

# Oracle Banking Trade Finance

## Islamic Bills and Collections



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# Preface

This manual is designed to help you to quickly get familiar with the Accelerator Pack Islamic Bills and Collections module of Oracle Banking Trade Finance.

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

This manual is designed to help you to quickly get familiar with the Accelerator Pack Islamic Bills and Collections module of Oracle Banking Trade Finance.

## 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

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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.

## Conventions

The following text conventions are used in this document:

| Convention      | Meaning                                                                                                                                |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>boldface</b> | 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. |

## 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

# 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 profit earning service for any bank.
- The Islamic Bills and Collections (IB) module supports the processing of all types of bills, both domestic and international. It handles the necessary activities during the entire lifecycle of a bill once it is booked.

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
- Usance or Sight Bills
- Documentary or Clean Bills

# 2

## Features

- Complete Life Cycle Tracking and Processing
- Flexibility to Create and Tailor Products With Standard Features
- Ability to Modify Standard Features for Specific Bill Contract
- On Line Updates and Accounting Entries
- Credit Limit Maintenance and on Line Tracking of limit utilization.
- Automated Handling of User Defined profit
- Automated Generation of Configurable Advices in Mail, Telex or Swift Formats
- Linked to Letters of Credit Module for Automatic Reversal of related LC Outstanding
- User Defined Contract Status and Automatic Status Changes
- Generation of Follow up Tracers at User Defined Frequency
- User Defined Standard Clauses, Documents, Instructions and Free Format Text Inputs
- Capture of Document details for Incoming Bill after payment (hence generate Doc Arrival Notice)
- Facility to Block Deposits / A/c Balance
- View Changes during Amendment
- User Defined Fields for capturing Miscellaneous Info.
- Bifurcation of Bill Amount (Invoice, Profit, Freight ...)
- Pre shipment Finance liquidation.
- Partial Liquidation of Bills Principal
- Charge Classes (Association, Application, Liquidation)
- Part Purchase of Bill
- Capturing details of various invoices for the Bill.
- Tiered profit for Bills
- Automatic/Manual provisioning for Bill contracts which fall under NPA category.
- Devolved status for Bills
- Co acceptance Availization
- Event Reversal for Version creating Events

# 3

## Operations supported

**Table 3-1 Incoming/Imports : (A to A = Acceptance to Advance ; A to D = Acceptance to Discount)**

| Operations | LC/Sight | NLC/Sight | LC/ Usance            | NLC/ Usance           |
|------------|----------|-----------|-----------------------|-----------------------|
| Advance    | Y        |           |                       |                       |
| Acceptance |          |           | Y(A to D)<br>(A to A) | Y(A to D)<br>(A to A) |
| Collection | Y        | Y         | Y                     | Y                     |
| Discount   |          |           | Y                     | Y                     |
| Payment    | Y        |           |                       |                       |

**Table 3-2 Outgoing/Exports : (C to P = Collection to Purchase ; A to D = Acceptance to Discount)**

| Operations  | LC/Sight  | NLC/Sight | LC/ Usance | NLC/ Usance |
|-------------|-----------|-----------|------------|-------------|
| Acceptance  |           |           | Y(A to D)  | Y(A to D)   |
| Collection  | Y(C to P) | Y(C to P) | Y(C to P)  | Y(C to P)   |
| Discount    |           |           | Y          | Y           |
| Payment     | Y         |           |            |             |
| Purchase    |           | Y         |            |             |
| Negotiation | Y         | Y         |            |             |

# 4

## Common Events

| Events | Description                                                                                                                                                                                                                                                                           |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ACCR   | Accrual of Interest is done in this event                                                                                                                                                                                                                                             |
| MACR   | Memo accrual of Interest is done in this event                                                                                                                                                                                                                                        |
| ADIS   | This is the event which fires when a bills contract with discrepancies is unlocked and the discrepancies are resolved                                                                                                                                                                 |
| AMND   | Amendment of a bills contract. This event is fired when there is a change to the bills contract other than changing the stage, or discrepancies etc which fire other specific events. This is basically for things like a change in the documents or some description or parties etc. |
| BOOK   | This event is fired whenever a bill other than a collection is stored in the initial stage                                                                                                                                                                                            |
| INIT   | This is the event fired whenever a bill is saved in the final stage or when a bill is moved from the initial stage to the final stage after unlock                                                                                                                                    |
| CLOS   | This is fired whenever a bills contract is closed i.e. a contract is not liquidated but just closed.                                                                                                                                                                                  |
| REGN   | This event is for collections when a collection is registered                                                                                                                                                                                                                         |
| REVR   | Reversal of a Bills contract fires this event                                                                                                                                                                                                                                         |
| STCH   | This event is fired when the status of an overdue bill is changed                                                                                                                                                                                                                     |
| LADV   | Liquidation of a bill changed from acceptance to advance                                                                                                                                                                                                                              |
| BDIS   | Change of operation from acceptance to discount                                                                                                                                                                                                                                       |
| LDIS   | Liquidation of a bill changed from acceptance to discount                                                                                                                                                                                                                             |
| LIQD   | Liquidation of a bill which has had no change in operation i.e. liquidation of a bill which hasn't been changed from acceptance to advance etc                                                                                                                                        |
| BADV   | Change of operation from acceptance to advance                                                                                                                                                                                                                                        |
| AFAT   | This is when an advice of acceptance fate is generated                                                                                                                                                                                                                                |
| PFAT   | This is when an advice of payment fate is generated                                                                                                                                                                                                                                   |
| PRNA   | This is when you protest the non acceptance of a bill by the other party                                                                                                                                                                                                              |
| BPUR   | Change of a contract from collection to purchase                                                                                                                                                                                                                                      |
| LPUR   | Liquidation of contract changed from collection to purchase                                                                                                                                                                                                                           |
| BACP   | DRAWEE too is supposed to accept it. When the DRAWEE accepts the bill then put the acceptance date on the exceptions screen after unlock and save it and this event is fired.                                                                                                         |
| PRNP   | This is when you protest the non payment of a bill by the other party                                                                                                                                                                                                                 |
| REFA   | This is when the other party refuses to accept the bill                                                                                                                                                                                                                               |
| REFP   | This is when the other party refuses to pay the bill                                                                                                                                                                                                                                  |
| TACP   | This is when the tracer for an acceptance is generated                                                                                                                                                                                                                                |
| TAFT   | This is when the payment fate tracer for an acceptance is generated                                                                                                                                                                                                                   |
| TDIS   | This is the approval of discrepancies tracer                                                                                                                                                                                                                                          |
| TPAY   | This is the principal fate follow up tracer                                                                                                                                                                                                                                           |
| TPFT   | This is the principal fate tracer                                                                                                                                                                                                                                                     |
| TRES   | This is the release of reserve tracer                                                                                                                                                                                                                                                 |
| RRES   | This is the release from reserve                                                                                                                                                                                                                                                      |

