Oracle Banking Trade Finance Cloud Service

Bills and Collections User Guide

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Oracle Banking Trade Finance Cloud Service Bills and Collections User Guide, Release 14.8.0.0.0

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Contents

Preface

Purpose xii
Audience xii
Documentation Accessibility xii
Documentation Accessibility xiii
Conventions xiii
Related Documents xiii
Acronyms and Abbreviations xiii
Screenshot Disclaimer xiv
Symbols and Icons xiv

1 Overview of Bills and Collections

1.1 Introduction 1-1
1.2 Operations on a Bill 1-3
1.2.1 SWIFT Messages for an Import Bill 1-4
1.2.2 SWIFT Messages for an Export Bill 1-5
1.3 Interest and Charge Liquidation 1-5

2 Maintenance

2.1 Introduction 2-1
2.2 Bills and Collections Document Code Maintenance 2-1
2.2.1 Maintain the Bills and Collections Documents Code Clauses 2-2
2.2.2 Fields 2-4
2.2.3 Operations on the Bills Document Code Maintenance Screen 2-5
2.3 Bills and Collections Commodity Code Maintenance 2-5
2.3.1 Maintain Bills and Collections Commodity Codes 2-5
2.3.2 Fields 2-7
2.3.3 Operations on the Commodity Maintenance Record 2-8
2.4 Bills and Collections Instruction Code Maintenance 2-8
2.4.1 Maintain the Bills and Collections Instruction Codes 2-8
2.4.2 Fields 2-10
2.4.3 Operations on the Instructions Code Maintenance Records 2-11

2.5 Bills and Collections Free Format Code Maintenance 2-11
2.5.1 Maintain the Bills and Collections Free Format Texts (FFT) 2-11
2.5.2 Sender to Receiver Info Tag 2-13
2.5.3 Fields 2-13
2.5.4 Operations on the FFT Maintenance Record 2-14
2.6 Bills and Collections Discrepancy Code Maintenance 2-14
2.6.1 Maintain the Bills and Collections Discrepancy Codes 2-14
2.6.2 Fields 2-16
2.6.3 Operations on the Discrepancy Code Maintenance Record 2-16
2.7 Bills and Collections Insurance Company Maintenance 2-17
2.7.1 Maintain the Bills and Collections Insurance Company Details 2-17
2.7.2 Fields 2-19
2.7.3 Operations on Insurance Company Record 2-19
2.8 Bills and Collections Exchange Rate Type Maintenance 2-20
2.8.1 Maintain the Bills and Collections Exchange Rate Type 2-20
2.8.2 Fields 2-22
2.8.3 Operations on Bills and Collections Exchange Rate Type 2-23
2.9 Bills and Collections INCO Term Document Maintenance 2-24
2.9.1 Maintain the Bills and Collections INCO Term Document 2-24
2.9.2 Operations on an INCO Term 2-26
2.10 Bills and Collections Branch Parameters Maintenance 2-26
2.10.1 Maintain the Bills and Collections Branch Parameters 2-26
2.10.2 Operations on Bills and Collections Branch Parameters Records 2-30

3 Bills and Collections Product Attributes

3.1 Introduction 3-1
3.2 Bills and Collections Product Definition 3-1
3.2.1 Define the Bills and Collections Product Details 3-2
3.2.1.1 Defining a Product 3-4
3.2.2 Accounting Roles 3-9
3.2.3 Events 3-9
3.2.4 MIS 3-9
3.2.5 Preferences 3-11
3.2.5.1 Interest and Charge Details Tab 3-25
3.2.6 Discount Accrual 3-31
3.2.7 Tracers 3-32
3.2.8 Free Format Text 3-34
3.2.9 Document 3-36
3.2.10 Interest 3-38
3.2.11 Charges 3-40
3.2.12 Tax 3-41

3.2.13 Status 3-42
3.2.14 Setup a Product for Bill Forfaiting 3-47
3.2.14.1 Interest 3-48
3.2.14.2 Accounting Roles 3-49

4 Processing Bills

4.1 Introduction 4-1
4.2 Bills and Collections Contract Input Details 4-2
4.2.1 Create a Bill Contract 4-2
4.2.2 Main Tab 4-8
4.2.2.1 Update the Limits on Reversal or Deletion of Bills Contract 4-45
4.2.2.2 Update the Limits on Liquidation of Bills Contract 4-45
4.2.2.3 Process the Assignment of proceeds 4-46
4.2.2.4 Case 1 - The importer's bank does the assignment of proceeds Processing At import Bill 4-46
4.2.2.5 Process the export Bill 4-47
4.2.2.6 Case2 - The assignment of proceeds is done by the exporter's Bank Processing at import Bill 4-48
4.2.2.7 Process the Assignment of proceeds 4-50
4.2.2.8 Case 1 - The importer's bank does the assignment of proceeds Processing At import Bill 4-50
4.2.2.9 Process the export Bill 4-51
4.2.2.10 Case2 - The assignment of proceeds is done by the exporter's Bank Processing at import Bill 4-53
4.2.3 Document and Goods tab 4-63
4.2.3.1 Validate Multi-Tenor Details 4-90
4.2.3.2 Handle Bills under Transferred LC 4-91
4.2.3.3 Book Export Bill by Linking the Import Bill 4-92
4.2.3.4 Rebate of Export Bill 4-93
4.2.3.5 Purchase of Export Bill 4-93
4.2.4 Reversing BC 4-93
4.2.4.1 Reversing BC 4-93
4.2.4.2 Procedure for Reversing BC 4-93
4.2.5 View Bills and Collections Contract Input Details 4-95
4.3 Multi Tenor Bills 4-98
4.3.1 Operations on Multi Tenor Bills 4-98
4.3.1.1 Discount 4-99
4.3.1.2 Negotiation 4-99
4.3.1.3 Liquidation 4-99
4.3.2 Process Interest for Multi Tenor Bills 4-99
4.3.2.1 Interest Liquidation, Interest Accrual & OD Accrual 4-99
4.3.2.2 Floating Type of Interest 4-100

4.3.2.3 Handling Refund of Interest 4-100
4.3.2.4 Effective Interest Rate & Discount Accrual 4-100
4.3.3 Amend Multi Tenor Bills 4-100
4.3.4 Process MT Messages for Multi Tenor Contracts 4-101
4.3.5 Liquidate Back Dated Bills 4-101
4.3.5.1 Interest Adjustment 4-103

5 Capture Additional Details

5.1 Additional Details 5-1
5.1.1 Maintain Additional Details 5-2
5.1.2 Events 5-3
5.1.3 Advices/FFT 5-5
5.1.4 Settlement 5-7
5.1.5 Split Settlement 5-8
5.1.6 Interest 5-10
5.1.7 Charges 5-11
5.1.8 Loan Preference 5-12
5.1.9 Effective Interest Rate 5-16
5.1.10 Interest Dates 5-17
5.1.11 Loan Accounts 5-18
5.1.12 Brokerage 5-19
5.1.13 Charges Transfer 5-21
5.1.13.1 Account Entries for Charges as a part of Bills 5-23
5.1.14 Drawer/Drawee IC 5-23
5.1.15 Task Title 5-29
5.1.16 All Messages 5-30
5.1.17 Import License 5-32
5.1.18 Collateral 5-34
5.1.19 Linkage Details 5-35
5.1.20 FX Linkage 5-39
5.1.21 Change Log- Remarks 5-40
5.1.22 Common Group Message 5-41
5.1.23 Customer Instructions 5-42
5.1.23.1 MT759 - Ancillary Trade Structured Message – Common group Maintenance Subsystem (BCDTRONL/LCDTRONL) 5-44
5.1.24 Substitution Bills 5-45
5.1.25 User Defined Events Triggering 5-46
5.2 Bill Liquidation 5-47
5.2.1 Liquidating Receivable Components of a Bill 5-47
5.2.2 Reverse Liquidation Entries 5-47
5.2.3 Partial Payment of Discounted Bills 5-48

5.3 BC Authorize Contract Details 5-48
5.3.1 Authorize BC Contracts 5-49
5.3.2 Multilevel Authorization of a Contract 5-50
5.3.3 Remarks 5-51
5.4 Customer Address Maintenance 5-51
5.4.1 View the Media Addresses of a Customer 5-51
5.5 Bills and Collections Contract Reassign 5-52
5.5.1 Reassign the Contract to other User 5-52
5.6 Outstanding Items Report 5-53
5.6.1 Generate Outstanding Items Report 5-53
5.6.2 Selection Options 5-54
5.6.3 Contents of the Report 5-54
5.7 Bills and Collections Payment Input Details 5-54
5.7.1 Liquidate Overdue Components 5-55
5.8 Bills and Collections Document Arrival Notice Input 5-58
5.8.1 Maintain Document Arrival Details 5-58

6 Define Discount Accrual Classes

6.1 Introduction 6-1
6.2 Discount Accrual 6-1
6.2.1 Process Discount Accrual 6-1
6.2.2 Define a Discount Accrual Class 6-1
6.2.3 Associate Discount Accrual Components to Products 6-3
6.2.3.1 Events and Accounting Entries for Discount Accrual 6-5
6.2.3.2 Specify the Status Change Details for Discount Accrual 6-6
6.2.3.3 Process Discount Accrual 6-7
6.3 Computation of Net Discount Accrual Amount for a Processing Day 6-7
6.3.1 Compute the Net Discount Accrual Amount 6-7
6.3.2 RR calculation and IRR Re-calculation 6-9
6.3.3 Discount Accrual Processing 6-10

7 Registration of a Bill

7.1 Introduction 7-1
7.2 Bills and Collections Registration Input 7-1
7.2.1 Maintain the Bills and Collections Registration Details of a Bill 7-1
7.2.2 View BC Registration Input Summary 7-8

8 Automatic Processes

8.1 Introduction 8-1

8.2 Mandatory Batch Program Maintenance 8-1
8.2.1 Maintain Bills Batch Process 8-2
8.3 Bills and Collections Branch Parameter Maintenance 8-3
8.3.1 Maintain Branch Parameters 8-3
8.3.1.1 Specify the User Defined Fields 8-7
8.4 Processes Running during Beginning of Day (BOD) 8-7
8.4.1 Automatic Liquidation of Bills 8-7
8.4.1.1 ECA Request Creation Batch 8-8
8.4.1.2 Account Entries that are Passed 8-9
8.4.1.3 Account Entries Passed for a Status Change 8-9
8.4.1.4 Advices 8-9
8.4.1.5 Holiday Processing 8-9
8.4.1.6 Creation of Loan during Auto Liquidation 8-9
8.4.1.7 Delink of CASA/CD during Auto Liquidation 8-11
8.4.1.8 Delink and Utilization of FX Linkage during Auto Liquidation 8-11
8.4.2 Tracer Generation 8-11
8.4.2.1 Advices 8-12
8.4.3 Automatic Accrual of Interest 8-12
8.4.4 Automatic Status Changes 8-13
8.4.4.1 Account Entries Passed 8-13
8.4.4.2 Advices Generated 8-13
8.4.4.3 Holiday Processing 8-13
8.4.4.4 Floating Rate Change 8-14
8.4.5 Straight through Processing of SWIFT Messages 8-14
8.4.5.1 STP SWIFT Messages 8-15
8.4.5.2 STP of MT202 and MT203 8-15
8.4.5.3 STP of MT754 - Advice of Payment/Acceptance/Negotiation 8-16
8.4.6 STP of MT400 – Advice of Payment 8-18
8.4.6.1 Deriving the Debit Account 8-19
8.4.7 STP of MT410 (Acknowledgment Received) 8-20
8.4.8 STP of MT430 – Amendment of Instructions 8-21
8.4.9 STP of MT742 – Reimbursement Claim 8-22
8.4.10 Deriving Maturity Date of Bills 8-23
8.4.11 Acceptance to Advance on Future Advance Date 8-24
8.5 Receivable Liquidation (LQ) EOD Batch 8-24
8.5.1 Processing LQ EOD Batch 8-24

9 Annexure_A

9.1 Free Format Texts (FFTs) 9-1
9.2 BC SDEs 9-3

10 Annexure B - Accounting Entries and Advices

10.1 Accounting Entries and Advices for Bills 10-2
10.2 Events 10-2
10.3 Amount Tags 10-3
10.4 Accounting Roles 10-4
10.5 Event-wise Accounting Entries for Products 10-5
10.5.1 Outgoing Documentary Sight Bills Under LC On Collection 10-6
10.5.1.1 INIT 10-7
10.5.1.2 TPFT 10-8
10.5.1.3 PFAT 10-8
10.5.1.4 LIQD 10-8
10.5.1.5 REVR 10-9
10.5.1.6 REVE 10-9
10.5.1.7 CLOS 10-9
10.5.1.8 STCH 10-10
10.5.1.9 AMND 10-10
10.5.2 Outgoing Documentary Sight Bills Under LC On Negotiation 10-10
10.5.3 Outgoing Clean Sight Bills Under LC On Collection 10-15
10.5.4 Outgoing Clean Sight Bills Under LC On Purchase 10-19
10.5.4.1 Book 10-19
10.5.5 Outgoing Documentary Usance Bills Under LC On Discount 10-23
10.6 Outgoing Documentary Usance Bills Under LC On Acceptance 10-28
10.6.1 BDIS 10-32
10.6.2 ACCR 10-33
10.7 Outgoing Clean Usance Bills Under LC On Acceptance 10-34
10.8 Outgoing Documentary Usance Bills Under LC On Collection 10-39
10.8.1 Outgoing Documentary Usance Bills Under LC On Collection - Book 10-39
10.9 Outgoing Documentary Sight Bills Not Under LC On Collection 10-43
10.9.1 Outgoing Documentary Sight Bills Not Under LC On Collection - Book 10-44
10.10 Outgoing documentary Sight Bills Not Under LC On Purchase 10-49
10.10.1 Outgoing documentary Sight Bills Not Under LC On Purchase - Book 10-49
10.11 Outgoing Clean Sight Bills Not Under LC On Collection 10-54
10.12 Outgoing Clean Sight Bills Not Under LC On Purchase 10-58
10.13 Outgoing Documentary Usance Bills Not Under LC On Discount 10-63
10.14 Outgoing Documentary Usance Bills Not Under LC On Acceptance 10-69
10.15 Outgoing Clean Usance Bills Not Under LC On Acceptance 10-73
10.16 Outgoing Clean Usance Bills Not Under LC On Discount 10-77
10.17 Incoming Sight Bills Under LC Advance 10-79
10.18 Incoming Sight Bills Under LC Payment 10-83
10.19 Incoming Sight Bills Under LC Payment 10-87
10.20 Incoming Sight Bills Under LC Clean Collection 10-91

10.21 Incoming Sight Bills Not Under LC Collection 10-94
10.22 Incoming Usance Bills Under LC Acceptance 10-99
10.23 Incoming Usance Bills Under LC Clean Acceptance 10-102
10.24 Incoming Usance Bills Under LC Clean Discount 10-105
10.25 Incoming Usance Bills Not Under LC Acceptance 10-108
10.26 Incoming Usance Bills Not Under LC Clean Acceptance 10-112
10.27 Incoming Usance Bills Not Under LC Clean Discount 10-115
10.28 Incoming Usance Bills Under LC Acceptance 10-119
10.29 Incoming Sight Bills Under LC Payment 10-122
10.30 Incoming Sight Bills Not Under LC Collection 10-125
10.31 Incoming Usance Bills Not Under LC Acceptance 10-129
10.32 Incoming Usance Bills Under LC Acceptance 10-133
10.33 Accounting Entries for Multi Tenor Contracts 10-138
10.34 Accounting Entries for Negative Interest Rates 10-139
10.35 Collection Type: Advance 10-139
10.36 Collection Type: Arrears 10-140
10.37 Accounting Entries for Substitution of Bills 10-141
10.37.1 Accounting Entries for Purchase of Export Bill 10-141
10.37.1.1 Event: INIT 10-142
10.37.1.2 Event: BPUR 10-142
10.37.1.3 Event: BDIS 10-142
10.38 Accounting Entries for CoAcceptance Availization 10-142
10.39 REVR: Reversal of an BC Contract 10-144
10.40 Accounting Entries for FX Linkage 10-144
10.40.1 Accounting Entries of FX for operation Purchase/Discount/Negotiation During initiation 10-145
10.40.1.1 Event: BPUR 10-145
10.40.1.2 Event: BDIS 10-145
10.40.1.3 Event: INIT 10-145
10.40.2 Accounting Entries of FX for operation Purchase/Discount/Negotiation During Liquidation 10-146
10.40.2.1 Event: LPUR 10-146
10.40.2.2 Event: LDIS 10-146
10.40.2.3 Event: LIQD 10-147
10.40.3 Accounting Entries of FX for operation Acceptance/Collection During Liquidation 10-147
10.40.3.1 Event: LIQD 10-147
10.41 Accounting Entries for Buyers Credit 10-147
10.41.1 Original import bill to be created before creating a buyers credit undertaking bill 10-148
10.41.1.1 Event: INIT 10-148
10.41.2 Buyers credit undertaking bill for Original Import Bill 10-148

10.41.2.1 Event: LIQD - Accounting Entries 10-148

11 Annexure_C

11.1 Error Codes and Messages 11-1

12 Annexure_D

12.1 SWIFT Advices in BC Module 12-1
12.2 Details of SWIFT Messages for Bills and Collections 12-4
12.2.1 MT752 (Authorization to Pay/Accept/Negotiate) 12-5
12.2.2 MT752 (Non-discrepant Import LC Drawing Advice) 12-5
12.2.3 MT400 (Advice of Payment) 12-6
12.2.4 MT410 (Acknowledgment) 12-7
12.2.5 MT412 (Advice of Acceptance) 12-8
12.2.6 MT416 (Advice of Non-Payment/Non-Acceptance) 12-10
12.2.7 MT420 (Acceptance Tracer) 12-12
12.2.8 MT420 (Payment Tracer) 12-12
12.2.9 MT420 (Rel of Res Tracer) 12-13
12.2.10 MT420 (Payment Fate Tracer) 12-14
12.2.11 MT420 (Acceptance Fate Tracer) 12-15
12.2.12 MT420 (Discrepancy Approval Tracer) 12-16
12.2.13 MT422 (Principal Fate - Advice of Fate and Request for Instructions) 12-17
12.2.14 MT422 (Acceptance Fate) 12-18
12.2.15 MT430 (Amendment of Instructions) 12-19
12.2.16 MT732 (Reserve Release) 12-20
12.2.17 MT734 (Accept Refusal) 12-23
12.2.18 MT742 (Reimbursement Claim) 12-26
12.2.19 MT750 (Advice of Discrepancy) 12-30
12.2.20 MT754 (Advice Payment Accepted) 12-31
12.2.21 MT756 (Reimbursement Payment Advice) 12-32
12.2.22 MT759 (Common Group Messages) 12-33

13 Bills and Collection Contract Simulation

Preface

- Purpose
- Audience
- Documentation Accessibility
- Documentation Accessibility
- Conventions
- Related Documents
- Acronyms and Abbreviations
- Screenshot Disclaimer
- Symbols and Icons

Purpose

This manual is designed to help you to quickly get familiar with the Bills and Collections module of Oracle Banking Trade Finance Cloud Service. It provides an overview of the module and takes you through the various stages in processing a Bill or Collection.

