

Oracle® Banking Trade Finance

BC Import Under LC



Release 14.7.4.0.0

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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Oracle Banking Trade Finance BC Import Under LC, Release 14.7.4.0.0

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Contents

Preface

| | |
|-----------------------------|-----|
| Audience | vi |
| Documentation Accessibility | vi |
| Structure | vi |
| Diversity and Inclusion | vii |
| Related Documents | vii |
| Conventions | vii |

1 Overview & Objectives

| | |
|------------------|-----|
| 1.1 Introduction | 1-1 |
|------------------|-----|

2 Product Catalogue

| | |
|--|-----|
| 2.1 Product Code - ISLP | 2-1 |
| 2.1.1 Introduction | 2-2 |
| 2.1.2 Business Scenario | 2-2 |
| 2.1.3 Summary | 2-2 |
| 2.1.4 Synopsis (High Level Features) | 2-2 |
| 2.1.5 Detailed Coverage (Description of the Product) | 2-2 |
| 2.1.6 Events Covered (Including Brief Information on Accounting) | 2-3 |
| 2.1.7 Interest / Charges / Commission & Fees | 2-3 |
| 2.1.8 Special Features/ Conditions | 2-4 |
| 2.1.9 Advices / Statements Supported | 2-4 |
| 2.1.10 Messages | 2-4 |
| 2.1.11 Reports Availability | 2-4 |
| 2.1.12 Additional Information (UDF & Other Special Maintenance) | 2-4 |
| 2.2 Product Code - IULL/IULM | 2-5 |
| 2.2.1 Introduction | 2-5 |
| 2.2.2 Business Scenario | 2-5 |
| 2.2.3 Summary | 2-7 |
| 2.2.4 Synopsis (High Level Features) | 2-7 |
| 2.2.5 Detailed Coverage (Description of the Product) | 2-7 |
| 2.2.6 Interest / Charges / Commission & Fees | 2-8 |

| | | |
|--------|--|------|
| 2.2.7 | Events Covered (Including Brief Information on Accounting) | 2-9 |
| 2.2.8 | Special Features/ Conditions | 2-11 |
| 2.2.9 | Advices / Statements Supported | 2-11 |
| 2.2.10 | Messages | 2-11 |
| 2.2.11 | Reports Availability | 2-12 |
| 2.2.12 | Additional Information (UDF & Other Special Maintenance) | 2-12 |
| 2.3 | Product Code - ICSC/ICSM | 2-12 |
| 2.3.1 | Introduction | 2-13 |
| 2.3.2 | Business Scenario | 2-13 |
| 2.3.3 | Summary | 2-14 |
| 2.3.4 | Synopsis (High Level Features) | 2-14 |
| 2.3.5 | Detailed Coverage (Description of the Product) | 2-14 |
| 2.3.6 | Interest / Charges / Commission & Fees | 2-15 |
| 2.3.7 | Events Covered (Including Brief Information on Accounting) | 2-16 |
| 2.3.8 | Special Features/ Conditions | 2-16 |
| 2.3.9 | Advices / Statements Supported | 2-17 |
| 2.3.10 | Messages | 2-17 |
| 2.3.11 | Reports Availability | 2-17 |
| 2.3.12 | Additional Information (UDF & Other Special Maintenance) | 2-17 |
| 2.4 | Product Code – ISLA | 2-18 |
| 2.4.1 | Introduction | 2-18 |
| 2.4.2 | Business Scenario | 2-18 |
| 2.4.3 | Summary | 2-18 |
| 2.4.4 | Synopsis (High Level Features) | 2-18 |
| 2.4.5 | Detailed Coverage (Description of the Product) | 2-19 |
| 2.4.6 | Interest / Charges / Commission & Fees | 2-19 |
| 2.4.7 | Events Covered (Including Brief Information on Accounting) | 2-19 |
| 2.4.8 | Special Features/ Conditions | 2-20 |
| 2.4.9 | Advices / Statements Supported | 2-20 |
| 2.4.10 | Messages | 2-21 |
| 2.4.11 | Reports Availability | 2-21 |
| 2.4.12 | Additional Information (UDF & Other Special Maintenance) | 2-21 |
| 2.5 | Product Code – IPCL/IUCL/IUCM | 2-21 |
| 2.5.1 | Introduction | 2-22 |
| 2.5.2 | Business Scenario | 2-22 |
| 2.5.3 | Summary | 2-23 |
| 2.5.4 | Synopsis (High Level Features) | 2-23 |
| 2.5.5 | Detailed Coverage (Description of the Product) | 2-23 |
| 2.5.6 | Interest / Charges / Commission & Fees | 2-24 |
| 2.5.7 | Events Covered (Including Brief Information on Accounting) | 2-25 |
| 2.5.8 | Special Features/ Conditions | 2-26 |
| 2.5.9 | Advices / Statements Supported | 2-26 |

| | | |
|--------|--|------|
| 2.5.10 | Messages | 2-27 |
| 2.5.11 | Reports Availability | 2-27 |
| 2.5.12 | Additional Information (UDF & Other Special Maintenance) | 2-28 |
| 2.6 | Product Code - IUCD | 2-28 |
| 2.6.1 | Introduction | 2-28 |
| 2.6.2 | Business Scenario | 2-28 |
| 2.6.3 | Summary | 2-29 |
| 2.6.4 | Synopsis (High Level Features) | 2-29 |
| 2.6.5 | Detailed Coverage (Description of the Product) | 2-29 |
| 2.6.6 | Interest / Charges / Commission & Fees | 2-29 |
| 2.6.7 | Events Covered (Including Brief Information on Accounting) | 2-30 |
| 2.6.8 | Special Features/ Conditions | 2-31 |
| 2.6.9 | Advices / Statements Supported | 2-31 |
| 2.6.10 | Messages | 2-31 |
| 2.6.11 | Reports Availability | 2-31 |
| 2.6.12 | Additional Information (UDF & Other Special Maintenance) | 2-32 |
| 2.7 | Product Code - TFBL | 2-32 |
| 2.7.1 | Introduction | 2-32 |
| 2.7.2 | Business Scenario | 2-32 |
| 2.7.3 | Summary | 2-32 |
| 2.7.4 | Synopsis (High Level Features) | 2-33 |
| 2.7.5 | Detailed Coverage (Description of the Product) | 2-33 |
| 2.7.6 | Events Covered (Including Brief Information on Accounting) | 2-33 |
| 2.7.7 | Interest / Charges / Commission & Fees | 2-34 |
| 2.7.8 | Special Features/ Conditions | 2-34 |
| 2.7.9 | Advices/ Statements Supported | 2-34 |
| 2.7.10 | Messages | 2-34 |
| 2.7.11 | Reports Availability | 2-35 |
| 2.7.12 | Additional Information (UDF & Other Special Maintenance) | 2-35 |