| Events | Description                                                  |
|--------|--------------------------------------------------------------|
| REVE   | This event is to reverse the previous version creating event |

# 5

## Standard advices

| S.No | Message Type    | Description                                    | SWIFT |
|------|-----------------|------------------------------------------------|-------|
| 1    | ACCEPTANCE_ADV  | Bill Acceptance Advice                         | 412   |
| 2    | ACCEPTANCE_FATE | Advice of Fate Bill Acceptance                 | 422   |
| 3    | ACCEPTANCE_TRCR | Bill Acceptance Follow up Tracer               | 420   |
| 4    | ACCEPT_ADV_FFT  | Bill Acceptance Free Format                    | 499   |
| 5    | ACCEPT_REFUSAL  | Bill Acceptance Refusal Advice                 | 734   |
| 6    | ACCPT_FATE_TRCR | Bill Acceptance Fate Tracer                    | 420   |
| 7    | ACKNOWLEDGEMENT | Acknowledgement Advice                         | 410   |
| 8    | ADVANCE_ADVICE  | Bill Amount Advanced Advice                    |       |
| 9    | ADV_PMT_ACPT    | Advice of Payment by Negotiation or Acceptance | 754   |
| 10   | AMNDMNT_OF_INS  | Amendment of Instructions Advice               | 430   |
| 11   | CLOSURE_ADVICE  | Bill Closure Advice                            |       |
| 12   | COLL_PAY_ADV    | Advice of Payment Collection                   | 400   |
| 13   | DELINQYADV      | Delinquency Notice                             |       |
| 14   | DISCAPPRVL_TRCR | Bill Discrepancies Approval Tracer             | 420   |
| 15   | DISCOUNT_ADVICE | Bill Discounted Advice                         | 752   |
| 16   | DISCREPANCY_AUT | AUTH. to Pay or Accept or Negotiate            | 750   |
| 17   | DISCREPANCY_FAX | Discrepancy Fax Request                        | 750   |
| 18   | DISCREPANCY_REQ | Discrepancy Request Letter                     |       |
| 19   | DOC_ARVL_NOTICE | Bill Documents Arrival Notice                  |       |
| 20   | FORFAITING_ADV  | Forfeiting Advice                              |       |
| 21   | LC_AUTH_REIMB   | Authorization to reimburse                     | 740   |
| 22   | NONPAY_NONACCP  | Non Payment/Non Acceptance advice              | 416   |
| 23   | PAYMENT_ADVICE  | Payment Advice                                 | 400   |
| 24   | PAYMENT_DUE_ADV | Billing Notice                                 |       |
| 25   | PAYMENT_REFUSAL | Bill Payment Refusal Advice                    | 734   |

| S.No | Message Type    | Description                        | SWIFT |
|------|-----------------|------------------------------------|-------|
| 26   | PAYMENT_TRCR    | Bill Principal Payment Tracer      | 420   |
| 27   | PAYMNTFATE_TRCR | Bill Principal Payment Fate Tracer | 420   |
| 28   | PDO1_ADV        | Past Due Obligation Advice 1       |       |
| 29   | PRINCIPAL_FATE  | Advice of Fate Principal Payment   | 422   |
| 30   | PROTEST_NONACPT | Bill Non Acceptance Protest Advice | 416   |
| 31   | PROTEST_NONPAY  | Bill Non Payment Protest Advice    | 416   |
| 32   | PURCHASD_ADVICE | Bill Purchased Advice              |       |
| 33   | REIMBRSMNT_CLM  | Reimbursement Claim Advice         | 742   |
| 34   | REIM_PAY_ADV    | Advice of Payment LC               | 756   |
| 35   | REL_OF_RES_TRCR | Bill Release of Reserve Tracer     | 420   |
| 36   | REMITTANCE_LTR  | Documents Remittance Letter        |       |
| 37   | RESERVE_RELEASE | Bill Reserve of Release Advice     | 732   |

# 6

## Standard Reports

- List of Bills in a User Defined Status
- Bills and Collections Daily Activity Report
- List of Overdue Items Payment
- List of Overdue Items Acceptances
- List of Overdue Items Finalization
- IB Automatic Processing Exceptions Report
- IB Contracts Overrides Report
- List of Outstanding Discrepancies
- List of Bills with Pending Documents
- List of Bills Under Protest
- List of Bills To Be Protested
- List of Maturing Bills
- Bills Static Maintenance Reports

7

## Topic

Enter a short description of your topic here (optional).

This is the start of your topic.