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

Audience

This Manual is intended for the following User/User Roles:

Role	Function
Back Office Trade Finance Department Clerks	BC Contract Input functions except Authorization
Back Office Trade Finance Department Officers	BC Contract Authorization, maintenance of static data specific to the BC module
Front end Trade Finance Product Managers	BC Product define functions excluding authorization. BC Report/Query functions
End of Day Operators	End and beginning of day related processing functions. BC Report/Query functions
Bank's Financial Controller/Trade Finance Department Manager	Branch level processing related setup for BC module and Authorization of the same Authorization of BC product define/amendments. BC Report/Query functions
MIS Department Officers	BC Query/Report functions

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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.
italic	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

- The Procedures User Manual
- The Core Services User Manual
- The Letters of Credit User Manual
- The Central Liability User Manual

Acronyms and Abbreviations

The following are some of the acronyms and abbreviations used in the user manual:

Table 1 Acronyms and Abbreviations

Acronym	Abbreviation
BOD	Beginning of Day
BG	Bank Guarantee
CIF	Cost Insurance Freight
CIP	Cost Insurance Paid
CPT	Carriage Paid to
CFR	Cost and Freight
DAF	Delivered at Frontier
DEQ	Delivered Ex Quay
DDP	Delivered Duty Paid

Table 1 (Cont.) Acronyms and Abbreviations

Acronym	Abbreviation
DES	Deliver Ex Ship
DDU	Delivered Duty Unpaid
EOD	End of Day
EOTI	End of Transaction Input
EOFI	End of Financial Input
EXW	EX Works
FAS	Free Alongside Ship
FCA	Free Carrier
FOB	Free On-Board
FFT	Free Format Text
GUI	Graphic User Interface
ICC	International Chamber of Commerce
INCO Terms	International Commercial Terms
LC	Letter of Credit
MT	Message Type
NLS	National Language Support
PCLS	Partial Closure of LC
REB	Reimbursing Bank
STP	Straight through Processing
SBLC	Standby Letters of Credit
UCP	Uniform Customs and Practice
UDF	User Defined Fields
OBTF	Oracle Banking Trade Finance
OBTFCS	Oracle Banking Trade Finance Cloud Service

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table 2 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

Table 2 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option

Table 2 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	View Option
	Reopen Option

1

Overview of Bills and Collections

This topic contains the following subtopics:

- Introduction
- Operations on a Bill
- Interest and Charge Liquidation

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 booked.

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 Cloud Service 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
- Create a new product or 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.
- Design the BC module to handle the interest, charges, 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 Cloud Service. This enables easy retrieval of information for bills drawn under the issued LC at the bank. The default most of the details maintained for the LC 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. Oracle Banking Trade Finance Cloud Service 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.

Process these 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. Automatically the Tracers generate at an indicated frequency until a resolved discrepancy.

When a repayment against the bill, is not made on the due date, based on the requirement perform the ageing analysis for the bill. 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). Follow-up on the repayment of a bill by generating reports which detail the status of ageing bills.

Depending on the processing requirements of your bank, define and store the standard documents, goods, clauses, INCO terms and instructions and free format texts. Incorporate and print the details 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 are carried over several stages during the day. After the entered bill, verify and authorize on-line before further processing.

Generate the 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.

Oracle Banking Trade Finance Cloud Services' Graphic User Interface (GUI) facilitates ease of input. Option lists provided in the module is 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 advice.
- 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.

1.2 Operations on a Bill

The operations that perform on a bill depend on the trade finance product type you are processing. Further, the messages and advices that are generated for the bill are determined by the operation you perform on the bill. The interest, charges or fees vary for each operation that you perform on the bill.

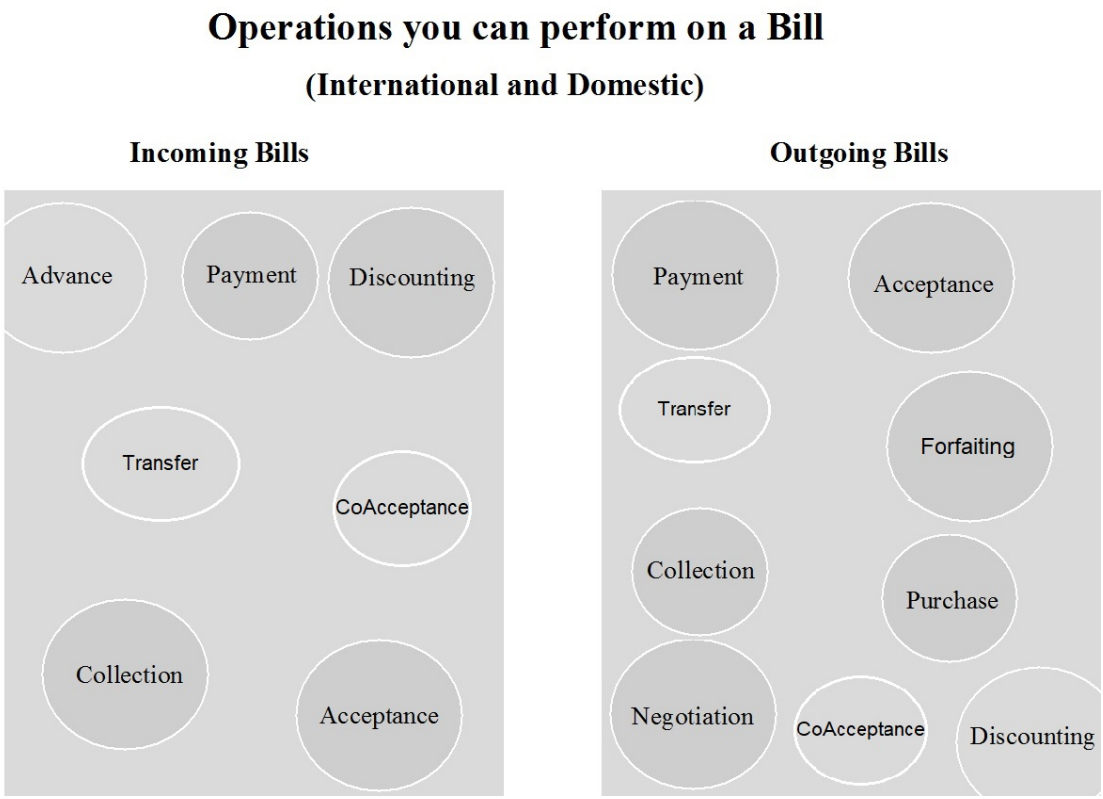
Bills are classified into following two categories:

- Import Bills
- Export Bills

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

The operations that perform on a bill have been diagrammatically represented below:

Figure 1-1 Operations on a bill



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

- Acceptance to Advance (automatic facility provided)
- Acceptance to Discount

- Collection to Purchase
- Discount to Collection
- Purchase to Collection
- Acceptance to Forfaiting
- Discount to Forfaiting
- Collection to Transfer
- Collection to Discount
- Collection to Coacceptance
- Acceptance To Free of Payment
- Collection To Free of Payment
- Acceptance To Coacceptance
- Coacceptance To Discount

For instance, while processing a discounted acceptance bill, need not enter a new bill to discount the bill. Amend the operation type from acceptance to discount.

- SWIFT Messages for an Import Bill
- SWIFT Messages for an Export Bill

1.2.1 SWIFT Messages for an Import Bill

Generate the message for an Import bill depending on the operation you perform on the bill. The following are the supported SWIFT messages for an Import bill.

Table 1-1 SWIFT messages - Import Bill

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

1.2.2 SWIFT Messages for an Export Bill

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

Table 1-2 SWIFT messages - Export Bill

Description	SWIFT code
Payment tracer	MT420
Acceptance tracer	MT420
Reserve Exception Tracker	MT420
Amendment of instruction	MT430
Reimbursement claim	MT742
Advice pf Discrepancy	MT750
Advice of payment/ acceptance/negotiation	MT754

1.3 Interest and Charge Liquidation

The BC module has a flexible mechanism for raising, tracking and controlling the interest that you collect and the charges that you levy, which is cash or account receivable basis. The cash is collected either in advance or arrears, and it is accrued or non-accrued.

The Interest collected is either as a rate or as a flat amount. Define the Standard Interest rates for each bill type.

Changes that you effect to fields like the base date, exchange rate or account numbers require reversal entries. The system generates reversal entries for the corrected amount, account, rate etc.

2
Maintenance

This topic contains the following subtopics:

- Introduction
- Bills and Collections Document Code Maintenance
- Bills and Collections Commodity Code Maintenance
- Bills and Collections Instruction Code Maintenance
- Bills and Collections Free Format Code Maintenance
- Bills and Collections Discrepancy Code Maintenance
- Bills and Collections Insurance Company Maintenance
- Bills and Collections Exchange Rate Type Maintenance
- Bills and Collections INCO Term Document Maintenance
- Bills and Collections Branch Parameters Maintenance

2.1 Introduction

The Bills module requires certain basic information to set up before becoming fully operational. Maintain the following:

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

2.2 Bills and Collections Document Code Maintenance

This topic contains the following subtopics:

- Maintain the Bills and Collections Documents Code Clauses
  This topic gives the systematic instructions to Bills and Collections Document and Clause Code Maintenance.
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on the Bills Document Code Maintenance Screen

2.2.1 Maintain the Bills and Collections Documents Code Clauses

This topic gives the systematic instructions to Bills and Collections Document and Clause Code Maintenance.

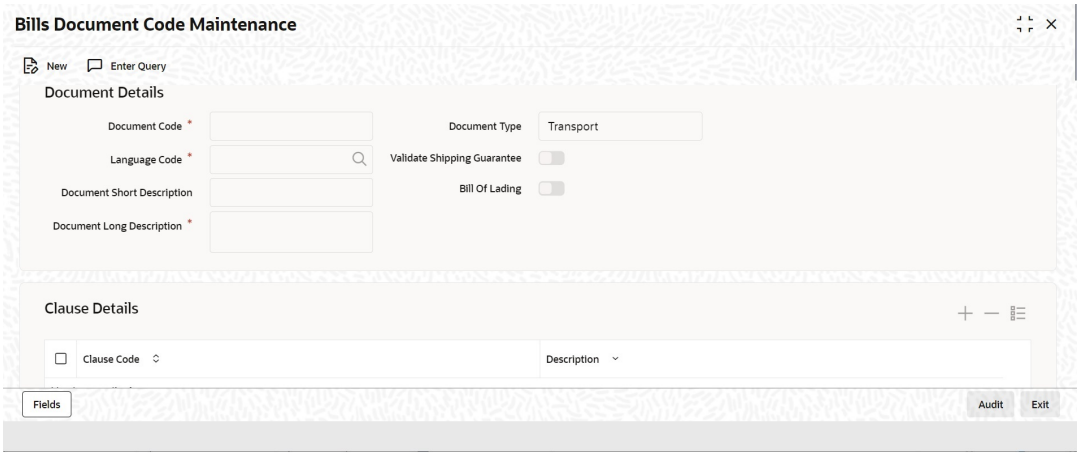
Certain standard documents required under a documentary bill common to most countries are used in the bill and hence it is not necessary to specify the details of the document each time for the bill. Instead, the details are maintained in the **Bills and Collections Document Code Maintenance** screen.
The advantage of maintaining document details is that, at the time of creating a product or at the time of entering the details of a bill, you need only specify the code assigned to the document. Automatically all the maintained details for the document is picked. This reduces the effort taken as there is no need to enter the contents of the document every time you use it.

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

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

   Bills and Collections Document Code Maintenance screen is displayed.

Figure 2-1 Bills and Collections Document Code Maintenance



2. On **Bills and Collections Document Code Maintenance** screen, Click **New**
3. On the **New** tab, and specify the details.
4. Click **Save** to save the details OR **Cancel** to exit the screen.

   When the document is called the maintenance record is defined, to view this, double click on a document code from the summary screen.
   For information on fields, refer to: Table 2-1.

Table 2-1 Bills and Collections Document Code Maintenance - Field Description

Field	Description
Document Details	Maintain the following details related to the documents in the Bills and Collections Document Code Maintenance screen.

Table 2-1 (Cont.) Bills and Collections Document Code Maintenance - Field Description

Field	Description
Document Code	This is a mandatory field; In Oracle Banking Trade Finance Cloud Service, identify each maintained document by a 12-character code called a document code. One of the characters of the code should be a letter of the English Alphabet. Follow your conventions for devising this code as required. Use a unique code to identify the document. While creating a product or at the time of entering the details of a bill, where you need to specify the documents that should accompany a bill, you need only to specify the code assigned to the document. The document details will be automatically picked up and defaulted.
Language Code	This is a mandatory field; Specify the language code using the correspondence with the party carried out. The adjoining option list displays all available language codes. Choose the language appropriately as required.
Document Type	Select the document type from the drop-down list. The available options are: • **Transport** • **Insurance** • **Invoice** • **Claim** • **Others**
Validate Shipping Guarantee	To track the documents captured during booking of import bill against shipping guarantee issued based on the same set of documents, select the Validate Shipping Guarantee option in the screen. The tracking based on document reference captured in the documents screen of LC and BC contract online. By default, this field will be unchecked and changed before you save the record. This field modified at any time using the unlock operation. During the copy operation, the system copies the value of this field to the new document code.
Bill of Lading	Check this box to validate the reference number used in the bill against the shipping guarantee Bill of the lading reference number.
Document Short Description	The documents required under a bill are sometimes large and hence difficult to identify. Therefore specify a short description or a title, which will enable quick identification of the document. The short description specified is for information purposes only and will not be printed on the document.
Clause Details	A clause is a statement that can accompany a document sent under a bill. Instead of specifying the details of a clause each time you need to use it, maintain a list of the standard clauses, which can accompany the documents sent under a bill, in the Bills and Collections Document Code Maintenance screen. The advantage of maintaining clause details is that at the time of creating a product or at the time of entering a bill, specify the code assigned to the clause. Automatically all the details maintained for the clause are picked. This reduces the effort involved in entering the contents of the clause each time. The following are the captured details related to the clause: • **Clause Code** • **Description**

Table 2-1 (Cont.) Bills and Collections Document Code Maintenance - Field Description

Field	Description
Clause Code	Each clause maintained is identified by a twelve -character code called a Clause code. One of the characters of the clause code should be a letter of the English Alphabet. Follow your convention for devising the code. Use this unique code to identify the clause, while creating a product or at the time of entering the details of a bill, instead of specifying the clauses that should accompany a document, you need only to specify the code assigned to the clause. The clause details will be automatically picked up and defaulted.
Description	After specifying a code for the clause, proceed to maintain a detailed description of the clause. The printed description carries the contents of the clause, and on the documents that require the bill. The clause description can contain a maximum of 32000 characters

Note:

The document /clause details is available for association with Bill contracts only after authorizing the document /clause details.

When the document is called the maintenance record that is defined, double click on a document code from the summary screen.

2.2.2 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills & Collections Document Code Maintenance** screen.

1. On **Bills & Collections Document Code Maintenance** screen, click **Fields**.

   The **User Defined Fields** screen is displayed.

Figure 2-2 User Defined Fields

> **Note:**
>
> Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields Maintenance** screen.

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

2.2.3 Operations on the Bills Document Code Maintenance Screen

On an existing Document Maintenance record, perform the following operations (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

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

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

2.3 Bills and Collections Commodity Code Maintenance

This topic contains the following subtopics:

- Maintain Bills and Collections Commodity Codes
  This topic provides the instructions to capture Bills & Collections Commodity Code Maintenance display.
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on the Commodity Maintenance Record

2.3.1 Maintain Bills and Collections Commodity Codes

This topic provides the instructions to capture Bills & Collections Commodity Code Maintenance display.

A bill is an instrument used for trade payments, and trade involves merchandise. Some certain standard goods or commodities are transacted under bills. Instead of specifying details of the merchandise each time during the trade, maintain the details of the standard goods in the **Bills & Collections Commodity Code Maintenance** screen.
The advantage of maintaining goods details is that at the time of entering the details of a bill, you need only to specify the code assigned to the goods. The system picks all the maintained goods details automatically. This reduces your effort, where you need not enter the description of the goods each time you use it.

