency should be same
BC-BYCR-12	Buyers credit undertaking bill amount is greater than Linked Import Bill
BC-BYCR-13	Buyers credit due date and bill maturity date are different
BC-BYCR-14	Buyers credit value date for disbursal and linked import bill maturity date are different
BC-BYCR-15	Buyers credit undertaking due date is defaulted to maturity date of the bill
BC-BYCR-17	Operation Code has to be Collection - COL for Buyers Credit Product
BC-BYCR-18	Quote Date is greater than the Current Branch Date
BC-BYCR-20	Value Date for Disbursal cannot be less than the Current Branch Date

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Error Code	Message
BC-BYCR-22	Buyers Credit Due Date cannot be less than the Current Branch Date
BC-BYCR-24	Buyers Credit Due date falls on a Branch or Currency holiday
BC-BYCR-25	Settlement account of the Drawee remains the Counter Party Account
BC-BYCR-26	Holiday Check for Buyers Credit undertaking Due Date and Bill Currency has Failed. Please check whether Holiday Table has been maintained
BC-BYCR-27	Buyers Credit Undertaking Due Date $1 is a Holiday for Bill Currency $2. OK to Proceed ?
BC-BYCR-28	Local Holiday Check for Buyers Credit undertaking Due Date has Failed. Please check whether Local Holiday Table has been maintained.
BC-BYCR-29	Buyers Credit Due Date $1 is a Local Holiday. OK to Proceed ?
BC-BYCR-30	Buyers Credit Undertaking Linkage reference number is modified from $1 to $2
BC-BYCR-31	Buyers Credit Undertaking Linked amount is modified from $1$2 to $3$4
BC-BYCR-32	Buyers credit undertaking Goods Description is more than 3500 characters. Additional characters will be truncated in letter of undertaking message
BC-BYCR-33	Buyers credit undertaking in linkages should not be removed
BC-BYCR-34	Partial Liquidation is not allowed for buyers credit undertaking bill

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14. Function ID - Glossary

BCDDOCCD
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDCOMCD
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDINSCD
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDFFTCD
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDDISCD
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDINSCO
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDINSCO
List of Glossary - Islamic Bills Maintenance (p. 34).

BCDBRPRM
Acceptance to Advance on Future Advance Date (p. 293).

DADTFACL
List of Glossary - Define Discount Accrual Classes (p. 271).

EIDMANPE
Acceptance to Advance on Future Advance Date (p. 293).

IBDPRMNT
List of Glossary - Define Attributes of Islamic Bills and Collections Product (p. 81).

IBDTRONL
List of Glossary - Process Islamic Bills (p. 242).

IBDTREAS
List of Glossary - Process Islamic Bills (p. 242).

IBSTRONL
List of Glossary - Process Islamic Bills (p. 242).

IBDTRPAY
List of Glossary - Liquidation of Receivable Components of Islamic Bill (p. 235) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 426) . (p. 426)List of Glossary - Liquidation of Receivable Components of Islamic Bill (p. 235) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 426) . (p. 426)List of Glossary - Liquidation of Receivable Components of Islamic Bill (p. 235) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 426) . (p. 426)List of Glossary - Liquidation of Receivable Components of Islamic Bill (p. 235) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 426) . (p. 426)List of Glossary - Liquidation of Receivable Components of Islamic Bill (p. 235) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 424) . (p. 426) . (p. 426)List of Glossary - Liquidation of Receivable Components of

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