A Annexure - MDATA & PDATA

B Annexure

C Annexure - Reports

Preface

This manual is designed to help you to quickly get familiar with the Accelerator Pack Product Document - BC Import Under LC module of Oracle Banking Trade Finance.

- [Audience](#)
This document is intended for the following audience:
- [Documentation Accessibility](#)
- [Structure](#)
This manual is organized into the following chapters:
- [Diversity and Inclusion](#)
- [Related Documents](#)
- [Conventions](#)

Audience

This document is intended for the following audience:

- Back Office Data Entry Clerk
- Back Office Managers/ Officers
- Product Managers, End of Day Operators, and
- Bank's Financial Controller/Trade Finance Department Manager

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>.

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Structure

This manual is organized into the following chapters:

- Preface gives information on the intended audience, structure, and related documents for this User Manual.
- The subsequent chapters provide an overview to the module.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Documents

For more information on any related features, you can refer to the following documents:

- Procedures User Manual
- Messaging User Manual
- Core Entities and Services User Manual
- Settlements User Manual
- Oracle Banking Common Core User Guide

Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|-----------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

1

Overview & Objectives

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

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

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

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

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

- The application of floating interest rates to the components of a bill as and when they change
- The movement of a bill from a given status to another
- Accrual of interest due to a bill
- Liquidation of bills on the liquidation date that you indicate
- Generation of tracers on the due date

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

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

Limitations

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

2

Product Catalogue

This topic contains the following sections:

- [Product Code - ISLP](#)
- [Product Code - IULL/IULM](#)
- [Product Code - ICSC/ICSM](#)
- [Product Code – ISLA](#)
- [Product Code – IPCL/IUCL/IUCM](#)
- [Product Code - IUCD](#)
- [Product Code - TFBL](#)
- [Product Code - ISLP](#)
- [Product Code - IULL/IULM](#)
- [Product Code - ICSC/ICSM](#)
- [Product Code – ISLA](#)
- [Product Code – IPCL/IUCL/IUCM](#)
- [Product Code - IUCD](#)
- [Product Code - TFBL](#)

2.1 Product Code - ISLP

ISLP - Incoming Clean Sight Bills under LC on Payment

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special Features/ Conditions](#)
- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.1.1 Introduction

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

2.1.2 Business Scenario

Scenario 1 - Credit Compliant Doc Submission

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

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

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

2.1.3 Summary

- Incoming Clean Sight Bills under LC on Payment

2.1.4 Synopsis (High Level Features)

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

2.1.5 Detailed Coverage (Description of the Product)

| Product Code | ISLP |
|--|--|
| Description | Incoming Clean Sight Bills under LC on Payment |
| BC Type | Import |
| Tenor Code | Sight |
| Under LC | Yes |
| Document | Clean |
| Operation | Payment |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Accep Commission Pref | No |
| Advance By Loan | No |

| | |
|----------------------------|-------------|
| Product Code | ISLP |
| Loan Product | No |
| Link to Loan(Export Bills) | No |
| Immediate Liquidation | No |

2.1.6 Events Covered (Including Brief Information on Accounting)

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------------|-----------------|----------------|-------|
| BOOK | Booking of a BC Contract | | | |
| ADIS | Approval of Discrepancies | | | |
| AMND | Amendment of BC Contract | | | |
| INIT | Initiation of a BC Contract | BC CUSTOMER | BCSWIFT_LIQD | Dr |
| | | BCSWIFT_INC | BCSWIFT_LIQD | Cr |
| | | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| LIQD | Liquidation of a BC Contract | BC CUSTOMER | BILL_LIQ_AMT | Dr |
| | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Cr |
| CLOS | Closure of a BC Contract | | | |
| REVR | Reversal of BC Contract | | | |
| STCH | Bills & Collections Status Change | | | |

2.1.7 Interest / Charges / Commission & Fees

| | |
|---------------------------|---|
| BC Tax Components | |
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Opening Charge/Courier Charges/Liquidation Charge/Closure Charge |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/CLOS |
| INTEREST @ PRODUCT | |
| Description | NA |
| Event | NA |

| | |
|--------------------------|----|
| BC Tax Components | |
| Amount Type | NA |

2.1.8 Special Features/ Conditions

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

2.1.9 Advices / Statements Supported

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

2.1.10 Messages

- MT 740(Reimbursement Authorization) to Reimbursing Bank
- Payment message to Negotiating Bank
- MT 756(Advice of Reimbursement or Payment) to Negotiating Bank
- MT798(Trade Envelope)

2.1.11 Reports Availability

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

2.1.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.2 Product Code - IULL/IULM

IULL - Incoming Documentary Usance Bills under LC on Acceptance

IULM - Incoming Documentary Multi Tenor Bills under LC on Acceptance

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)
- [Special Features/ Conditions](#)
- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.2.1 Introduction