Maintain the details of the standard goods transacted under a bill using the **Bills & Collections Commodity Code Maintenance** screen.

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

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

   Bills & Collections Commodity Code Maintenance screen is displayed.

Figure 2-3 Bills & Collections Commodity Code Maintenance screen

2. On the **Bills & Collections Commodity Code Maintenance** screen, click **New** and specify the details as required. Click **Save** to save the details else click **Cancel**.

   For information on fields, see Table 2-2

> **Note:**
>
> Please note all the fields in this table are mandatory.

Table 2-2 Bills & Collections Commodity Code Maintenance - Field Description

Field	Description
Goods Code	In Oracle Banking Trade Finance Cloud Service, goods have a unique 12 character code used to identify them. Ensure one of the characters of the goods code is an alphabet. Follow your conventions for devising the code. While creating a product or at the time of entering a bill, instead of defining details of the goods transacted under the bill, you need only to specify the code assigned to the goods. The details of the products will automatically be picked up and defaulted.
Language Code	Specify the language code using which all the correspondences with the party carried out. The adjoining option list displays all available language codes. Choose the appropriate option as required
Goods Short Description	Give a brief description of the goods. Enter a maximum of 255 characters in this field.
Goods Description	After assigning a code to the goods, proceed to maintain a detailed description of the goods. The goods description can contain a maximum of 32000 characters. While specifying details of the goods transacted under a bill, edit the description to suit the requirements of the bill you are processing. Default this description if required. Also, use it to enter specifications such as the quality and quantity of the merchandise.

Table 2-2 (Cont.) Bills & Collections Commodity Code Maintenance - Field Description

Field	Description
Goods Classification	This is a Mandatory field, select the type of goods from the adjoining drop-down list; the options are: • General • Licensed • Prohibited
Allowed in Islamic Trade Finance	Check this option to indicate support for Islamic Trade Finance.

Note:

The commodity code details is available for association with Bill contracts only after authorizing the commodity code details.

2.3.2 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills & Collections Commodity Code Maintenance** screen.

1. On **Bills & Collections Commodity Code Maintenance** screen, click fields.

   The **User Defined Fields** screen is displayed.

Figure 2-4 User Defined Fields

Note:

Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields Maintenance** screen.

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

2.3.3 Operations on the Commodity Maintenance Record

On an existing Goods maintenance record, perform any of the following operations (if any function under the Application toolbar is disabled, it means that the function is not allowed for the record):

- Unlock the document
- Authorize a record
- Copy the details of a commodity on to a new record
- Close a record
- Reopen a closed record
- Print the details of a record
- Delete a record
- Execute Query Operations

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

2.4 Bills and Collections Instruction Code Maintenance

This topic contains the following subtopics:

- Maintain the Bills and Collections Instruction Codes
  This topic provides the instructions to capture the Bills and Collections Instruction Codes Maintenance details.
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on the Instructions Code Maintenance Records

2.4.1 Maintain the Bills and Collections Instruction Codes

This topic provides the instructions to capture the Bills and Collections Instruction Codes Maintenance details.

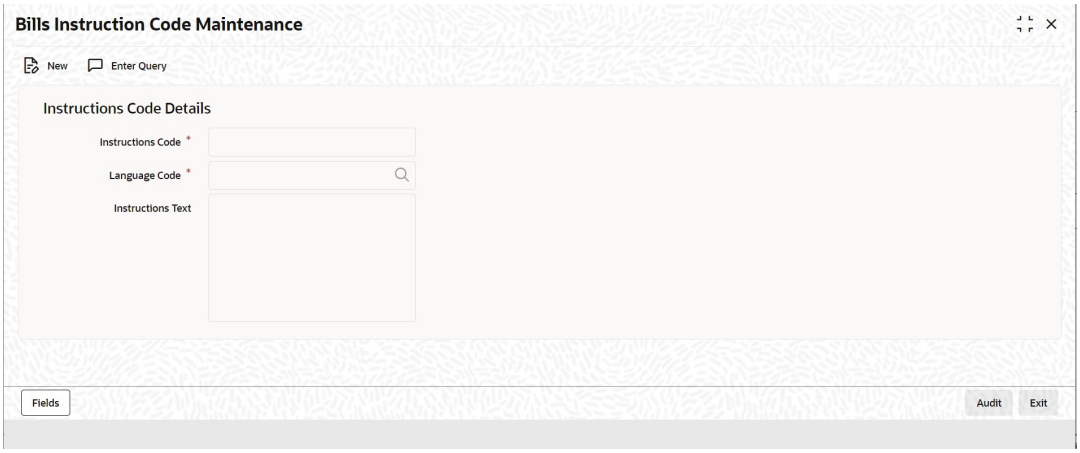
Register the standard set of instructions or statements that apply to the bills issued. These standard instructions appear in the correspondence and messages sent to the parties involved in a bill. Instead of specifying details of instruction each time, maintain its details in the **Bills and Collections Instruction Codes Maintenance** screen. The advantage of maintaining Instruction codes is that at the time of creating a product or while entering the details of a bill, specify the code assigned to the Instructions. Automatically the details maintained for the instruction code picked up. This considerably reduces time and effort as there is no need to enter the description of instruction each time used.

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

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

   Bills and Collections Instruction Codes Maintenance screen is displayed.

Figure 2-5 Bills and Collections Instruction Codes Maintenance



2. On **Bills and Collections Instruction Codes Maintenance** screen, click **New**.
3. On **Bills and Collections Instruction Codes Maintenance - New**, specify the details as required.
4. Click **Save** to save the details or **Cancel** to close the screen.

   For information on fields, refer to: Table 2-3.

Table 2-3 Bills and Collections Instruction Codes Maintenance - Field Description

Fields	Description
Instruction Code	This is a mandatory field; In Oracle Banking Trade Finance Cloud Service, each instruction maintained is a twelve -character code called an Instruction Code. Follow your conventions for devising the code, but ensure one of the characters is an English Alphabet. The code specified should be unique, which is required to identify the instruction. While creating a product, or while entering the bill details instead of specifying the Instructions required under a bill, specify the code assigned to the instruction. The instruction details will be automatically picked up and defaulted. To process MT734, you need to maintain the following instruction codes and link them to PAYMENT_REFUSAL advice: **NOTIFY** – This indicates that documents are on hold till the issuing bank receives a waiver from the applicant and agrees to accept it, or it receives further instructions from the presenter before agreeing to accept a waiver. **PREVINST** – This indicates that the issuing bank is acting following instructions previously received from the presenter. Capture these codes in field 77B of MT734. Link these instruction codes to the advice in the Advices/Free Format Text screen, which invokes from the Bills and Collections – Contract Input screen by clicking the Advices / FFT button. See the section Specifying instructions for a bill in the chapter Processing Bills of this User Manual for details about instruction code linkage.
Language Code	This is a mandatory field; Specify the language code using which all the correspondences with the party carried out. The adjoining option list displays all available language codes.Choose the appropriate one.

Table 2-3 (Cont.) Bills and Collections Instruction Codes Maintenance - Field Description

Fields	Description
Instructions Text	After assigning a code to identify an instruction, proceed to maintain the description of the instruction. The contents of the instruction that you define can contain text up to 2000 characters.

> **Note:**
>
> The Bills and Collections Instruction Codes details is available for association with Bill contracts only after authorizing the Bills and Collections Instruction Codes details

2.4.2 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On Homepage, navigate to **Bills and Collections Instruction Codes Maintenance** screen.

1. On **Bills and Collections Instruction Codes Maintenance** screen, click **Fields**.

   The **User Defined Fields** screen is displayed.

Figure 2-6 User Defined Fields

> **Note:**
>
> Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields** screen.

2. On the **User Defined Fields** screen, specify the details as required.
3. Click **Ok** to save the details Or **Exit** to close the screen.

2.4.3 Operations on the Instructions Code Maintenance Records

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

- Unlock the record
- Authorize the record
- Copy the details of an FFT on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record
- Execute Query Operation

See the chapter on common procedures for details of these operations.

2.5 Bills and Collections Free Format Code Maintenance

This topic contains the following:

- Maintain the Bills and Collections Free Format Texts (FFT)
  This topic provides the systematic instructions to capture Bills & Collections Free Format Code Maintenance details.
- Sender to Receiver Info Tag
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on the FFT Maintenance Record

2.5.1 Maintain the Bills and Collections Free Format Texts (FFT)

This topic provides the systematic instructions to capture Bills & Collections Free Format Code Maintenance details.

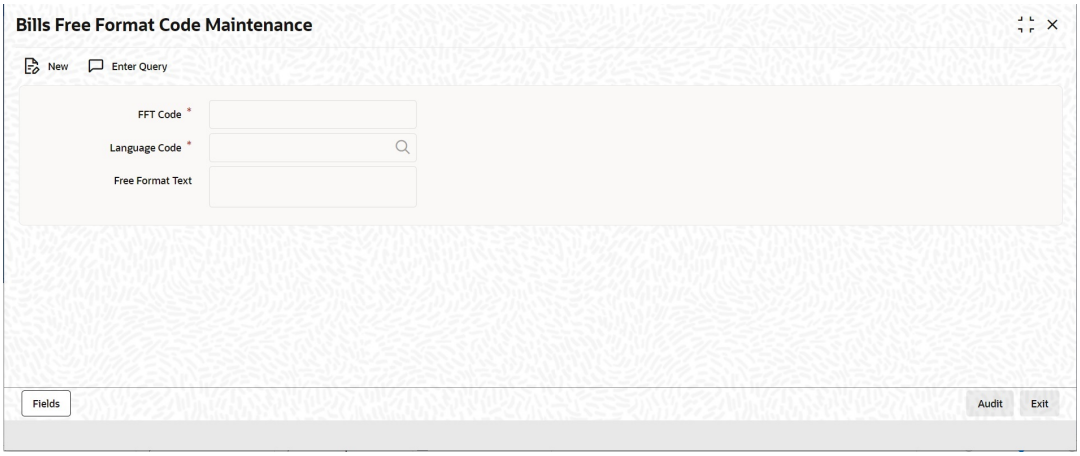
Free Format Texts (FFTs) are a set of instructions or statements that apply to the bills that you process. Several standard free format texts should appear in the correspondence and messages sent to the parties involved in the bill. Instead of specifying the details of the FFT each time you need to use it, maintain them in the FFT Maintenance screen.
The advantage of maintaining FFT details is that at the time of creating a product or while entering the details of a bill, you need only to specify the code assigned to the FFT. Automatically all the details maintained for the FFT code are picked. This reduces your effort, as you do not need to enter the description of the FFT each time you use it.

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

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

   Bills & Collections Free Format Code Maintenance screen is displayed.

Figure 2-7 Bills & Collections Free Format Code Maintenance



2. On the **Bills and Collections Free Format Code Maintenance** screen, specify the details as required.
3. Click **Save** to save the details else click **Cancel**; Or Click Enter Query to view the details which are maintained.

   For information on fields, refer to: Table 2-4

Table 2-4 Bills and Collections Free Format Code Maintenance - Field Description

Field	Description
FFT Code	This is a mandatory field In Oracle Banking Trade Finance Cloud Service, each FFT maintained is a unique 12-character code called FFT code, used to identify the FFT. Follow your conventions for devising the code and ensure one of the characters of this code is an English Alphabet. While creating a product, or entering the details of a bill instead of specifying the FFTs required under a bill, specify the code assigned to FFT. The FFT details will be automatically picked up and defaulted.
Language Code	This is a mandatory field Specify the language code using which all the correspondences with the party carried out. The adjoining option list displays all available language codes. Choose the appropriate one.
Free Format Text	After you have assigned a code to identify an FFT, proceed to maintain the description of the FFT. The description that you specify can contain text up to 2500 characters. After you have made the required mandatory entries, save the record.
Footer	On saving the record, your User ID displayed in the Checker field at the bottom of the screen, also, the Date/Time field displays the date and time of the record saved.

Note:

The Bills and Collections Free Format Code details is available for association with Bill contracts only after authorizing the Bills and Collections Free Format Code details.

2.5.2 Sender to Receiver Info Tag

FFT codes **SND2RECMTxxx** will be used to pick up the sender to receiver information in various swift messages. In the FFT code **MTxxx** stands for the SWIFT message type which picks the FFT code. This facilitates defining a separate FFT code for each of the SWIFT messages.

This will be applicable for the following swift messages: MT700, 707, 705, 710, 720, 730, 740, 747, 760, 767, 768, 400, 410, 412, 420,422, 430, 734, 732, 742, 756, 750, 752, 754,760,765,768,769,785,786,787,767.

Maintain the various FFT codes for **SND2RECMTxxx** in the Free Format Code maintenance screen. During contract processing, based on the event being processed system defaults the advice maintained for the particular event. For messages of SWIFT type, select the corresponding SND2RECMTxxx FFT code from the list of values.

In the SWIFT message generated, the tag 72z populated with the text associated with the FFT code SND2RECMTxxx attached for the advice at the contract level. The system will not validate the FFT code **SND2RECMTxxx** attached with the advice. This has to be operationally controlled.

During advice generation, if the FFT code **SND2RECMTxxx** corresponding to the advice is not attached or if a different **SND2RECMTxxx** is attached, the system will not populate the tag 72z in the advice generated.

2.5.3 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills & Collections Free Format Code Maintenance** screen.

1. On **Bills & Collections Free Format Code Maintenance** screen, click **Fields**.

   The **User Defined Fields** screen is displayed.

Figure 2-8 User Defined Fields

> **Note:**
>
> Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields Maintenance** screen.

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

2.5.4 Operations on the FFT Maintenance Record

On an existing FFT Maintenance record, perform any one of the following operations (if any function under the Application toolbar is disabled, it means that the function is not allowed for the record):

- Unlock the record
- Authorize the record
- Copy the details of an FFT on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record
- Execute Query Operation

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

2.6 Bills and Collections Discrepancy Code Maintenance

This topic contains the following:

- Maintain the Bills and Collections Discrepancy Codes
  This topic provides the instructions to capture the Bills & Collections Discrepancy Code Maintenance details.
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on the Discrepancy Code Maintenance Record

2.6.1 Maintain the Bills and Collections Discrepancy Codes

This topic provides the instructions to capture the Bills & Collections Discrepancy Code Maintenance details.

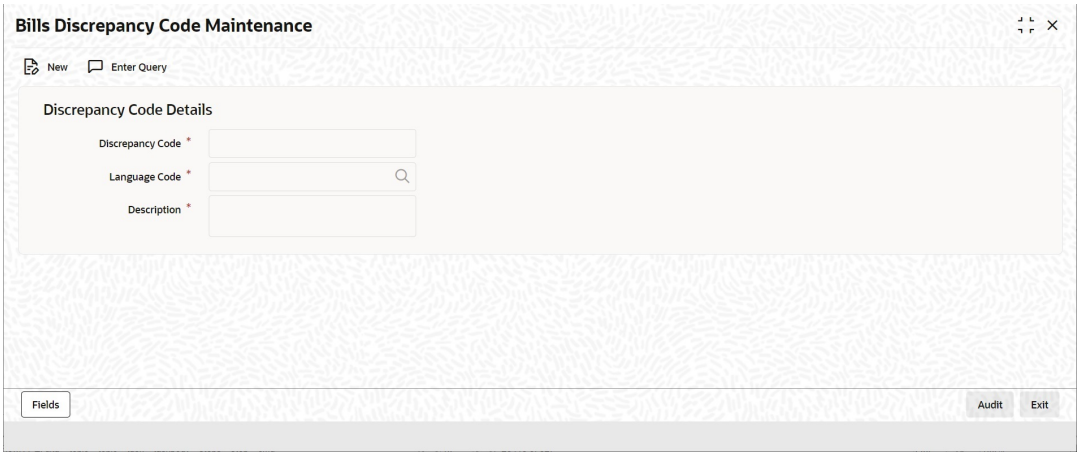
Register the standard discrepancy codes that apply to the bills you process. Instead of specifying the details of the discrepancy each time you need to use it, maintain them in the **Bills and Collections Discrepancy Codes Maintenance** screen.

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

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

   Bills and Collections Discrepancy Codes Maintenance screen is displayed.

Figure 2-9 Bills and Collections Discrepancy Codes Maintenance



2. On the **Bills and Collections Discrepancy Codes Maintenance** screen, specify the details as required.
3. Click **Save** to save the details else click **Cancel** OR Click **Enter Query** to display the details which are maintained.

   For information on fields, refer to: Table 2-5.

Table 2-5 Bills & Collections Discrepancy Codes Maintenance - Field Description

Field	Description
Discrepancy Code Details The following are the discrepancy code details.	
Discrepancy Code	In Oracle Banking Trade Finance Cloud Service, each discrepancy maintain is a 12-character unique code called a Discrepancy Code used to identify the discrepancy. Follow your convention to devise the code, but ensure one character of this code is an English Alphabet. While creating a product, or at the time of entering the details of a bill, instead of specifying the discrepancy codes applicable to a bill, you need only to specify the code assigned to the discrepancy. The details maintained for the discrepancy code will be automatically picked up and defaulted
Language Code	Specify the language code using all the correspondences with the party carried out. The adjoining option list displays all available language codes. Choose the appropriate one.
Description	After you have assigned a code to identify a discrepancy, proceed to maintain the description of the discrepancy. The contents of the discrepancy that you define can contain text up to three thousand five hundred characters. After making the mandatory entries, save the record and display the ID in the Marker field at the bottom of the screen. Authorize the record created bearing a different login Id before running the EOD to display the Id in Checker field. The Date/Time field displays the Authorized date and time next to the Checker field.

Table 2-5 (Cont.) Bills & Collections Discrepancy Codes Maintenance - Field Description

Field	Description
Note: The Bills and Collections Discrepancy Codes details is available for association with Bill contracts only after authorizing the Bills and Collections Discrepancy Codes details.	

2.6.2 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills & Collections Discrepancy Codes Maintenance** screen.

1. On **Bills & Collections Discrepancy Codes Maintenance** screen, click **Fields**.

   The **User Defined Fields** screen is displayed.

Figure 2-10 User Defined Fields

> **Note:**
>
> Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields Maintenance** screen.

2. On the **User Defined Field** screen, specify the details as required,
3. Click **Ok** to save the details OR click **Exit** or **Cancel**.

2.6.3 Operations on the Discrepancy Code Maintenance Record

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

- Unlock a Document
- Authorize the record
- Copy the details of a discrepancy code on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record
- Execute Query Operations

Refer to the Procedures User Manual for details of these operations

2.7 Bills and Collections Insurance Company Maintenance

This topic covers the following:

- Maintain the Bills and Collections Insurance Company Details
  This topic provides the instructions to capture **Bills & Collections Insurance Company Maintenance** details.
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on Insurance Company Record
  This topic provides the details of Operations on Insurance Company Record.

2.7.1 Maintain the Bills and Collections Insurance Company Details

This topic provides the instructions to capture **Bills & Collections Insurance Company Maintenance** details.

A bill, as an instrument used for trade payments, involves the shipment of large merchandise over long distances. To cover the loss or damage of the goods during the transition, most merchandise traded insures under an insurance policy.
Oracle Banking Trade Finance Cloud Service maintains the details of different Insurance companies, through the **Bills & Collections Insurance Company Maintenance** screen.

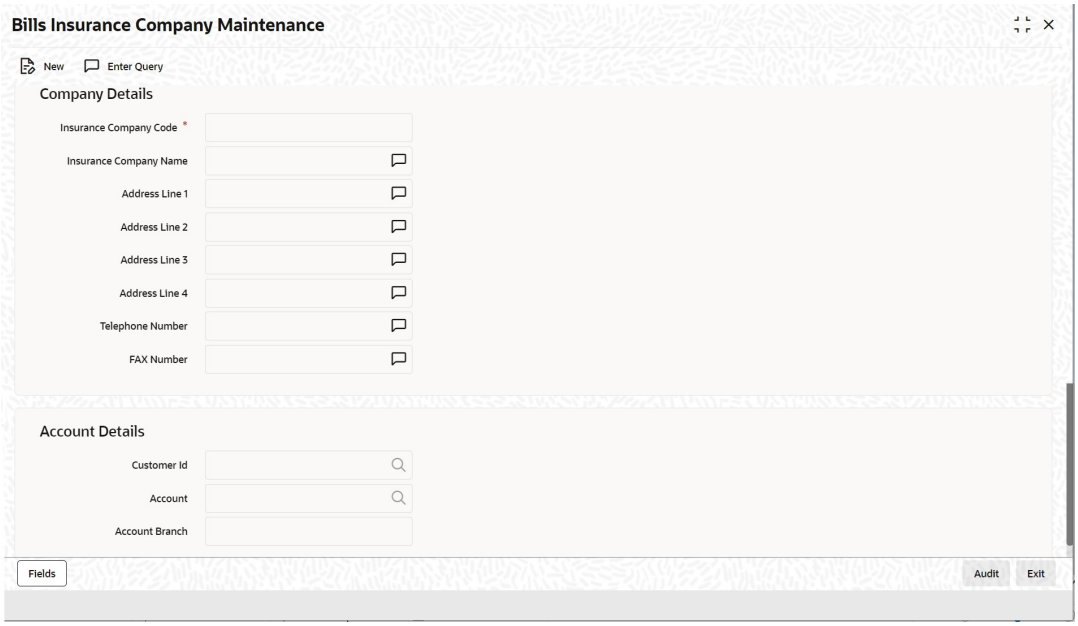
At the time of capturing the details of a Bill contract in the system, associate the appropriate Insurance Company Code with the contract. Upon selection of the code, all the details maintained for the selected code will be automatically picked up by the system. Subsequently, on receipt of the insurance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

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

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

   Bills and Collections Insurance Company Maintenance screen is displayed.

Figure 2-11 Bills and Collections Insurance Company Maintenance



2. On the **Bills & Collections Insurance Company Maintenance** screen, click **New**.
3. On the **Bills & Collections Insurance Company Maintenance - New** screen, specify the details as required.
4. Click **Save** to save the details OR **Cancel** to close the screen.

   For information on fields, refer to: Table 2-6

Table 2-6 Bills & Collections Discrepancy Codes Maintenance - Field Description

Field	Description
Discrepancy Code Details The following are the discrepancy code details.	
Discrepancy Code	In Oracle Banking Trade Finance Cloud Services, each discrepancy maintain is a 12-character unique code called a Discrepancy Code used to identify the discrepancy. Follow your convention to devise the code, but ensure one character of this code is an English Alphabet. While creating a product, or at the time of entering the details of a bill, instead of specifying the discrepancy codes applicable to a bill, you need only to specify the code assigned to the discrepancy. The details maintained for the discrepancy code will be automatically picked up and defaulted
Language Code	Specify the language code using all the correspondences with the party carried out. The adjoining option list displays all available language codes. Choose the appropriate one.
Description	After you have assigned a code to identify a discrepancy, proceed to maintain the description of the discrepancy. The contents of the discrepancy that you define can contain text up to three thousand five hundred characters. After making the mandatory entries, save the record and display the ID in the Marker field at the bottom of the screen. Authorize the record created bearing a different login Id before running the EOD to display the Id in Checker field. The Date/Time field displays the Authorized date and time next to the Checker field.

Table 2-6 (Cont.) Bills & Collections Discrepancy Codes Maintenance - Field Description

Field	Description
	Note: The Bills and Collections Discrepancy Codes details is available for association with Bill contracts only after authorizing the Bills and Collections Discrepancy Codes details.

2.7.2 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills & Collections Insurance Company Maintenance** screen.

1. On **Bills & Collections Insurance Company Maintenance** screen, click **Fields**.

   The **User Defined Fields** screen is displayed.

Figure 2-12 User Defined Fields

> **Note:**
>
> Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields Maintenance** screen.

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

2.7.3 Operations on Insurance Company Record

This topic provides the details of Operations on Insurance Company Record.

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

- Unlock the record
- Authorize the record
- Copy the details of a insurance code on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record
- Execute Query Operations

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

2.8 Bills and Collections Exchange Rate Type Maintenance

This topic contains the following:

- Maintain the Bills and Collections Exchange Rate Type
  This topic provides the instructions to capture **Bills and Collections Exchange Rate Type Maintenance** display.
- Fields
  This topic provides the systematic instructions to capture the User Defined Field details.
- Operations on Bills and Collections Exchange Rate Type

2.8.1 Maintain the Bills and Collections Exchange Rate Type

This topic provides the instructions to capture **Bills and Collections Exchange Rate Type Maintenance** display.

Oracle Banking Trade Finance Cloud Service allows you to apply different exchange rates based on the amount involved in the transaction. The cut-off amount slabs maintained in the local currency of your bank.
If the transaction currency is not the local currency, the system will first convert the transaction amount into the local currency equivalent using the Standard Mid Rate. This is necessary as the local currency maintains the cut-off amount slabs. The system will then validate the converted amount against the different amount slabs to determine the appropriate rate type. This is the rate-type used for the actual conversion of the transaction currency into the local currency equivalent.

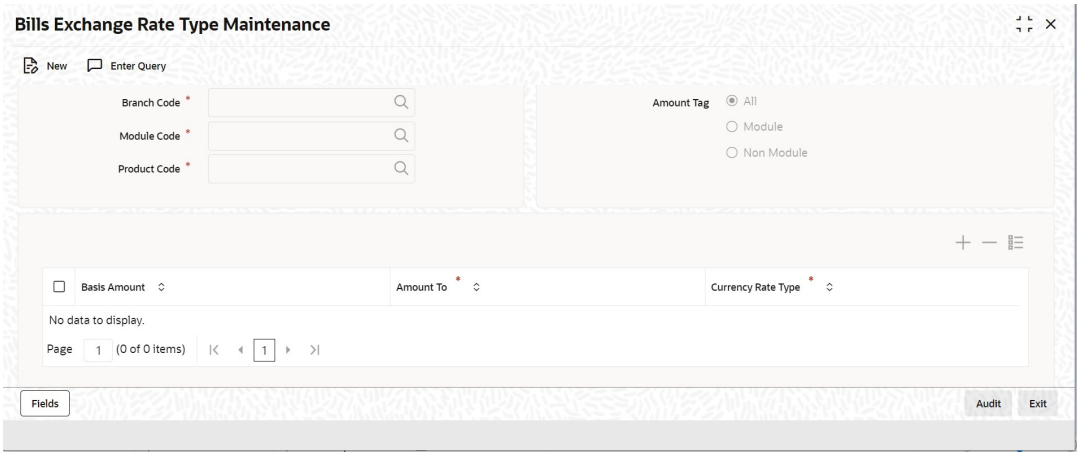
Capture the exchange rate types for different amount slabs through the **Bills and Collections Exchange Rate Type Maintenance** screen.

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

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

   Bills and Collections Exchange Rate Type Maintenance screen is displayed.

Figure 2-13 Bills and Collections Exchange Rate Type Maintenance



2. On the **Bills and Collections Exchange Rate Type Maintenance** screen, click **New**.
3. On the **Bills and Collections Exchange Rate Type Maintenance- New**, specify the details as required.
4. Click **Save** to save the details or **Cancel** to close the screen; OR Click **Enter Query** to view the details which are maintained.

   For information on fields, refer to: Table 2-7.

Table 2-7 Bills and Collections Exchange Rate Type Maintenance - Field Description

Field	Description
Branch, Module and Product Code	All these are mandatory fields; A unique code identifies each branch of your bank. All authorized and active branch codes are available in the options list. Select the appropriate branch code from the list. The option list displays all the modules (like , Letters of Credit, Bills & Collections, etc.) available in the bank. All active and authorized records are available for selection. Select the appropriate module code from the list. The various products/services offered by your bank are also available in an option list. Select the product code from the list. Alternatively, maintain the cut-off amounts that will be applicable for all the branches, modules, and products of your bank. Select the following selections to do this: • Branch Code – ALL (all branches) • Module Code – AL (all modules) • Product Code – ZALL (all products)

Table 2-7 (Cont.) Bills and Collections Exchange Rate Type Maintenance - Field Description

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

Note:

The exchange rate details is available for association with Bill contracts only after authorizing the exchanges change details.

2.8.2 Fields

This topic provides the systematic instructions to capture the User Defined Field details.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills and Collections Exchange Rate Type Maintenance** screen.

1. On **Bills and Collections Exchange Rate Type Maintenance** screen, click **Fields**.

   The **User Defined Fields** screen is displayed.

Figure 2-14 User Defined Fields

> **Note:**
>
> Value for UDF is made mandatory or non-mandatory as maintained in the **User Defined Fields Maintenance** screen.

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

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

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

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

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

2.8.3 Operations on Bills and Collections Exchange Rate Type

In addition to creating the details of an exchange rate, perform the following operations on an existing record:

- Unlock the record
- Delete an unauthorized record
- Close the record
- Reopen the close record
- Copy the record

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

2.9 Bills and Collections INCO Term Document Maintenance

The following topics are covered:

- Maintain the Bills and Collections INCO Term Document
  This topic provides the instructions to capture the Bills & Collections INCO Term Document Maintenance details.
- Operations on an INCO Term

2.9.1 Maintain the Bills and Collections INCO Term Document

This topic provides the instructions to capture the Bills & Collections INCO Term Document Maintenance details.

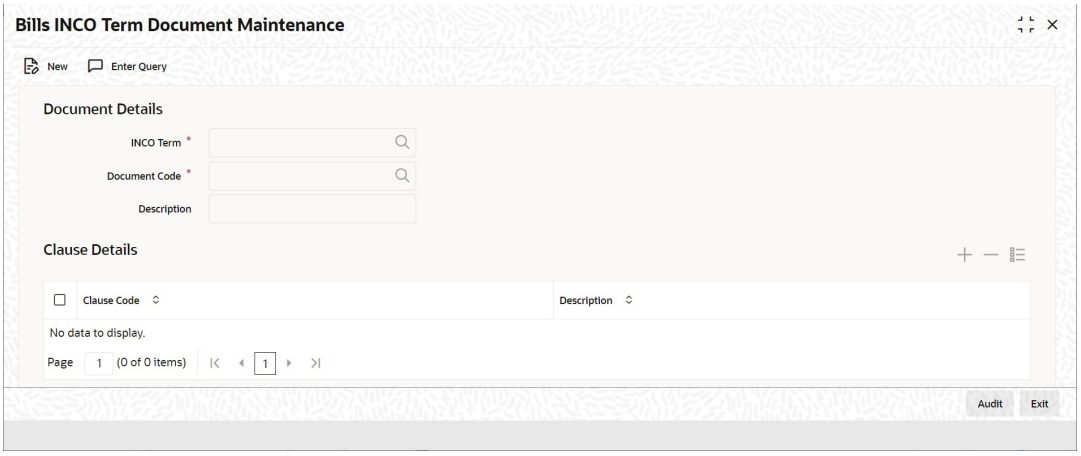
Associate documents and clauses to INCO terms as part of a one time maintenance for the bank. Do this through the **Bills and Collections INCO Term Document Maintenance** screen.

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

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

   Bill and Collections INCO Term Document Maintenance screen is displayed.

Figure 2-15 Bills and Collections INCO Term Document Maintenance



2. On the **Bills and Collections INCO Term Document Maintenance** screen, click **New**.
3. On the **Bills and Collections INCO Term Document Maintenance- New** screen, specify the details as required.
4. Click **Save** to save the detail or **Cancel**; Or Click **Enter Query** to display the details which are maintained.

For Information on fields, see Table 2-8

Table 2-8 Bills and Collections INCO Term Document Maintenance - Field Description

Field	Description
INCO Term	This is a mandatory field; The following are the INCO terms for which maintain documents and clauses: • CIF • CFR • CIP • CPT • DAF • DAP • DAT • DDP • DDU • DEQ • DES • DPU • EXW • FAS • FCB • FOB This maintenance is factory-shipped for your bank.
Document Code	This is a mandatory field; Associate a valid document to an INCO term. All valid document codes maintained (through the Bills and Collections Document Master Maintenance screen) in your current branch are made available here for selection. Associate any number of valid documents to an INCO term.
Description	A brief description of the chosen document is displayed here.
Clause Details The following are discussed as a part of clause details	
Clause Code	To each document associated with an INCO Term, you need to associate a clause. The adjoining option list displays all clause codes maintained in through the Clause Maintenance screen. Choose the appropriate one. To each document associated with an INCO Term, associate any number of clauses.
Description	A brief description of the chosen clause is displayed here. Click Exit or Cancel.

Note:

The Inco details is available for association with Bill contracts only after authorizing the Inco details.

2.9.2 Operations on an INCO Term

On an existing INCO term maintenance record, perform any one of the following operations (if any function under the Application toolbar is disabled, it means that the function is not allowed for the record):

- Create a record
- Unlock the details of the record
- Delete the record

Amend only the clause code during the amend operation,

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

2.10 Bills and Collections Branch Parameters Maintenance

This topic provides the overview of Bills and Collections Branch Parameters Maintenance.

- Maintain the Bills and Collections Branch Parameters
  This topic provides the instructions to capture Bills and Collections Branch Parameters display.
- Operations on Bills and Collections Branch Parameters Records

2.10.1 Maintain the Bills and Collections Branch Parameters

This topic provides the instructions to capture Bills and Collections Branch Parameters display.

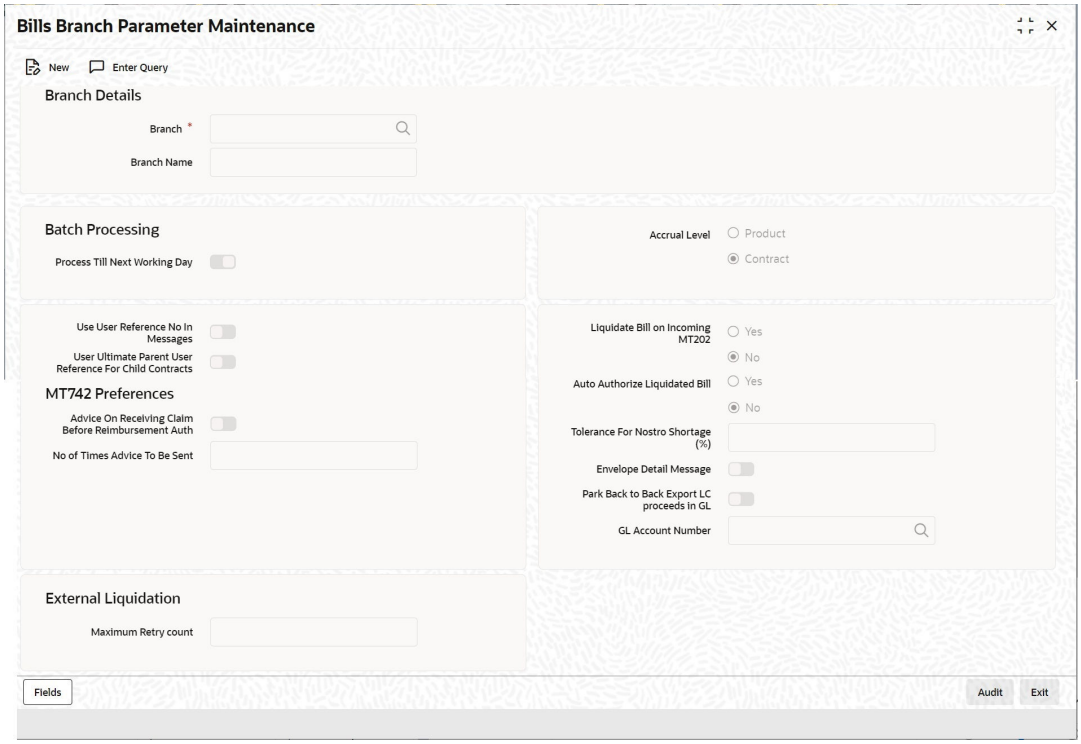
Maintain bills and collections details specific to a branch using the Bills and Collections Branch Parameters screen. These parameters maintained for each branch of your bank.