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

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

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

2.2.2 Business Scenario

Scenario 1 - Credit Compliant Doc Submission

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

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

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

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

Scenario 2 - Discrepant Doc Submission and Acceptance by Importer

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

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

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

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

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

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

Scenario 3 - Discrepant Doc Submission and Refusal by Importer

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

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

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

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

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

Scenario 4 – Prior to Doc Submission Request for Acceptance from Importer

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

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

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

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

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

Scenario 5 – Prior to Doc Submission Refusal by Importer

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

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

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

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

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

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

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

Scenario 6 – Advance Request from the Importer

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

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

2.2.3 Summary

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

2.2.4 Synopsis (High Level Features)

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

2.2.5 Detailed Coverage (Description of the Product)

| | |
|---------------------|--|
| Product Code | IULL |
| Description | Incoming Documentary Usance Bills under LC on Acceptance |
| BC Type | Import |
| Tenor Code | Usance |

| | |
|---------------------|-------------|
| Product Code | IULL |
| Under LC | Yes |
| Document | Documentary |
| Operation | Acceptance |

| | |
|---------------------|---|
| Product Code | IULM |
| Description | Incoming Documentary Multi Tenor Bills under LC on Acceptance |
| BC Type | Import |
| Tenor Code | Multi tenor |
| Under LC | Yes |
| Document | Documentary |
| Operation | Acceptance |

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

2.2.6 Interest / Charges / Commission & Fees

| | |
|---------------------------|--|
| BC Tax Components | |
| Tax Type | NA |
| Tax To Be collected on | NA |
| Event | NA |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Opening Charges/Courier Charges/Liquidation Charges/Closure Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/CLOS |
| INTEREST @ PRODUCT | |
| Description | Interest on Advance /Acceptance Commission |
| Event | BADV/BDIS/INIT |
| Amount Type | BILL_AMOUNT |

2.2.7 Events Covered (Including Brief Information on Accounting)

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|-------------------------------------|-----------------|------------------|-------|
| BOOK | Booking of a BC Contract | | | |
| TACP | Bill/Draft Acceptance Tracer | | | |
| AFAT | Advice of Acceptance Fate | | | |
| REFA | Refusal of Bill/Draft Acceptance | | | |
| ADIS | Approval of Document Discrepancies | | | |
| INIT | Initiation of a BC Contract | ACCEPTANCE CONT | BILL_AMOUNT | Dr |
| | | CLFA CONT | BILL_AMOUNT | Cr |
| | | BC CUSTOMER | BCSWIFT_LIQD | Dr |
| | | BCSWIFT_INC | BCSWIFT_LIQD | Cr |
| | | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| | | IBC_ACP_INRIA | IBC_ACP_IN_LIQD | Cr |
| | | BC CUSTOMER | IBC_ACP_IN_LIQD | Dr |
| BACI | Initial Acceptance of a Bill | | | |
| AMND | Amendment of BC Contract | CLFA CONT | BILL_AMND_AMT | Dr |
| | | ACCEPTANCE CONT | BILL_AMND_AMT | Cr |
| | | BC CUSTOMER | COLL_AMNDAMT | Dr |
| | | BILL COLLATERAL | COLL_AMNDAMT | Cr |
| BACP | Acceptance of a Bill | | | |
| LIQD | Liquidation of a BC Contract | CLFA CONT | CONTINGENT_AMT | Dr |
| | | ACCEPTANCE CONT | CONTINGENT_AMTEQ | Cr |
| | | BC CUSTOMER | BILL_LIQ_AMT | Dr |
| | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Cr |
| | | BC CUSTOMER | BCLIQCG_LIQD | Dr |
| | | BCLIQCG_INC | BCLIQCG_LIQD | Cr |
| BADV | Advance against Draft/Bill Accepted | ADV UNDER LCS | BILL_AMOUNT | Dr |

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|----------------------------------|-----------------|------------------|-------|
| | | NOSTRO ACCOUNT | BILL_AMT_EQUIV | Cr |
| | | BC CUSTOMER | IBC_ADV_IN_LIQD | Dr |
| | | IBC_ADV_INRIA | IBC_ADV_IN_LIQD | Cr |
| ACCR | Accrual of Interest Income | IBC_ACP_INRIA | IBC_ACP_IN_ACCR | Dr |
| | | IBC_ACP_ININC | IBC_ACP_IN_ACCR | Cr |
| | | IBC_ADV_INRIA | IBC_ADV_IN_ACCR | Dr |
| | | IBC_ADV_ININC | IBC_ADV_IN_ACCR | Cr |
| | | IBC_DIS_INRIA | IBC_DIS_IN_ACCR | Dr |
| | | IBC_DIS_ININC | IBC_DIS_IN_ACCR | Cr |
| LADV | Liquidation of Advance Under LC | BC CUSTOMER | CONTINGENT_AMTEQ | Dr |
| | | ADV UNDER LCS | BILL_LIQ_AMT | Cr |
| | | CLFA CONT | CONTINGENT_AMT | Dr |
| | | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | BC CUSTOMER | CASH_COLL_AMTEQ | Dr |
| | | BILL COLLATERAL | CASH_COLL_AMT | |
| BDIS | Discounting accepted Bill | BILLS DISCNTED | AMT_PURCHASED | Dr |
| | | NOSTRO ACCOUNT | AMT_PURCHASEDEQ | Cr |
| | | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | IBC_DIS_INRIA | IBC_DIS_IN_LIQD | Cr |
| | | BC CUSTOMER | IBC_DIS_IN_LIQD | Dr |
| LDIS | Liquidation of a Discounted Bill | BC CUSTOMER | BILL_LIQ_AMT | Dr |
| | | BILLS DISCNTED | BILL_LIQ_AMT | Cr |
| | | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | BC CUSTOMER | BILL_LIQ_AMT | Dr |
| | | NOSTRO ACCOUNT | BILL_LIQ_AMT | Cr |
| CLOS | Closure of a BC Contract | CLFA CONT | BILL_OS_AMT | Dr |
| | | ACCEPTANCE CONT | BILL_OS_AMT | Cr |