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

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

   Bills and Collections Branch Parameters screen is displayed.

Figure 2-16 Bills and Collections Branch Parameters



2. On the **Bills and Collections Branch Parameters** screen, click **New**.
3. On the **Bills and Collections Branch Parameters** screen, specify the details as required.
4. Click **Save** to save the details or **Cancel** to close the screen Or Click **Enter Query** to display the details which are maintained.

   For information on fields, refer to: Table 2-9

Table 2-9 Bills and Collections Branch Parameters - Field Description

Field	Description
Branch	This is a mandatory field; Specify the branch code for which you need to maintain specific parameters. Alternatively, select the branch code from the adjoining option list also. All the maintained branch codes in the system will be available in the list of values for selection.
Branch Name	The branch name is defaulted based on the branch code selected.
Process till next working day	Check this box to indicate that Commission Accrual and Liquidation calculation has to be done based on this setting.
Use User Reference No in Messages	Check this box to include User Reference number in messages. If you check this box, then the system will display the User Reference Number in the User Ref No column of the account statement for the BC contract

Note:

For the user reference to be picked up in the account statement, the new tag User ref no is included in the account statement format.

Table 2-9 (Cont.) Bills and Collections Branch Parameters - Field Description

Field	Description
User Ultimate Parent User Reference for Child Contracts	Check this box to display the Master/Parent contract Reference number on messages generated for Child contracts. If the box is left unchecked, the user reference number displays for the child contracts.
Accrual Level	Select the option to indicate the accrual level and pass the entries. The options available are: • Product • Contract
Liquidate Bill on Incoming MT202	Indicate if the bill should liquidate on incoming MT202. Following options are available: • Yes – If you select this option, then the system will liquidate the bill on receiving MT202 • No - If you select this option, then the current flow of creating FT contract will be continued.
Auto Authorize liquidated bill	Indicate if the bill liquidated out of incoming 202 should be automatically authorized or not. This parameter determines whether the bill liquidated out of incoming 202 to be automatically authorized or not
Tolerance for Nostro Shortage (%)	Specify the tolerance for Nostro shortage in percentage. This value cannot be more than 100. This option is mandatory if you check the Liquidate Bill on Incoming MT202 option.
Advice on Receiving Claim before Reimbursement Auth	Check this box to generate advice message MTN99 on receiving the message MT742 before message MT740. If you check this option, the system generates MTN99 to the issuing bank and the claiming bank on receipt of reimbursement claim before the reimbursement authorization. On receiving multiple claims without reimbursement authorization, the system places the claims in Pending Auth status. Such processed claims after receiving the corresponding message MT740. The processed claims in an order based on their date of receipt.
No of Times Advice to be Sent	Specify the number of working days during which the advice message MTN99 should be generated to the issuing bank and claiming bank. If you check the option Advice on Receiving Claim before Reimbursement Auth, it is mandatory to indicate the number of times. While manually entering a Bill contract for MT742, you need to choose the corresponding LC contract manually. In case the LC contract is not available, you need to manually generate and send the advice message MTN99 to the claiming bank and the issuing bank.
Envelope Detail Message	Check this box when a detailed message is required, see Table 2-10
Park Back to Back Export LC proceeds in GL	An option to credit the Export LC proceeds in GL account(Banks internal collection account) or to credit the settlement account of the customer in case the Export LC has underlying Back to Back LC. If the Export proceeds were credited in GL account then Bill under Back to Back LC should be liquidated by debit to the GL account(Banks internal collection account). Shortage or excess funding on Back to Back GL to be handled operationally
GL Account Number	Select the GL accounts from the option list provided.GL Account Number is mandatory when the flag Park Back to Back Export LC proceeds in GL is enabled.

Table 2-9 (Cont.) Bills and Collections Branch Parameters - Field Description

Field	Description
Maximum Retry count	Specify the maximum external liquidation retry count. This value cannot be more than 5.

> **Note:**
>
> The Bills and Collections Branch Parameters details is available for association with Bill contracts only after authorizing the Bills and Collections Branch Parameters details.

Table 2-10 Message Type

Message Type	Description	SWIFT Msg Type	Trigger Event	Recipient
REIM_PRE_AD V	Reimbursement pay advice	799	When BC contract is booked	Issuing Bank
NONDISC_ACCP T	Non-discrepant Import LC Drawing Advice	799	When Bill is drawn under LC	Presenting Bank
LIQ_FAIL_ISB	Liquidation failure	799	BC auto liquidation failure	Issuing Bank
LIQ_FAIL_CLB	Liquidation failure	799	BC auto liquidation failure	Claiming Bank
NO_AUTH_CL B	Reimbursement authority not available	799	When reimbursement authority is not available	Claiming Bank
NO_AUTH_ISB	Reimbursement authority not available	799	When reimbursement authority is not available	Issuing Bank
AUTH_SRT_IS B	Reimbursement authority is short	799	When reimbursement authority is short	Issuing Bank

While generating MT799, maintain the template ID as the message type.

Although the maintained SWIFT message type is 799, the system generates 999 if the required SWIFT Key arrangement does not exist.

5. On the **Bills and Collections Branch Parameters** screen, click Fields.

   User Field Defined is displayed.

Figure 2-17 User Defined Fields

2.10.2 Operations on Bills and Collections Branch Parameters Records

On an existing Branch Parameters record, perform any one of the following operations (if any function under the Application toolbar is disabled, it means that the function is not allowed for the record):

- Unlock the record
- Authorize the record
- Copy the details of an branch parameters on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Execute Query to query a record

3
Bills and Collections Product Attributes

This topic contains the following:

- Introduction
- Bills and Collections Product Definition

3.1 Introduction

This chapter discusses the procedure to define the attributes specific to a Bill and Collections product.

3.2 Bills and Collections Product Definition

This topic contains the following:

- Define the Bills and Collections Product Details
  This topic provides the systematic instructions to define the Bills and Collections product details and capture **Bills and Collections Product Definition** details.
- Accounting Roles
- Events
- MIS
  This topic provides the systematic instructions to capture the MIS details.
- Preferences
  This topic provides the systematic instructions to capture the Bill details.
- Discount Accrual
  This section provides the systematic instructions to capture the Discount Accrual details.
- Tracers
  This topic provides the systematic instructions to capture the Tracers details.
- Free Format Text
  This topic provides the systematic instructions to capture the Free Format text.
- Document
  This topic provides the instruction to capture the document codes and clause codes details.
- Interest
  This section provides the systematic instructions to capture the Interest details.
- Charges
  This topic provides the systematic instructions to capture the Charges.
- Tax
  This topic provides the systematic Instructions to capture the Tax details.
- Status
  This topic provides the systematic instructions to capture the Status details.

- Setup a Product for Bill Forfaiting
  This topic provides the systematic instructions to Setup the Product for Bill Forfaite.

3.2.1 Define the Bills and Collections Product Details

This topic provides the systematic instructions to define the Bills and Collections product details and capture **Bills and Collections Product Definition** details.

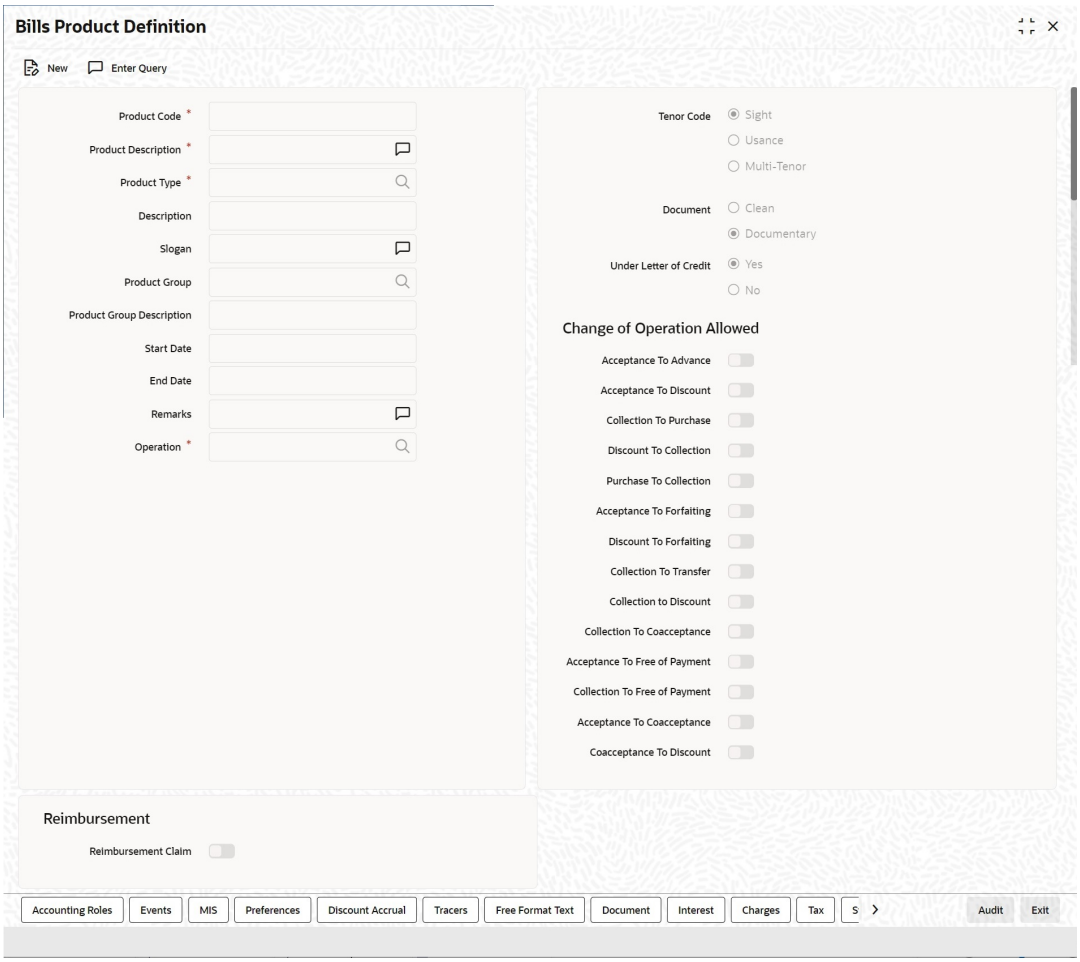
Create a Bills and Collections (BC) product in the **Bills and Collections Product Definition** screen.

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

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

   Bills and Collections Product Definition screen is displayed.

Figure 3-1 Bills and Collections Product Definition



2. On the **Bills and Collections Product Definition** screen, click **New**
3. On the **Bills and Collections Product Definition New** screen, specify the basic information relating to a BC product such as the **Product Code, Description**, etc.
4. Click **Save** to save the details or **Cancel** to close the screen; OR Click **Enter Query** to view the details which are maintained.

   For information on fields, refer to: Table 3-1.

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

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

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

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

For any product created in Oracle Banking Trade Finance Cloud Service, define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a BC product, in addition to these generic attributes, specifically define other attributes.

Define the attributes specific to a BC product in the BC Product Definition Main screen and the BC Product Preferences screen. In these screens, specify the product type and set the product preferences, respectively.

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

- Product Definition
- Interest
- Charges
- Tax
- User Defined Events
- Settlements

Define product restrictions for branch, currency, customer category and customer in **Trade Finance Product Restrictions** (CSDTFPDR) screen.

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

Define User Defined Fields in **Trade Finance Product UDF Mapping** screen (**CSDTFUDF**).

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

- Defining a Product

3.2.1.1 Defining a Product

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

Table 3-1 Bills and Collections Product Definition - Field Description

Field	Description
Product Code	This is a Mandatory Field Specify the product code.
Product Description	This is a Mandatory Field Specify a product description for the product.
Product Type	This is a Mandatory Field An important detail in defining a product is to specify the type of product created. A Bill product that created in Oracle Banking Trade Finance Cloud Service is of the following types: • Import • Export • Bills under Transferred LC The type of bill product created, determines the operations performed on the bill. On liquidation of the contract under import LC, pass the accounting entries to debit from an intermediary GL to which the proceedings of the export bills credited to the Nostro account of the second beneficiary bank.
Slogan	Specify a slogan for the product as required.
Product Group	Select the group to which the product is associated, from the option list provided.
Start Date	Specify the start date for the product.
End Date	Specify the end date for the product.
Remarks	Enter any remarks related to the product as required.
Operation	This is a Mandatory field This indicates the operation that is allowed for the bills linked to a product. The operation selected for the product is determined by the type of bill product defined (import, export, and collection). The operation type selected for the bill determines the type of accounting entries passed and the messages are generated. Select an operation from the option list available. The type of operation performed on a bill is represented, see:
Tenor Code	The tenor that you define indicates when the bills linked to the product paid immediately or after a Usance period. The bills linked to a product is paid either at: • Sight – Select pay the bill immediately • Usance – Select to pay the bill after a Usance period • Multi-Tenor – Select to pay the bill in multiple tenors
Document	Draw the bill under an LC issued by the bank, either clean or documentary. If you indicate that bills under an LC process using the product, also indicate the type of LC indicating the drawn bill. The options available are: • Clean - indicating that no documents are required to process the bills linked to this product. • Documentary - indicate the documents needed for the processing the bills linked to this product.

Table 3-1 (Cont.) Bills and Collections Product Definition - Field Description

Field	Description
Under Letter of Credit	The bills that you process at your bank, drawn under an LC issued at your bank or another bank. Indicate if the bills drawn under an LC is processed using the product you are creating
Reimbursement Claim	Check this option to indicate that the product is applicable for processing reimbursement claims. This field is enabled when you choose the operation as Payment, and the type specified as Import. **Note:** The system validates, if this check box is enabled for products with Tenor Code maintained as Multi-Tenor.
Change of Operation allowed	In addition to indicating the operation allowed for bills linked to a product, you have an option to indicate whether a change of operation allowed for the bills linked to the product.
Acceptance To Advance	Create a product with operation type Acceptance, also indicate that the bills, which are processed using this advanced product.
Acceptance To Discount	Creating a product with operation type Acceptance to indicate that the bills, which are processed using this discounted product.
Collection To Purchase	Creating a product with operation type Collection to indicate that the collection bills processed using this purchased product.
Discount To Collection	If you are creating an export bill product with operation type Discount, click here to indicate that discounted bills processed using this product booked for collection also. If you select this option, you should also maintain accounting entries for the events BCOL and LCOL. While processing a bill involving the product, you need to book a bill under Discount. If you change the Operation to Collection, the accounting entries passed and defined for BCOL. Liquidate the bill to account the entries defined and passed for LCOL. This operation type treated as a foreclosure and outstanding discount accruals completed unconditionally when the operation carried before the maturity date of a BC contract linked to the product. See the topic Define Discount Accrual Classes for more information on discount accruals.
Purchase To Collection	If you are creating an export product with operation type Purchase, click here to indicate that purchase bills processed using this product be changed to Collection also. If you select this option, you should also maintain accounting entries for the event BCOL and LCOL. This treated operation type is a foreclosure, and outstanding discount accruals completed unconditionally when the operation carried out before the maturity date of a BC contract linked to the product. See the topic Define the Discount Accrual Classes for more information on discount accruals. Table 3-2 Table 3-3

Table 3-1 (Cont.) Bills and Collections Product Definition - Field Description

Field	Description
Acceptance To Forfaiting	If you are creating an export product of Bills under LC with Tenor as Usance indicate that the bills coming under this product is forfeited, by checking this option. This option will be available only if the selected operation for the product is Acceptance. The system will trigger the event FACP if the bill operation changes from Acceptance to forfaiting.
Discount To Forfaiting	If you are creating an export product of Bills under LC with Tenor as Usance indicate that a discounted bill coming under this product is forfeited, by checking this option. This option will be available only if one of the two cases is true: • The selected operation for the product is Discount. • The selected operation for the product is Acceptance with the change preference Acceptance to Discount checked. The selected operation for the product is Discount. The selected operation for the product is Acceptance with the change preference Acceptance to Discount checked. The system will trigger the event FDIS if the bill operation changes from Discount to Forfaiting. If the operation for an export bill with the set tenor Usance as Acceptance, then change the operation to Acceptance to Discount. Choose Acceptance to Discount to select one of the following operations: • Discount to Collection • Discount to Forfaiting On save of the product, the system will check whether the bill product was saved with the Forfaiting operations or not. If the product saved earlier with any of the Forfaiting operations, the system does not save the product. The process for changing a bill status is: • Unlock the contract • change the operation code • Specify the limits tracking parameters for the changed contract
Collection to Transfer	Check this box to indicate that the operation for the contracts created under this product, change from Collection to Transfer. Do this operation only for Collection Bills.
Collection To discount	Check this box to change the operation from Collection to Discount. Partially financed LC Bill is booked under Collection and moved to Discount operation with partial Discount. Multi - tenor products payment operation is not supported. However, a multi-tenor contract is booked with collection operation and then liquidated when marked as payment.
Collection To CoAcceptance	The system will trigger the event BCAC if the bill operation changes from Collection to Co Acceptance. Liquidation of Co Acceptance bills will trigger LCAC. Co Acceptance commission components attached to the BCAC event while defining a product. If the Acceptance Commission also needs to be collected along with Co Acceptance Commission, then Acceptance Commission needs to attach the BCAC event while defining a product. See Table 3-4 Table 3-5 Table 3-6 Table 3-7 Table 3-8 Table 3-9 Table 3-10 Table 3-11 the for accounting entries of BCAC event with acceptance interest component with the collection method as Advance.
Acceptance To Free of Payment	Check this box to change the operation from Acceptance to Free of Payment and on change FOPY event to be triggered.

Table 3-1 (Cont.) Bills and Collections Product Definition - Field Description

Field	Description
Collection To Free of Payment	Check this box to change the operation from Collection to Free of Payment and on change FOPY event to be triggered.
Acceptance To Coacceptance	Check this box to change the operation from Acceptance to Coacceptance and on change BCAC event to be triggered.
Coacceptance To Discount	Check this box to change the operation from Coacceptance to Discount and on change BDIS event to be triggered.

Table 3-2 Accounting entries - BCOL

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

Note:

Last two entries of interest liquidation should be defined only for arrears type collection products Following are the accounting entries passed during LCOL:

Table 3-3 Account Entries - LCOL

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

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

Table 3-4 Accounting entries - BCAC

Accounting Role	Amount Tag	Dr./Cr. Indicator
ACCEPTANCE CONT	BILL_AMOUNT	DR
CLFA CONT	BILL_AMOUNT	CR
BC CUSTOMER	<Component>_LIQD	DR
<Component>RIA	<Component>_LIQD	CR

Following are the corresponding accrual entries on ACCR event:

Table 3-5 Accrual entries on ACCR

Accounting Role	Amount Tag	Dr./Cr. Indicator
<Component>RIA	<Component>_ACCR	DR
<Component>INC	<Component>_ACCR	CR

Following are the Accounting entries of BCAC event with acceptance interest component and CoAcceptance interest component with collection method as Advance.

Table 3-6 Accounting entries on BCAC

Accounting Role	Amount Tag	Dr./Cr. Indicator
ACCEPTANCE CONT	BILL_AMOUNT	DR
CLFA CONT	BILL_AMOUNT	CR
BC CUSTOMER	<CoacceptanceComponent>_LIQD	DR
<CoacceptanceComponent>RIA	<CoacceptanceComponent>_LIQD	CR
BC CUSTOMER	<AcceptanceComponent>_LIQD	DR
<AcceptanceComponent>RIA	<AcceptanceComponent>_LIQD	CR

Following are the Accrual entries on ACCR:

Table 3-7 Accrual entries - ACCR

Accounting Role	Amount Tag	Dr./Cr. Indicator
<CoacceptanceComponent>RIA\	<CoacceptanceComponent>_ACC R	DR
<CoacceptanceComponent>INC	<CoacceptanceComponent>_ACC R	CR
<AcceptanceComponent>RIA	<AcceptanceComponent>_ACC R	DR
<AcceptanceComponent>INC	<AcceptanceComponent>_ACC R	CR

Following are the Accounting entry for CoAcceptance commission with the collection method as Arrears:

Event: ACCR

Table 3-8 Accounting entry - ACCR

Accounting Role	Amount Tag	Dr./Cr. Indicator
<Component>REC	<Component>_ACCR	DR
<Component>INC	<Component>_ACCR	CR

Following are the Accounting entry for CoAcceptance commission with the collection method as Arrears.

Event: LCAC

Table 3-9 Accounting entry - LCAC

Accounting Role	Amount Tag	Dr./Cr. Indicator
BC CUSTOMER	<Component>LIQD	DR
<Component>REC	<Component>LIQD	CR

Following are the Accounting entry for both the commission to be collected in Arrears:

Event: ACCR

Table 3-10 Accounting entry - ACCR

Accounting Role	Amount Tag	Dr./Cr. Indicator
<CoAcceptanceComponent>REC	<CoAcceptanceComponent>ACCR	DR
<CoAcceptanceComponent>INC	<CoAcceptanceComponent>_ACCR	CR
<AcceptanceComponent>REC	<AcceptanceComponent>_ACCR	DR
<AcceptanceComponent>INC	<AcceptanceComponent>_ACCR	CR

Table 3-11 Accounting entries - LCAC

Accounting Role	Amount Tag	Dr./Cr. Indicator
BC CUSTOMER	<CoAcceptanceComponent>_LIQ D	DR
<CoAcceptanceComponent>REC	<CoAcceptanceComponent>_LIQ D	CR
BC CUSTOMER	<AcceptanceComponent>_LIQD	DR
<AcceptanceComponent>REC	<AcceptanceComponent>_LIQD	CR

3.2.2 Accounting Roles

Click the Accounting Roles to define accounting roles for the product you are creating. In the screen that corresponds to this icon, map Accounting Roles to Accounting Heads.

3.2.3 Events

Click Events to view the events screen. Through this screen, specify the details of the Accounting Entries and Advice, to be generated for the events that take place during the life cycle of a bill.

3.2.4 MIS

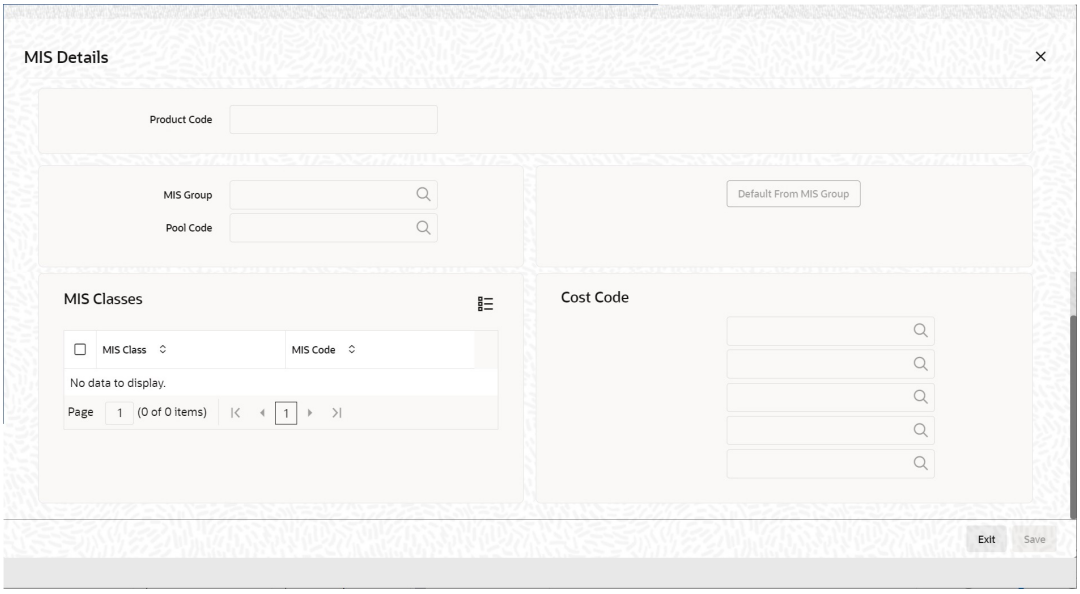
This topic provides the systematic instructions to capture the MIS details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

- On **Bills and Collections Product Definition** screen, Click **MIS** to define Management Information Details (MIS) details for defining the product.

  Bills and Collections Product Definition screen is displayed.

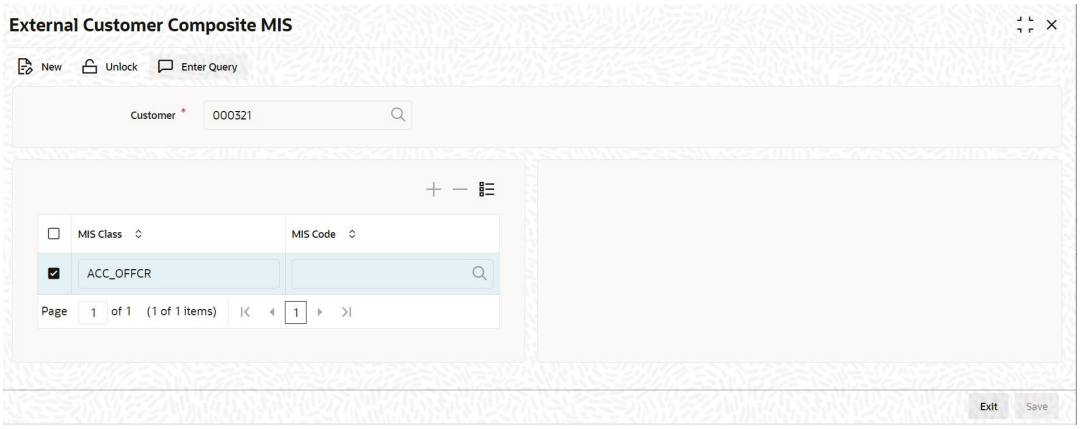
Figure 3-2 Bills and Collections Product Definition



> **Note:**
>
> Refer the User Manual on MIS under Modularity for further details.

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

Figure 3-3 External Customer Composite MIS



3.2.5 Preferences

This topic provides the systematic instructions to capture the Bill details.

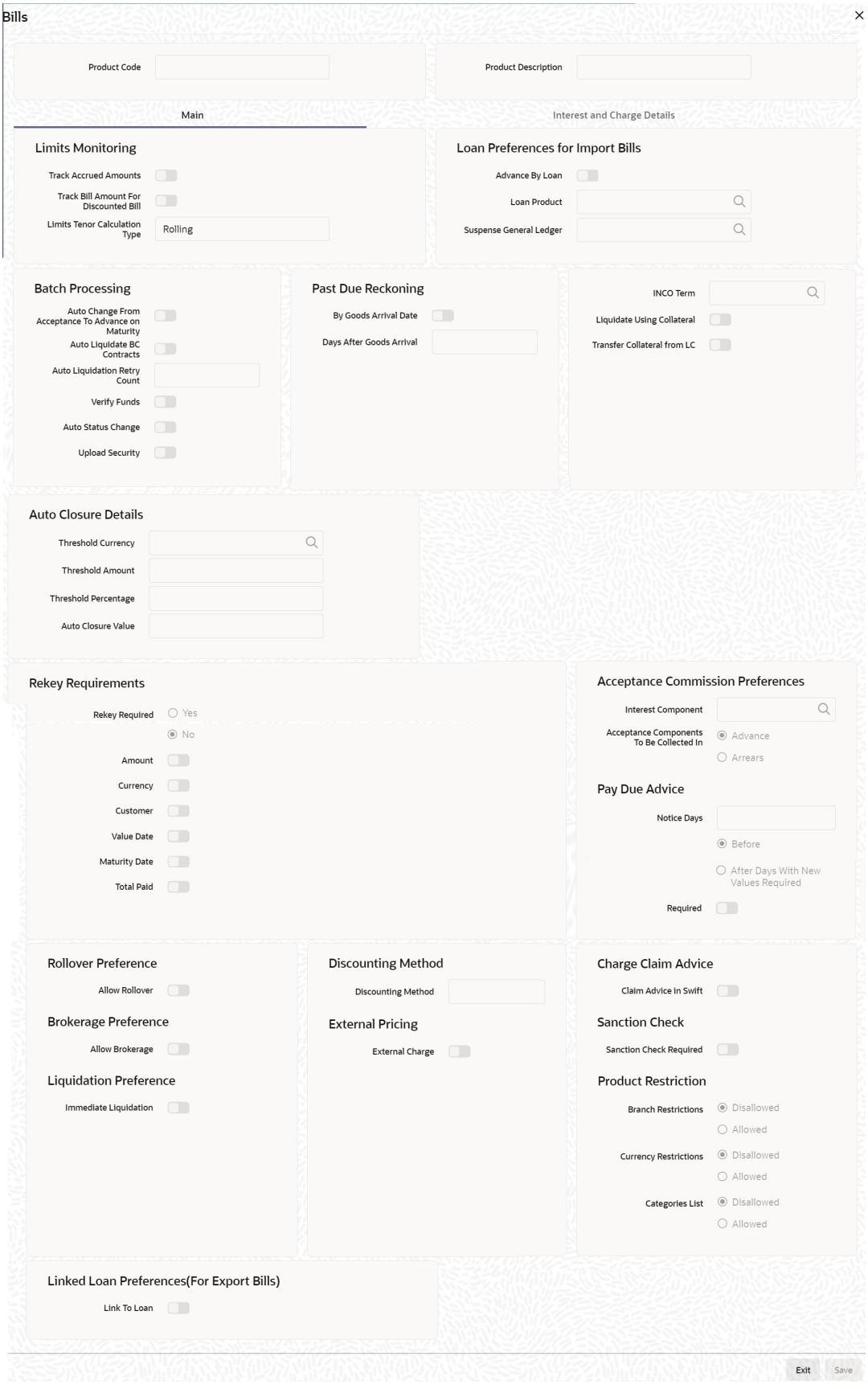
Preferences are the options available to define the attributes that will help distinguish a product. The preferences stated will ultimately shape the product.
By default, a bill involving a product inherits all the attributes defined for the product. Change the attributes based on the requirement defined as the products preferences changed for the bill.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, click **Preferences**.

   Bills screen is displayed.

Figure 3-4 Bills



2. On the **Bills** screen, specify the details as per the requirement.
3. click **Ok** to save the details or click **Exit** to discard the details.