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|---|--------------------|---------------------|-------|
| | | BC CUSTOMER | BCCLCG_LIQD | Dr |
| | | BCCLCG_INC | BCCLCG_LIQD | Cr |
| | | BILL COLLATERAL | CASH_COLL_AMT | Dr |
| | | BC CUSTOMER | CASH_COLL_AMT EQ | Cr |
| STCH | Bills & Collections Status Change | | | |
| REFP | Refusal of Bill/Draft Payment | | | |
| PRNA | Protest of Non Acceptance of Draft | | | |
| PRNP | Protest of Non Payment of Principal | | | |

2.2.8 Special Features/ Conditions

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

2.2.9 Advices / Statements Supported

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

2.2.10 Messages

- MT 752 (Discrepancy Authorization) to Negotiating Bank.
- MT 732 (Advice of Discharge) to Negotiating Bank.
- MT734 (Acceptance/Payment Refusal) to Negotiating Bank.
- MT 799 Acceptance Advices to Negotiating Bank.
- MT 799 Acceptance Fate to Negotiating Bank.
- MT 799 Acknowledgements to Negotiating Bank.

- MT 740 (Reimbursement Authorization) to Reimbursing Bank.
- Payment Message to Negotiating Bank.
- MT 756 (Advice of Reimbursement or Payment) to Negotiating Bank.
- MT 799 Principal Fate to Negotiating Bank.

2.2.11 Reports Availability

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

2.2.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.3 Product Code - ICSC/ICSM

ICSC - Incoming Clean Usance Bills under LC on Collection

ICSM- Incoming Documentary Multi Tenor Bills under LC on Collection

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)
- [Special Features/ Conditions](#)
- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.3.1 Introduction

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

2.3.2 Business Scenario

Scenario 1 - Discrepant Doc Submission and Acceptance by Importer

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

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

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

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

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

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

Scenario 2 - Discrepant Doc Submission and Refusal by Importer

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

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

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

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

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

Scenario 3 - Prior to Doc Submission request for acceptance from Importer

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

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

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

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

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

Scenario 4 – Prior to Doc Submission Refusal by Importer

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

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

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

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

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

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

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

2.3.3 Summary

- Incoming Documentary Multi Tenor Bills under LC on Collection
- Incoming Clean Usance Bills under LC on Collection

2.3.4 Synopsis (High Level Features)

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

2.3.5 Detailed Coverage (Description of the Product)

| Product Code | ICSC |
|--------------|--|
| Description | Incoming Clean Usance Bills under LC on Collection |
| BC Type | Import |
| Tenor Code | Usance |
| Under LC | Yes |

| | |
|---------------------|-------------|
| Product Code | ICSC |
| Document | Clean |
| Operation | Collection |

| | |
|---------------------|---|
| Product Code | ICSM |
| Description | Incoming Documentary Multi Bills under LC on Collection |
| BC Type | Import |
| Tenor Code | Multi Tenor |
| Under LC | Yes |
| Document | Documentary |
| Operation | Collection |

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

2.3.6 Interest / Charges / Commission & Fees

| | |
|---------------------------|---|
| BC Tax Components | |
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges/Liquidation Charge/ Closure Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/INIT/LIQD/CLOS |
| INTEREST @ PRODUCT | |
| Description | NA |
| Event | NA |
| Amount Type | NA |

2.3.7 Events Covered (Including Brief Information on Accounting)

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|---------------------------------------|-------------------|----------------|-------|
| BOOK | Booking of a BC Contract | | | |
| INIT | Initiation of a BC Contract | BC CUSTOMER | BCSWIFT_LIQD | Dr |
| | | BCSWIFT_INC | BCSWIFT_LIQD | Cr |
| | | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| | | COLL OFFSET | BILL_AMOUNT | Cr |
| | | IB COLLECTIONS | BILL_AMOUNT | Dr |
| TPAY | Principle payment Follow up Tracer | | | |
| PFAT | Advice of Payment Fate | | | |
| PDUE | Payment Due Advice | | | |
| REFP | Refusal of Payment | | | |
| LIQD | Liquidation of a BC Contract | BC CUSTOMER | BILL_LIQ_AMT | Dr |
| | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Cr |
| | | BC CUSTOMER | BCLIQCG_LIQD | Dr |
| | | BCLIQCG_INC | BCLIQCG_LIQD | Cr |
| | | BC CUSTOMER | BILL_LIQ_AMT | Dr |
| | | COLL OFFSET | BILL_LIQ_AMT | Dr |
| | | IB COLLECTIONS | BILL_LIQ_AMT | Cr |
| | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Cr |
| REVR | Reversal of BC Contract | | | |
| AMND | Amendment of BC Contract | | | |
| CLOS | Closure of a BC Contract | | | |
| REVR | Reversal of BC Contract | | | |
| STCH | Bills & Collections Status Change | | | |

2.3.8 Special Features/ Conditions

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

2.3.9 Advices / Statements Supported

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

2.3.10 Messages

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

2.3.11 Reports Availability

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

2.3.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.4 Product Code – ISLA

ISLA - Incoming Clean Sight Bills under LC on Advance

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)
- [Special Features/ Conditions](#)
- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.4.1 Introduction

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

2.4.2 Business Scenario

Scenario 1 - Advance Request from the Importer

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

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

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

MT756 has to be generated to the Negotiating bank.