   For information on fields, refer to: Table 3-12

Table 3-12 Main tab - Field Description

Field	Description
Track Accrued Amounts	Specify if the accrued interest of the non-paid bills that should consider the utilized amount for credit administration. Make more than one interest type of component applicable to a billing product based on the requirement. In such a case, the designated type is the main interest. The following example illustrates how this concept works. For example, You have purchased a bill worth 100,000 from Mr Sam Brown on June 1, 1999. You have specified that the bill should be liquidated automatically on the maturity date May 31, 1999. The central liability limit assigned to Mr Sam Brown is USD 110,000. On December 31 1999, Mr Brown approached you to discount a bill for USD 10000. If you had opted to track the accrued interest, his total liability to the bank on December 31, 1999, is USD 110,167 (USD 100,000 + USD11, 167 as of December 31 - Interest calculation method Actual/ 365). Since the utilized amount is above the central liability limit of USD 110,000, Mr Brown will not be eligible to discount his bill with the bank. If you had chosen not to track the accrued interest on the bill, he would have been eligible for the discounting of the second bill of USD10, 000 as only the bill amount considered for Central Liability tracking.
Tracking Bill Amount for Discounted Bills	Under a discounted bill, calculate the interest for the bill deducted at the time of initiating the bill. For limits tracking, you should indicate whether the actual bill amount or the discounted amount tracked, against the limit assigned to the customer under a Credit Line. Check against this field, to indicate that the actual bill amount considered for the purpose, of limits tracking. Leave it unchecked to consider the discounted amount. For example, You are discountTransfer Collateraling a bill of USD 100,000 and the interest component amounts to USD1000. Under the discounted type of interest payment, the total interest calculated until the maturity date of the bill (USD1000), is deducted from the nominal (USD 100,000) and then advanced to Mr Brown. If you check against this field, USD 100,000 tracked against the credit limit assigned to Mr Brown. If left unchecked, the credit limit of USD 90,000 against him is tracked.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Limits Tenor Calculation Type	For tenor based bills, indicate the type or manner to track the bill. The tenor calculation type is as follows: • Fixed • Rolling If you indicate fixed, a tenor-based bill throughout its tenor is tracked against the relevant credit line. For example, Mr Brown has requested your bank to discount his bill worth USD 100,000. The tenor of the bill is 60 days. You have also assigned Mr Brown credit limits, under the following tenor based sub-lines, for the Main Line Bills: • Bill30 - 30 days • Bill45 - 45 days • Bill60 - 60 days • Bill90 - 90 days Mr Sam Brown is assigned with a credit limit under all the sub-lines under the Main Line - Bills.
For fixed tenor type	Specify the tenor calculation type as Fixed for the system to track the bill discounted under the credit line Bill60 throughout its tenor.
For rolling tenor type	Specify the tenor calculation type as rolling, the system tracks the discounted bill under the credit line Bill60 when initiated. After 15 days of discounting the bill, the bill amount will be automatically be tracked under the credit line Bill45. Similarly, after 30 days, it will be tracked under the sub-line Bills30 and so on until the bill liquidates.
Loan Preferences for Import Bills Capture the following loan preferences here:	
Advance by Loan	Checking on the option Advance by Loan allows you to book a loan. Loan booking is allowed only during final liquidation and is not allowed during partial liquidation of the bill. Once you have opted for this option, you need to specify the loan product and the bridge GL in the consecutive fields. **Note:** The system allows you to create a loan for import bills that are of Acceptance type and also for Usance and Sight import bills for both under LC and not under LC.
Loan Product	After opting to book a loan, you need a loan product to create a loan. Choose the loan product from the option list. Create a loan using this product at the time of liquidating the bills. **Note:** Only Loan products will be displayed in the option list.
Suspense General Ledger	To create a loan, transfer the principal from Bills to Loans. For this purpose, a Bridge GL has to be specified in this field. Select the GL from the option list. The system displays only GLs in the option list and will not display any customer accounts.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Batch Processing Preferences Specify the following preferences related to Batch Processing:	
Auto Liquidate BC Contracts	Liquidate the Components of a bill automatically or manually. In the Product Preferences screen, indicate whether you need to liquidate the BC Contracts automatically. • If the automatic mode of liquidation is specified, a bill automatically liquidates on the specified day it falls due, by the Contract Auto Liquidation function run as part of the BOD processing. If a bill for which you have specified auto liquidation matures on holiday, the bill will be processed based on your holiday handling specifications in the Branch Parameters table. • Specify the process, to execute on the last working day before the holiday, a bill maturing on holiday liquidates during the End of Day processing on the last working day. • Specify the process, to execute until the system date, process the bills maturing on holiday, the next working day, during the Beginning of Day process. • Specify the Auto Liquidation, specific the systematic instructions for liquidation through the Manual Liquidation screen on the day you want to liquidate the bill. Do not specify Auto Liquidation, specific instructions for liquidation through the Manual Liquidation screen on the specified day to liquidate the bill.
Auto Liquidate Retry Count	Specify the number of retry counts for auto liquidation of the bills under reimbursement LC. The system will try to auto liquidate the bill contract until it completes the number of attempts specified here. If the bill has not been auto liquidated even after these many attempts, the system triggers LIQF event. You need to liquidate the bill manually in that case. This applies to bills contracts under reimbursement LC only. Other bills contracts liquidate as part of auto liquidation batch.
Verify Funds	Check this option to check the available balance in settlement account of a bills contract during its auto liquidation. If you check this option, the system verifies the balance only to cover the bill amount. The system does not consider the charges associated with the bill liquidation. If the account has insufficient funds during manual liquidation of a bills contract, the system does not generate advice to issuing bank and claiming bank — an error message displayed in such instances. If the account has insufficient funds during auto liquidation of a bills contract, the system triggers LIQF event.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Auto Status Change	A status change is one in which the status of a bill changes from one to the next. If you specify that status changes carried out automatically, the status of the bill changes after the specified number of days, if not, you have to change the status of a bill, through the bill processing function. In the Bills - User Defined Status Maintenance screen, specify whether the status change should be in the forward or reverse direction. Other details related to the status change can also be specified here. Even if the automatic status change has been specified for a product and therefore a bill involving it, manually change the status of a bill, before the automatic change is due. It is done through, the Contract Online Details screen. If a specified product with the manual status change, cannot specify automatic status change, for a bill involving the product. **Note:** Specify if the automatic status change should be in the forward or reverse direction in the status maintenance screen only if you specify that automatic status change is allowed for the product.
Auto Change From Acceptance To Advance on Maturity	Create a product to cater to the acceptance type of bills. Indicate whether the bills linked to this product automatically convert to an Advance type of Bill, on its liquidation date.
Upload Security	Check this option, if the Bills contract is to be considered as Bankers acceptance, and uploaded as an instrument into the Securities module. The value date of the Bill would be the issue date of the Security and maturity date will be mapped to the redemption date of the security. The uploaded bill amount is the current Face Value of security.
Past Due Reckoning	The Past Due Status preferences that you define for a product default to the bills processed under it.
By Goods Arrival Date	In the BC Product Preferences screen, indicate if the past due status (of bill contracts entered under the product) determined for the Goods Arrival Date.
Days after Goods Arrival	If you opt to determine the past due status for the Goods Arrival Date, enter the number of days vis-à-vis the Goods Arrival Date that should determine the past due status. The following example illustrates what this implies. For example, when building a Bills product, opt to determine the Past Due Status of bills entered under it for the Goods Arrival Date. Specify this in the BC Product Preferences screen.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Setting up Choose the By Goods Arrival Date option by clicking on the check box adjacent to it. In the Days after Goods Arrival field, specify the number of days after the goods arrival date that should determine the past due status, say, 4. Implication on bill contracts entered under the product: When capturing the details of a bill contract, you specify the Goods Arrival Date as 25 May 1999. If this bill is not settled by 29 May 1999 (25 May 1999 plus 4 days), the bill will be moved, automatically, to the Past Due Status.	
INCO Term	Specify the INCO term related to goods that are a part of the LC instrument. Select one of the following values from the adjoining option list: • CFR • CIF • CIP • CPT • DAF • DAP • DAT • DDP • DDU • DEQ • DES • EXW • FAS • FCA • FOB
Liquidate Using Collateral	Check this box to indicate that the bill should be liquidated using the collateral account instead of customer account if the collateral account has sufficient funds.
Transfer Collateral from LC	Check this box to indicate that the collateral amount obtained during LC creation transfer to the bill availed under LC proportionately. This flag is defaulted from the product level and modified at the contract level, which is considered the final one.
Auto Closure Details	
Threshold Currency	Specify the valid currency.
Threshold Amount	Positive residual amount to be provided. Threshold amount is mandatory when Threshold Currency is provided. System validates the same. Value will be compared with the outstanding bill amount during Auto Closure Batch.
Threshold Percentage	Threshold percentage below 100 to be provided. Value will be compared with the outstanding bill amount during Auto Closure Batch.
Auto Closure Value	Possible Values of Auto Closure Value are a. Blank – Default b. Higher of Percentage and Amount c. Lower of Percentage and Amount Auto Closure Value should be either Higher of Percentage and Amount or Lower of Percentage and Amount when both Threshold amount and Threshold Percentage is provided.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Rekey Requirements	All operations on a bill (input, modification, manual liquidation, etc.) have to be authorized by a user other than the one who carried out the operation. Authorization is a way of checking the inputs made by a user. All operations on a bill, except placing it on hold, should be authorized before begin the End of Day operations. As a cross-checking mechanism to ensure that you are invoking the right bill for authorization, specify that the values of certain fields entered before the other details are displayed. The system displays the complete details of the bill after the values to these fields are entered. This is called the rekey option. Give the fields for which the values are called the rekey fields.
Required	Indicate if the rekey option is required or not by selecting Yes or No option respectively. If you indicate positively for the cross-checking mechanism, specify the fields to be rekeyed at the time the contract is authorized. Specify any or all of the following as rekeying fields: • Amount • Currency • Customer • Value date • Maturity date • Total Paid If the defined rekey fields do not exist, the details of the bill are displayed immediately once the authorizer calls the bill for authorization. The System incorporates the facility as a safety measure. It is advisable to indicate positively in these fields as the possibility of human error cannot be discounted. For instance, let us assume that the value date has been input incorrectly for a bills contract and select Yes, at the Rekey Required field and check the Value date. When the contract is authorized, this field is rekeyed based on the requirement and the error is corrected.
Pay Due Advice Specify the following details.	
Required	While creating a billing product, indicate if due payment advice generated for bills involving the product by selecting this checkbox.
Before/After	Indicate the generation of a Due Payment Advice is needed before or after bill maturity.
Notice Days	Specify the number of days before/after maturity when the system should generate the advice. The advice automatically generates as part of BOD for all Incoming Collections associated with the product based on the preferences specified.
Acceptance Commission Preferences	For incoming bills in the acceptance stage, collect the acceptance commission. This is different from the main interest and penalty interest applicable to advance bills. Acceptance interest is either fixed interest or floating interest or special interest.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Interest Component	To compute and accrue acceptance commission, you need to associate an interest component. Select the interest component from the option list. All interest components maintained through the product ICCB Details screen are available here. During acceptance, you have not funded your customer. If you select an acceptance interest commission component here and select Authorize from the Application toolbar or click authorize icon, the system will check whether the Consider as discount option is checked at the corresponding product ICCB Details screen. If checked, the system does not allow you to save the same. It gives you an error message. This is because you do not compute IRR during the acceptance stage.
Advance/Arrears	After choosing the interest component, specify the mode in which the Interest is to be collected. Indicate this by choosing one of the following options: • **Advance** • **Arrears** **Note:** Acceptance commission fields are enabled only for Incoming Acceptance Bills. Acceptance Commission is not the Main Interest component or the Penalty component.
Rollover Preference	For a Bills product, specify if the bill contract rolled over into a new bill if not liquidated on its Maturity Date

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Allow Rollover	Checking this box will indicate that the rollover is allowed for the bill, involving the product you are defining. Once you specify this option, the system will enable you to change/extend the rollover to new maturity date. Rollover is possible on maturity date or after the maturity date. Rollover option is enabled only when: • The BC product is an import bill with operation as advance. • The BC product is an import bill with operation as Acceptance and Acceptance to Advance option is enabled. The rolled over bill, only when the current operation is in advance and not when it is in the acceptance stage. • Both the above products have interest collection type specified as Arrears. For handling Rollover, maintain the two events and associate the relevant accounting roles and amount tags while defining the Bills Product. The two events are: • ROLL – Triggered on Old Bills Contract • – Triggered on New Bills Contract The system posts the following accounting entries when a rollover is initiated manually on the bills contract, see: Table 3-13 **Note:** Allow Rollover check box is not applicable for Multi-Tenor Bills.

Table 3-12 (Cont.) Main tab - Field Description

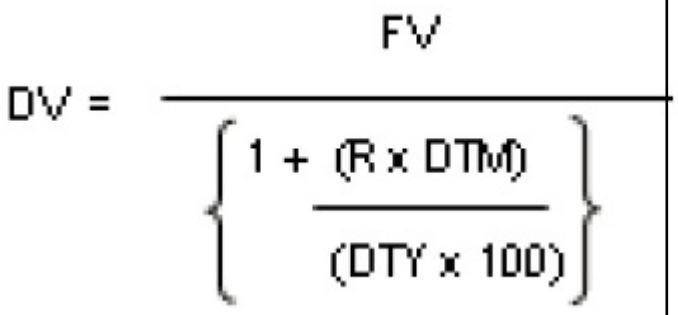
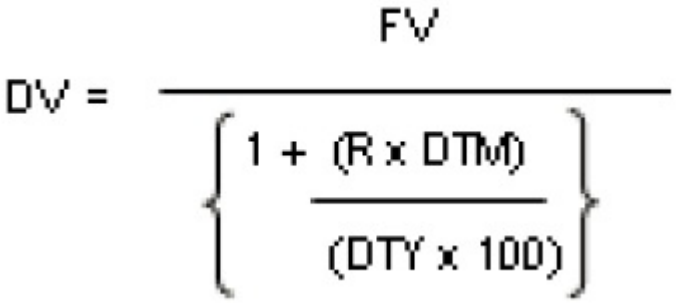
Field	Description
Discounting Method	As a product preference, you have to specify the discounting method that would be applicable when discounting a bill. The following options are available: • Discounted (Straight Discounting basis) - The following formula will be used for calculating the discounted value  In the formula above, • DV = Discounted Value • FV = Face Value • R = Discount Rate • DTM = Days to Maturity/Number of Days • DTY = Number of Days in a year For example, assume that you have purchased a bill for USD 100,000. The other details of the bill are as follows: • Discount Rate - 10% • Number of days till maturity - 31 • Interest basis - Actual /360 Discounted Value = 99138.89 (substituting the above values in the formula) Discount Amt. = 100, 000 – 99138.89 (Bill Amt. – Discounted Value) = 861.11 The accounting entries will be passed during the initiation event, see Table 3-14 True Discounted (Discount to Yield basis) - In the Discount to Yield method, the following formula will be used.  Here, • DV = Discounted Value • FV = Face Value • R = Discount Rate • DTM = Days to Maturity/Number of Days

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
	• DTY = Number of Days in a year In the True Discounted method, the interest will be computed on the discounted value and not on the Bill Amount. For example, consider the example discussed above, Discounted Value = 99146.24 (substituting the values in the formula above) Discount Amt. = 100, 000 – 99146.24 (Bill Amt. – Discounted Value) = 853.76 The following accounting entries will be passed during the initiation event, see: Table 3-15 **Note:** This option is available for selection only if you choose the Interest Collection Type as Advance.
Charge Claim Advice The Following are the Charge Claim advices.	
Claim Advice in Swift	Check this box to indicate that the Charge Claim Advice (CHG_CLAIM_ADV) that gets generated as part of LQ EOD batch should be in Swift MT799/MT499 Format.
Brokerage Preference Specify the Brokerage Preferences as below.	
Allow Brokerage	Check this box to indicate that brokerage should be applicable to all the contracts under this product.
Sanction Check	Provide the Sanction details
Sanction Check Required	Check this box to indicate that sanction check is applicable for the product. This indicates whether any transaction booked using the product is subject to Sanction Check or not. If Sanction Check Required flag is checked, then the event SNCK should be maintained. The system will check the MT400 message related maintenance is available at the product level. If the maintenance is not available and if the Sanction Check Required checkbox is enabled, then the system will throw an error. **Note:** Sanction check is applicable only for Import Bills. If sanction check is enabled for other product categories, then the system will throw an error.
Liquidation Preference	For an import sight PAY product, specify the preference for bill liquidation on single stage.
Immediate Liquidation	Check this box to indicate that single stage bill liquidation should be applicable for the contracts under import sight PAY product. By default the flag will be disabled.
Duplicate Check	Specify the Duplicate check preferences as below:

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Contract Amount	Check this box to indicate that system should check if same contract amount (along with other field, as applicable) exist in some other contracts'. **Note:** It is a mandatory field to be checked, if duplicate check is required.
Currency	Check this box to indicate that system should check if same contract currency (along with other field, as applicable) exist in some other contracts'. **Note:** It is a mandatory field to be checked, if duplicate check is required.
Counter Party	Check this box to indicate that system should check if there is an existing contract with same counterparty (along with other field, as applicable). **Note:** It is a mandatory field to be checked, if duplicate check is required.
Other Party Name	Check this box to indicate that system should check if there is an existing contract with same other party name (along with other field, as applicable).
Product Code	Check this box to indicate that system should check if a contract with same product code (along with other field, as applicable) exist.
Transaction Date	Check this box to indicate that system should check if a contract with same transaction date (along with other field, as applicable) exist. **Note:** It is a mandatory field to be checked, if duplicate check is required.

Table 3-12 (Cont.) Main tab - Field Description

Field	Description
Note: System will sought an override message when it finds a duplicate contract with same details as ticked above. Also, If Duplicate check is not required, all the boxes should be unchecked.	
Product Restriction	The Following are the Product Restriction details.
Branch Restrictions	Indicate whether you want to create a list of allowed branches or disallowed branches by selecting one of the following options: • Disallowed • Allowed
Currency Restrictions	Indicate whether you want to create a list of allowed currencies or disallowed currencies by selecting one of the following options: • Allowed • Disallowed
Categories List	Indicate whether you want to create a list of allowed customers or disallowed customers by choosing one of the following options: • Allowed • Disallowed
External Pricing The following are the external Pricing details	
External Charge	Check this box to indicate that external charges fetched from external pricing and billing engine for contracts created under this product. External Charge is enabled only when the system integrates with external pricing and billing engine (PRICING_INTEGRATION = Y at CSTB_PARAM level).
Linked Loan Preferences for Export Bills	Specify your preference for linked loans.
Link to Loan	Check this box if you want to link an export bill to a loan. **Note:** This is enabled only for export type of bills.

Table 3-13 Bills contract - Accounting entries

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

Table 3-14 Accounting entries - Initiation Event

Accounting Role	Amount Tag	Amount	Dr/Cr
Bill Asset	Bill_Amount	100, 000	Dr
Customer	Bill_Amount	100, 000	Cr
Customer	Interest_liqd	861.11	Dr
RIA	Interest_liqd	861.11	Cr

Table 3-15 Accounting entries - Initiation Event

Accounting Role	Accounting Role	Amount	Dr/Cr
Bill Asset	Bill_Amount	100, 000	Dr
Customer	Bill_Amount	100, 000	Cr
Customer	Interest_liqd	853.76	Dr
RIA	Interest_liqd	853.76	Cr

- Interest and Charge Details Tab
  This topic provides the systematic instructions to capture the interest and charge details.

3.2.5.1 Interest and Charge Details Tab

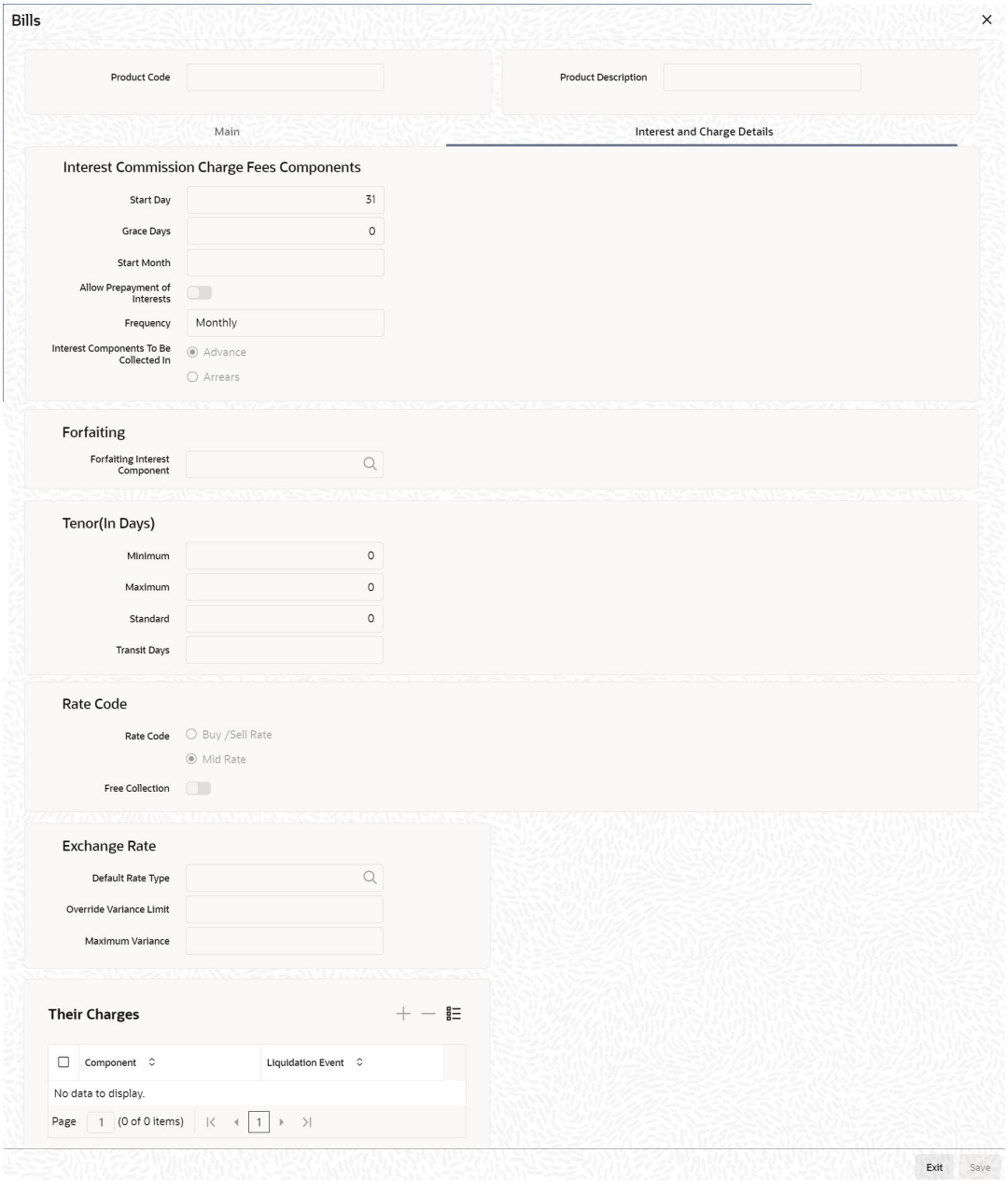
This topic provides the systematic instructions to capture the interest and charge details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Preference** screen under **Bills and Collections Product Definition** screen.