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

2.4.3 Summary

- Incoming Clean Sight Bills under LC on Advance

2.4.4 Synopsis (High Level Features)

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

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

2.4.5 Detailed Coverage (Description of the Product)

| | |
|--|--|
| Product Code | ISLA |
| Description | Incoming Clean Sight Bills under LC on Advance |
| BC Type | Import |
| Tenor Code | Sight |
| Under LC | Yes |
| Document | Clean |
| Operation | Advance |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Pref | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

2.4.6 Interest / Charges / Commission & Fees

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

2.4.7 Events Covered (Including Brief Information on Accounting)

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|-------------|-----------------|------------|-------|
| BOOK | | | | |

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|--------------------------------------|--------------------|---------------------|-------|
| ADIS | | | | |
| AMND | | | | |
| INIT | | BC CUSTOMER | BCSWIFT_LIQD | Dr |
| | | BCSWIFT_INC | BCSWIFT_LIQD | Cr |
| | | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| | | ADV UNDER LCS | BILL_AMOUNT | Dr |
| | | NOSTRO ACCOUNT | BILL_AMT_EQUIV | Cr |
| | | BC CUSTOMER | IBC_ADV_IN_LIQD | Dr |
| | | IBC_ADV_INRIA | IBC_ADV_IN_LIQD | Cr |
| ACCR | Accrual of Interest Income | IBC_ADV_INRIA | IBC_ADV_IN_ACC R | Dr |
| | | IBC_ADV_ININC | IBC_ADV_IN_ACC R | Cr |
| LIQD | Liquidation of a BC Contract | BC CUSTOMER | BILL_LIQ_AMTEQ | Dr |
| | | ADV UNDER LCS | BILL_LIQ_AMT | Cr |
| | | BC CUSTOMER | BCLIQCG_LIQD | Dr |
| | | BCLIQCG_INC | BCLIQCG_LIQD | Cr |
| ROLL | Roll Over | ROLL_BRIDGE_G L | PRINCIPAL_ROLL | Dr |
| | | ADV UNDER LCS | PRINCIPAL_ROLL | Cr |
| TPAY | Tracer for Payment | | | |
| CLOS | Closure of a BC Contract | | | |
| REVR | Reversal of BC Contract | | | |
| STCH | Bills & Collections Status Change | | | |

2.4.8 Special Features/ Conditions

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

2.4.9 Advices / Statements Supported

- Discrepancy Request to Drawee
- Document Arrival Notice to Drawee
- Closure Advice to Drawee
- Payment Tracer to Drawee

- Protest for Non Payment Advice to Drawee
- Bill Advance Advice to Drawee

2.4.10 Messages

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

2.4.11 Reports Availability

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

2.4.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.5 Product Code – IPCL/IUCL/IUCM

IPCL - Incoming Clean Sight Bills under LC on Payment

IUCL - Incoming Clean Usance Bills under LC on Acceptance (Advance by Loan)

IUCM - Incoming Clean Multi Tenor Bills under LC on Acceptance (Advance by Loan)

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)

- [Special Features/ Conditions](#)
- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.5.1 Introduction

IPCL - This Product is used to book the Incoming Clean Sight Bills under LC on Payment for both Credit Compliant Document Submitted by the Negotiating bank.

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

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

Purpose: To Settle the Bill Amount.

2.5.2 Business Scenario

IPCL - Incoming Clean Sight Bills under LC on Payment

Scenario 1 - Credit Compliant Doc Submission

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

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

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

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

IUCL – Incoming Clean Usance Bills under LC on Acceptance (Advance by Loan)

Scenario 1 - Credit Compliant Doc Submission

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

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

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

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

IUCM - Incoming Clean Multi Tenor Bills under LC on Acceptance (Advance by Loan)

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

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

2.5.3 Summary

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

2.5.4 Synopsis (High Level Features)

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

2.5.5 Detailed Coverage (Description of the Product)

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

| Product Code | IPCL |
|--|---------|
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Accep Commission Pref | Advance |
| Advance By Loan | Yes |
| Loan Product | IBCL |
| Link to Loan(Export Bills) | No |

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

2.5.6 Interest / Charges / Commission & Fees

| Product Code | IPCL |
|--------------------------|---------------------------|
| BC Tax Components | |
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| CHARGES @ PRODUCT | |

| | |
|---------------------------|--|
| Product Code | IPCL |
| Charge Description | Swift Charges / Liquidation Charge/Courier Charges/Closure Charge |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/CLOS |
| INTEREST @ PRODUCT | |
| Description | NA |
| Event | NA |
| Amount Type | NA |

2.5.7 Events Covered (Including Brief Information on Accounting)

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------|------------------|------------------|-------|
| BOOK | Booking of a BC Contract | | | |
| ADIS | Approval of Discrepancies | | | |
| AMND | Amendment of BC Contract | | | |
| INIT | Initiation of a BC Contract | BC CUSTOMER | BCSWIFT_LIQD | Dr |
| | | BCSWIFT_INC | BCSWIFT_LIQD | Cr |
| | | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| | | ACCEPTANCE CONT | BILL_AMOUNT | Dr |
| | | CLFA CONT | BILL_AMOUNT | Cr |
| | | BC_LCCOUBC_R ECV | LCCOUBC_TFR | Dr |
| | | LCCOUBC_RECV | LCCOUBC_TFR | Cr |
| | | BC_LCSWFTBC_RECV | LCSWFTBC_TFR | Dr |
| | | LCSWFTBC_RECV | LCSWFTBC_TFR | Cr |
| LIQD | Liquidation of a BC Contract | BRIDGE GL | LOAN_LIQD_AMT | Dr |
| | | NOSTRO ACCOUNT | LOAN_LIQD_AMT EQ | Cr |
| | | BC CUSTOMER | BCLIQCG_LIQD | Dr |
| | | BCLIQCG_INC | BCLIQCG_LIQD | Cr |
| | | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| | | BRIDGE GL | BILL_LIQ_AMT | Dr |
| | | CLFA CONT | BILL_LIQ_AMT | Dr |

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|---|----------------------|-----------------------|-------|
| | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Cr |
| | | BC CUSTOMER | LCCOUBC_TFR_L IQD | Dr |
| | | BC_LCCOUBC_R ECV | LCCOUBC_TFR_L IQD | Cr |
| | | BC CUSTOMER | LCSWFTBC_TFR_ LIQD | Dr |
| | | BC_LCSWFTBC_ RECV | LCSWFTBC_TFR_ LIQD | Cr |
| BLNK | Bill Linkage To a Loan | | | |
| BLRV | Release of Bill Linkage To a Loan | | | |
| CLOS | Closure of a BC Contract | BC CUSTOMER | BCCLCG_LIQD | Dr |
| | | BCCLCG_INC | BCCLCG_LIQD | Cr |
| | | ACCEPTANCE CONT | BILL_OS_AMT | Dr |
| | | CLFA CONT | BILL_OS_AMT | Cr |
| STCH | Bills & Collections Status Change | | | |
| REVR | Reversal of BC Contract | | | |
| REFA | Refusal of Bill/Draft Acceptance | | | |
| REFP | Refusal of Bill/Draft Payment | | | |
| PRNA | Protest of Non Acceptance of Draft | | | |
| PRNP | Protest of Non Payment of Principal | | | |

2.5.8 Special Features/ Conditions

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

2.5.9 Advices / Statements Supported

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

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

- Principal Fate to Negotiating Bank

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

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

2.5.10 Messages

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

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

IUCL/IUCM - Incoming Usance/Multi Tenor Bills under LC Acceptance

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

2.5.11 Reports Availability

- Bills & Collections Exception Report
- Bills & Collections Daily Activity Journal
- BC Contracts Overrides Report
- List of Bills to be Protested
- List of Bills Under Protest
- List of Bills under Reserve
- Finalization Overdue Report

- List of Maturing Bills
- List of Overdue Items - Payments
- List of Bills with Pending Documents

2.5.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.6 Product Code - IUCD

IUCD - Incoming Clean Usance Bills under LC on Discount.

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)
- [Special Features/ Conditions](#)
- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.6.1 Introduction

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

2.6.2 Business Scenario

Scenario 1 - Credit Compliant Doc Submission and Discount Request from the Importer

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

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

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

MT756 has to be generated to the Negotiating bank.

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

2.6.3 Summary

- Incoming Clean Usance Bills under LC on Discount

2.6.4 Synopsis (High Level Features)

- Direct Discount
- Generation of MT756 to Negotiating Bank
- Auto Status Change (Can be Override during contract booking)
- Negative interest is allowed for the Product

2.6.5 Detailed Coverage (Description of the Product)

| Product Code | IUCD |
|--|--|
| Description | Incoming Clean Usance Bills under LC on Discount |
| BC Type | Import |
| Tenor Code | Usance |
| Under LC | Yes |
| Document | Clean |
| Operation | Discount |
| Product Preferences | |
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Arrears |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Accep Commission Pref | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

2.6.6 Interest / Charges / Commission & Fees

| BC Tax Components | |
|--------------------------|--|
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges / Opening Charge/Courier Charges/Liquidation Charge/Closure Charge |
| Charge to be Levied from | Counter Party |

| | |
|---------------------------|-------------------|
| BC Tax Components | |
| Event for Association | INIT/LIQD/CLOS |
| INTEREST @ PRODUCT | |
| Description | Discount Interest |
| Event | INIT |
| Amount Type | BILL_AMOUNT |

2.6.7 Events Covered (Including Brief Information on Accounting)

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|-----------------|--------------------|-------|
| BOOK | Booking of a BC Contract | | | |
| INIT | Initiation of a BC Contract | BILLS DISCNTED | BILL_AMOUNT | Dr |
| | | NOSTRO ACCOUNT | BILL_AMT_EQUIV | Cr |
| | | BC CUSTOMER | BCSWIFT_LIQD | Dr |
| | | BCSWIFT_INC | BCSWIFT_LIQD | Cr |
| | | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | BCOPNCG_INC | BCOPNCG_LIQD | C |
| AMND | Amendment of BC Contract | | | |
| ACCR | Accrual of Interest Income | IBC_DIS_INREC | IBC_DIS_IN_ACC R | Dr |
| | | IBC_DIS_ININC | IBC_DIS_IN_ACC R | Cr |
| | | IBC_DIS_IN_EXP | IBC_DIS_IN_N_AC CR | Dr |
| | | IBC_DIS_IN_PAY | IBC_DIS_IN_N_AC CR | Cr |
| LIQD | Liquidation of a BC Contract | BC CUSTOMER | BILL_LIQ_AMTEQ | Dr |
| | | BILLS DISCNTED | BILL_LIQ_AMT | Cr |
| | | BC CUSTOMER | IBC_DIS_IN_LIQD | Dr |
| | | IBC_DIS_IN_REC | IBC_DIS_IN_LIQD | Cr |
| | | IBC_DIS_IN_PAY | IBC_DIS_IN_N_LI QD | Dr |
| | | BC CUSTOMER | IBC_DIS_IN N_LIQD | Cr |
| TPAY | Principal Payment Follow Up Tracer | | | |
| TACP | Bill/Draft Acceptance Tracer | | | |
| PFAT | Advice of Payment Fate | | | |
| REVR | Reversal of BC Contract | | | |

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------------|-----------------|------------|-------|
| CLOS | Closure of a BC Contract | | | |
| STCH | Bills & Collections Status Change | | | |

2.6.8 Special Features/ Conditions

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

2.6.9 Advices / Statements Supported

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

2.6.10 Messages

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

2.6.11 Reports Availability

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

- List of Overdue Items - Payments
- List of Bills with Pending Documents

2.6.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.7 Product Code - TFBL

TFBL - Incoming Documentary Sight Bills under Transferred LC on Payment

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
- [Events Covered \(Including Brief Information on Accounting\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special Features/ Conditions](#)
- [Advices/ Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.7.1 Introduction

This Product is used to book the Incoming Sight Bills under Transferred LC on Payment, for Credit Compliant Document Submitted by the Second Beneficiary to the First Beneficiary's bank. This Product can be used for Remitting Proceeds from the First beneficiary's bank to the Second Beneficiary/Second Beneficiary's Bank.

2.7.2 Business Scenario

Scenario 1 - Credit Compliant Doc Submission

First Beneficiary bank received Documents from the second beneficiary or Second beneficiary's bank, and scrutinizes the docs. If the docs are Credit Compliant, book a bill with bill under transfer type of LC product and Mark Bills as Credit Compliant.

After the First beneficiary substitutes the documents an export bc contract is created linking the Transfer type of bill.

On Negotiation/Discount/Liquidation of the Export bc contract the linked transfer type of bill is also liquidated and credit the proceeds to the second beneficiary/ second beneficiary's Nostro for the Bill Amount.

2.7.3 Summary

- Incoming Documentary Sight Bills under Transferred LC on Payment

2.7.4 Synopsis (High Level Features)

Not applicable

2.7.5 Detailed Coverage (Description of the Product)

| | |
|--|--|
| Product Code | ISLP |
| Description | Incoming Clean Sight Bills under LC on Payment |
| BC Type | Bill under Transferred LC(T) |
| Tenor Code | Sight |
| Under LC | Yes |
| Document | Documentary |
| Operation | Payment |
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | BILLS |
| Accep Commission Pref | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

2.7.6 Events Covered (Including Brief Information on Accounting)

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

| Events | Description | Accounting Role | Amount Tag | Dr/Cr |
|--------|--------------------------------------|-------------------|----------------------|-------|
| | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Cr |
| | | TRANF_INTERM | BILL_LIQ_SBAMT | Dr |
| | | BENEFICIARY | BILL_LIQ_SBAMT EQ | Cr |
| CLOS | Closure of a BC Contract | | | |
| REVR | Reversal of BC Contract | | | |
| STCH | Bills & Collections Status Change | | | |

2.7.7 Interest / Charges / Commission & Fees

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

2.7.8 Special Features/ Conditions

Not applicable

2.7.9 Advices/ Statements Supported

- Document Arrival Notice to Drawee.
- Closure Advice to Drawee.
- Payment message to Drawee
- Payment Tracer to Drawee

2.7.10 Messages

Not applicable

2.7.11 Reports Availability

Not applicable

2.7.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

A

Annexure - MDATA & PDATA

Table A-1 BC Branch Parameter

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

Table A-2 Mandatory program Maintenance

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

Table A-3 Charge Rule Definition

| Rule Identification | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
|----------------------------|------------------|------------------------|--------------------|--------------------|--------------------|
| Description | BC Swift Charges | BC Liquidation Charges | BC Courier Charges | BC opening charges | BC closure charges |
| Branch Restrictions | Disallow | Disallow | Disallow | Disallow | Disallow |
| Rule Type | Charges | Charges | Charges | Charges | Charges |
| Transaction CCY | GBP | GBP | GBP | GBP | GBP |
| Branch Code | LCB | LCB | LCB | LCB | LCB |
| Rule Identification | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
| Description | BC Swift Charges | BC Fees & Commission | BC Courier Charges | BC opening charges | BC closure charges |
| Customer Group | All | All | All | All | All |
| Customer | All | All | All | All | All |
| Rate Type | Flat Amount | Flat Amount | Flat Amount | Flat Amount | Flat Amount |
| Minimum Amount | | | | | |

Table A-3 (Cont.) Charge Rule Definition

| Rule Identification | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
|------------------------|----------|----------|----------|----------|----------|
| Maximum Amount | | | | | |
| Flat Amount Currency | GBP | GBP | GBP | GBP | GBP |
| Rounding Period | 1 | 1 | 1 | 1 | 1 |
| Rate Period | 1 | 1 | 1 | 1 | 1 |
| Cumulative | Y | Y | Y | Y | Y |
| Basis Amount CCY | GBP | GBP | GBP | GBP | GBP |
| Rate Code | STANDARD | STANDARD | STANDARD | STANDARD | STANDARD |
| Rate Code Type | M | M | M | M | M |
| Tiered Tenor | N | N | N | N | N |
| Minimum Period | 1 | 1 | 1 | 1 | 1 |
| Booking CCY | C | C | C | C | C |
| Cascade Amount | N | N | N | N | N |
| Maximum Rate | | | | | |
| Minimum Rate | | | | | |
| Minimax Type | R | R | R | R | R |
| Duration Based | N | N | N | N | N |
| Contract CCY INT Basis | Y | Y | Y | Y | Y |
| Interest Basis | | | | | |
| Customer Group | ALL | ALL | ALL | ALL | ALL |
| Branch Code | ALL | ALL | ALL | ALL | ALL |
| Tenor Basis | N | N | N | N | N |

Table A-4 Charge Class

| MODULE | BC | BC | BC | BC | BC |
|------------------------|---------|---------|--------|---------|--------|
| CLASS CODE | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
| CHARGE TYPE | C | C | C | C | C |
| THIRD PARTY TYPE | | | | | |
| DEBIT/CREDIT TYPE | D | D | D | D | D |
| NET CONS INDICATOR | N | N | N | N | N |
| NET CONS PLUS OR MINUS | | | | | |

Table A-4 (Cont.) Charge Class

| MODULE | BC | BC | BC | BC | BC |
|-------------------------|----------|------------------|----------|-------------|-----------------|
| SWIFT QUALIFIER | | | | | |
| EVENT FOR ASSOCIATION | INIT | LIQD | INIT | INIT | INIT |
| EVENT FOR APPLICATION | INIT | LIQD | INIT | INIT | INIT |
| EVENT FOR LIQUIDATION | INIT | LIQD | INIT | INIT | INIT |
| BASIS AMOUNT TAG | BILL_AMT | BILL_LIQ_A MT | BILL_AMT | BILL_OS_AMT | BILL_OS_AM T |
| DEFAULT RULE | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
| DEFAULT SETTLEMENT CCY | GBP | GBP | GBP | GBP | GBP |
| DEFAULT_WAIVER | N | N | N | N | N |
| ALLOW RULE AMENDMENT | Y | Y | Y | Y | Y |
| AMEND AFTER ASSOCIATION | Y | Y | Y | Y | Y |
| ALLOW AMOUNT AMENDMENT | Y | Y | Y | Y | Y |
| AMEND AFTER APPLICATION | Y | Y | Y | Y | Y |
| CAPITALIZE | N | N | N | N | N |
| DISC ACCR APPLICABLE | N | N | N | N | N |
| PROPAGATION REQD | N | N | N | N | N |
| DISCOUNT BASIS | | | | | |
| ACCRUAL REQUIRED | N | N | N | N | N |

Table A-5 Goods Details

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

Table A-6 Inco Term

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

Table A-7 Clause Maintenance

| Clause Code | Clause Type | Clause Description |
|-------------|-------------|---|
| BOLCL1 | Transport | COPY OF FAX/TELEX ADVISING APPLICANT PARTICULARS OF SHIPMENT INCLUDING B/L NO. AND THE DATE, VESSEL NAME AND NATIONALITY ETA, AND ETD, TOTAL AMOUNT OF CONLCBCT, LOADING PORT AND DISCHARGE PORT, SHIPMENT DATE WITHIN 5 WORKING DAYS AFTER SHIPMENT DATE + SET OF CLEAN ON BOARD BILLS OF LADING MADE OUT TO THE ORDER OF CHINATRUST COMMERCIAL BANK LTD / TO ORDER AND BLANK ENDORSED, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BOLCL2 | Transport | SET of Clauses for CIF |
| BOCL3 | Transport | SET of Clauses for FOB |
| AWBCL1 | Transport | CLEAN AIR WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| SWBCL1 | Transport | CLEAN SEA WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BL1FREPRE | Transport | Original MARINE Bill of Lading, made out to order, endorsed in blank, marked freight prepaid, notify: |
| CMRSEDCOPY | Transport | Sender's copy of international consignment note for road transport, indicating consignee: |

Table A-7 (Cont.) Clause Maintenance

| Clause Code | Clause Type | Clause Description |
|-------------|-------------|--|
| BED13BL | OTHERS | Beneficiary's declaration stating that 1/3 original Bill of Lading has been sent simultaneously with dispatch of goods by DHL to notify. |
| INS110 | INSURANCE | Insurance Policy/Certificate issued for 110 percent of invoice-value, duly endorsed, covering x +INSURANCE POLICY OR CERTIFICATE ENDORSED IN BLANK FOR NOT LESS THAN 110PCT INVOICE VALUE, STIPULATING THAT CLAIMS ARE PAYABLE AT DESTINATION IN THE SAME CURRENCY OF THE DRAFTS COVERING INSTITUTE CARGO CLAUSES (A), INSTITUTE WAR CLAUSES (CARGO) AND INSTIT |
| INVCOM | INVOICE | Commercial invoice, duly signed. |

Table A-8 Document Master Maintenance

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

Table A-9 Instruction Code Maintenance

| Instruction Code Maintenance | Instruction Text |
|------------------------------|--|
| GBP_PYMT | PLEASE REMIT PROCEEDS TO OUR ACCOUNT NUMBER 001-1-853967 WITH JP MORGAN CHASE BANK NEW YORK QUOTING OUR REFERENCE NUMBER UNDER SWIFT ADVICE TO US. |
| ALL CHARGES | COLLECT ALL CHARGES |
| DELIVERPYMT | DELIVER DOCUMENTS AGAINST PAYMENT |

Table A-9 (Cont.) Instruction Code Maintenance

| Instruction Code Maintenance | Instruction Text |
|------------------------------|---|
| DELIVERACC | DELIVER DOCUMENTS AGAINST ACCEPTANCE |
| ACCEPT_SWIFT | ADVISE ACCEPTANCE AND DUE DATE BY SWIFT/TELEX |
| ACCEPT_MAIL | ADVISE ACCEPTANCE AND DUE DATE BY AIRMAIL |

| | | | |
|-------------------------------|-------------|-------------------------------|-----------------|
| INSURANCE COMPANY NAME | METLIFE | LOCATION | GB |
| ADD1 | LONDON,ADAG | RISK COVERED | 100% |
| ISSUE DATE | 1-Jan-07 | UTILIZED AMT | 0 |
| EFFECTIVE DATE | 1-Jan-07 | UPDATE UTILIZATION AMT | YES |
| EXPIRY DATE | 27-Dec-07 | INCO TERM | CIF |
| COVER DATE | 1-Jan-07 | TELEX ADDRESS | 4396 2545 |
| GOODS | OIL | WARE HOUSE ADDRESS | LONDON |
| CURRENCY | GBP | AVAILABLE AMT | 500000 |
| SUM ASSURED AMT | 500000 | KEY CLAUSES | APPLY CONDITION |
| PER CONVEYANCE AMT | 100000 | REMARKS | REMARKS 1 |

B

Annexure

Table B-1 Products & Parameters Configured under MDATA

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

Table B-1 (Cont.) Products & Parameters Configured under MDATA

| Class Code | Event | Message |
|-------------------|--------------|-----------------|
| EX BC NLC | BOOK | REMITTANCE_LTR |
| EX BC NLC | BOOK | DISCREPANCY_REQ |

C

Annexure - Reports

Reports Availability

BC Automatic Processing Exceptions Report

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

Bills & Collections Daily Activity Journal

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

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

Bills & Collections Contract Overrides Report

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

List of Maturing Bills

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

BC List of Overdue Items- Acceptances

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

BC List of Overdue Items - Payments

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

List of Bills Eligible for Re-Discounting

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

List of Bills under Protest

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

List of Bills under Reserve

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