1. On **Preference** screen, click **Interest and Charge Details** tab.

   Bills and Collections Product Definition screen with the **Interest and Charge Details** tab is displayed.

Figure 3-5 Interest and Charge Details



2. On **Interest and charges Details** screen, specify the details as required.
3. Click **Ok** to save the details or **Exit** to close the screen.

   For information on fields, refer to: Table 3-16

Table 3-16 Interest and charges Details - Field Description

Field	Description
Frequency	Apart from the bill amount, a bill can have other components, such as interest, charges. They accrue over the tenor of the bill. The frequency, at which these components are accrued, specified as a Product Preference. The attributes of the other components are defined in the ICCB sub-system of Oracle Banking Trade Finance Cloud Service. The frequency with which the components are accrued specified in this screen. The system carries out automatic accruals at the frequency specified by you, as part of the End of Cycle processing. If the accrual date falls on a holiday, the accruals are done as per your holiday handling specifications in the Branch Parameters screen: You could have specified that automatic events for a holiday(s) are processed on a working day before the holiday. The accruals falling due on holiday (s) is processed during End of Day processing on the last working day before the holiday. You could have specified that the automatic events for a holiday(s) are processed on a working day following the holiday; the automatic events falling due on holiday (s) will be processed on the next working day, during the Beginning of Day processing. The one of the following frequency: • Daily • Monthly • Quarterly • Half yearly • Yearly In the case of monthly, quarterly, half-yearly or yearly accruals, you should specify the date on which the accruals are done during the month. For example, if you specify the date as 30, accruals will be carried out on that day of the month, depending on the frequency. Fix the accrual date for the last working day of the month, you should specify the date as 31 and indicate the frequency. If you indicate the frequency as monthly, the accruals are done at the end of every month. That is, on 31st for months with 31 days, on 30th with 30 days and 28th or 29th, as the case, for February. Specify the frequency as quarterly and fix the accrual date as 31, the accruals are done on the last day of the month at the end of every quarter. It works similarly for half-yearly and yearly accrual frequency. If you set the accrual frequency as quarterly, half-yearly or yearly, you have to specify the month in which the first accrual has to begin along with the date. For example, you have selected the half-yearly option, specified the start date as 31 and the start month as of June. In this case, the system will make the first accrual on June 30, 1999, for the period from January 1 to June 30, 1999. The second accrual will be on December 31, 1999, for the period from July 1, 1999, to December 31, 1999.
Start Day	In the case of monthly, quarterly, half-yearly or yearly accruals, you should specify the date on which the accruals are done during the month. For example, if you specify the date as 30, accruals will be carried out on that day of the month, depending on the frequency
Start Month	Set the accrual frequency as quarterly, half-yearly or yearly, and specify the month in which the first accrual has to begin along with the date.

Table 3-16 (Cont.) Interest and charges Details - Field Description

Field	Description
Grace Days	The grace period specifies the period after the repayment date, within which the penalty interest (if defined for the product) will not be applied, even if the repayment is made after the due date. This period is defined as a specific number of days and will begin from the date the repayment becomes due.
	Penalty interest will be applied, on a repayment made after the grace period. The penalty interest will be calculated for the entire period it has been outstanding (that is, from the date the payment was due). For example, The repayment on Mr Sam Brown's bill is due on June 15, 1999. You have specified a grace period of 5 days, after which a penalty interest of 2% will be imposed. Bill repayment made within the grace period Now, if Mr Brown makes the payment on June 18, which falls within the grace period, he will not have to pay penal interest Bill repayment made after the grace period But if he makes the payment after the expiry of the grace period, that is, after June 20, then he will be charged penal interest starting from June 16 (the repayment date) and not from June 20, the day the grace period expires.
Interest Components to be collected in	Specify the interest collected in one of the following ways: Advance - When interest is to be collected in advance, it will be collected at the time of initiating the bill. For example, you have purchased a bill on Jan 10th and set it up as having interest to be collected in advance. In this case 10th is the transaction date of the bill. Therefore, the interest amount due on the bill is collected on Jan 10th. **Note:** If you opt to collect interest in advance; Also, specify the discounting method applicable on the bill. This is discussed in the section titled Specifying the Discounting Method of this chapter. **Arrears** - If the interest component of a bill is to be collected in arrears, the interest is collected on the maturity date of the bill. For example, you have discounted a bill on 10 January 1999, which matures on 31 April 1999. You have specified that the bill is to be collected in arrears. In this case, on 31 April 1999, which is the expiry date of the bill, the interest amount due on the bill, will be collected.
Allow Prepayment of Interest	If this option is checked at the product level, payment of interest is allowed even before the due date is reached.
Capturing Forfaiting Details Here you need to capture the interest component.	

Table 3-16 (Cont.) Interest and charges Details - Field Description

Field	Description
Forfaiting Interest Component	For bills that forfaite, you need to specify the interest component at the product preference level. The adjoining option list displays all the interest components (except the main interest component) attached to the product. Select the appropriate one. Specify the interest collection preference in the Interest Component screen. To invoke this screen, click the Interest button in the Bills and Collections – Product Preferences screen.
Specifying Tenor Details	Set the Standard, Minimum and the Maximum limits for tenor based bills. The tenor details specified for a bill product, is always expressed in days.
Maximum	Fix the maximum tenor of a product; The tenor of the bills involving the product should be less than or equal to the Maximum tenor specified
Minimum	Fix the minimum tenor of a product; The tenor of the bills involving the product should be greater than or equal to the Minimum tenor specified.
Standard	The standard tenor is the tenor that is normally associated with a bill, involving a product. The standard tenor of a bill is always expressed in days and will apply to all bills involving the product. If you do not specify any specific tenor while processing a bill, the standard tenor applies to it. The standard tenor applied on a bill changed during bill processing. Create a product with the standard tenor as zero. While processing a bill involving such a product, you will need to specify the maturity and the expiry date of the bill. If you attempt to save the bill without entering the expiry or maturity date, prompted for an override. For example, you have defined a billing product to cater to tenor based discounted bills. The minimum tenor specified for this product is 100 days, and the maximum tenor is 1000 days. You have also specified a standard tenor that is 500 days. For this product, process bills with a tenor between 100 and 1000 days. As you have specified the standard tenor as 500 days, by default, a bill involving this product will have a 500-day tenor. At the time of processing the bill, change this tenor to any period between the Minimum and Maximum tenor limits specified.
Transit Days	The transit days used to compute the maturity date of the bill. Enter the transit days for the bill. The system does not allow you to save the record in case the transit day exceeds the standard tenor.
Specifying Rate Code Details Enter the following details:	

Table 3-16 (Cont.) Interest and charges Details - Field Description

Field	Description
Mid Rate or Buy/ Sell Rate	If it is a cross currency bill the exchange rate that has to be used for conversion mentioned as MID/BUY/SELL rate. Select Mid Rate option if you want to specify the exchange rate as Mid rate. Select 'Buy/Sell Rate' option if you want to specify Buy/Sell rate for exchange. **Note:** In case of charges, if the charge currency and the settlement currency are different, system applies 'Mid Rate'.
Free Collection	Check this option if you wish to use the product for free collection.
Specifying Exchange Rate Related Details Capture the details regarding the exchange rate here.	
Default Rate type	Specify the exchange rates that are to be picked up and used for, liquidating the Bill Amount, Interest and Charge components of a bill. Indicate that the standard rate prevailing, as of the issue date of the bill used. Also, specify an exchange rate of your choice. The possible values for the rate pickup are: • As per Standard rate • As input in the contract If you specify as input in the contract, then the system computes the components of the bill, based on your input in the Exchange rate field, in the Bills Contract Main screen. If you choose as per standard rate, the system computes the applicable components, by picking up the exchange rates as of the transaction date, from the Currency table maintained in the Core Services module of Oracle Banking Trade Finance Cloud Service.
Override Variance Limit	For a Bills product, specify the exchange rate type to be used to process the bill amount, the interest, charge or fee components of the bill. At the time of entering a contract involving a product, you have the option of, changing the exchange rate defaulted from the product and specifying an exchange rate, of your choice. The exchange rate variance is applicable only if you have decided to change the standard rate defaulted from the currency table, and if the contracts linked to the product involve foreign currency. Specify the minimum and maximum limit by which the exchange rate entered for contracts involving this product can exceed the standard exchange rate. In the Override Variance, Limit field specifies the minimum percentage over which exceed the normal exchange rates.

Table 3-16 (Cont.) Interest and charges Details - Field Description

Field	Description
Maximum Variance	In the Maximum Variance, field specifies the maximum percentage upto, which can exceed the normal exchange rate. For example, let us assume that for a product you have specified the override range to be between 7% and 30%. In such a case the entries in these fields would read: • Rate Override Limit - 7% • Rate Stop Limit - 30% You enter a bill involving this product. This is a cross currency contract and involves the American and the Australian dollar. Also assume that the Standard mid-rate for the currency pair is 1.25. If you wish to override the existing rates for the currency pair, the permissible override would range between 7% and 30%. We shall examine the three possible situations that encounter. Below the override limit - Let us assume that for the bill, you have specified the exchange rate as1.2. Here the exchange rate exceeds the standard rate by 4%. The bill will be processed. Within the override limit - In this case, let us now assume that you had specified the exchange rate to be 2.0. Here you have exceeded the standard rate by 20%. You will be prompted to confirm the override. If you confirm the override, the bill will be processed using these rates. Above the override limit - Let us assume a situation in which you have specified the exchange rates to be 2.5. In this case you have exceeded the standard rate by 100%. An error message will be displayed and you will not be allowed to continue with processing the bill, until the exchange rate you specify is within the permissible limit of 7-30%.
Their Charges	Define the charge component for the charges that are due to the counterparty bank.

3.2.6 Discount Accrual

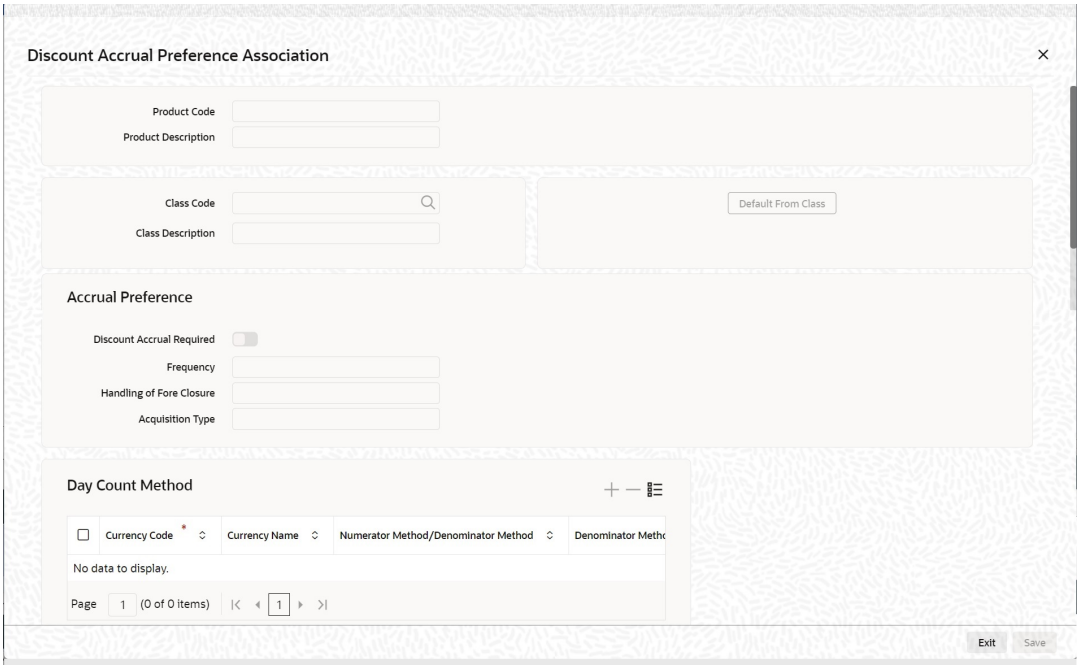
This section provides the systematic instructions to capture the Discount Accrual details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills & Collections Product Definition** screen.

1. On **Bills & Collections Product Definition** screen, Click **Discount Accrual**.

   Discount Accrual Preference Association screen is displayed.

Figure 3-6 Discount Accrual Preference Association



2. On **Discount Accrual Preference Association** screen, define the discount Accrual Preferences.

   See the Discount Accrual chapter in this User Manual for more details.

3.2.7 Tracers

This topic provides the systematic instructions to capture the Tracers details.

Tracers are reminders, sent to various parties involved in a bill indicating that an exception that has occurred while processing the bill. In this screen, capture tracer details for the following exception events:

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

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

The details specified for the product involved in the bill will default to the contract. Change the defaults to suit the requirements of the bill you are processing.

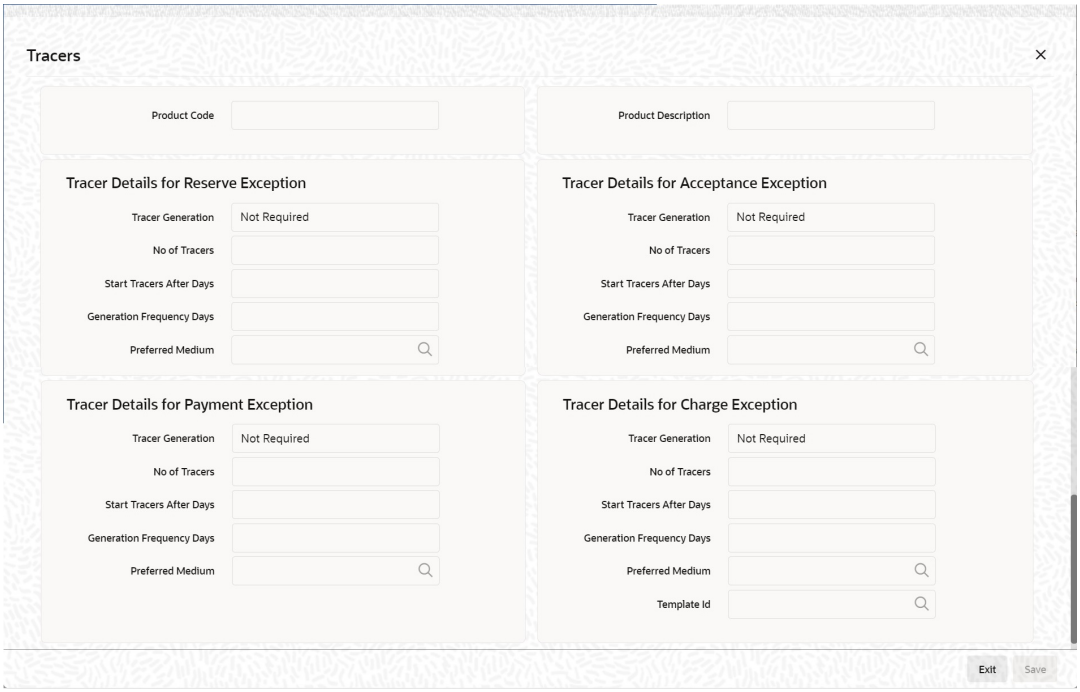
> **Note:**
>
> If the option Reimbursement Claim in the Bills and Collections Product Definition screen, you will not be able to save details in this screen

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, Click **Tracers**.

   Tracers screen is displayed.

Figure 3-7 Tracers



2. On the tracers screen, specify the details as required.

   For information on fields, refer to: Table 3-17

Table 3-17 Tracers - Field Description

Field	Description
Tracer Generation	Indicate whether the exception tracer (for reserve, acceptance, payment and charges) applies to the bill you are processing. Select one of the following options: **Required** -If you specify that a tracer applies to a bill, you should also specify the number of tracers that should be generated, for the exception. **Not Required** - select this option to indicate that the exception tracer is not applicable, to the bill you are processing. **Till resolved** -If you indicate that the tracer should be generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is because the tracer is generated at the frequency that you specify until the exception is resolved.

Table 3-17 (Cont.) Tracers - Field Description

Field	Description
Number of Tracers Required	If you have indicated that the tracer is applicable, to the bill you are processing, you should also specify the maximum number of tracers that should be generated, for each of the exception events. By default, the first tracer for all authorized bills linked to this product will be sent after the number of days that you prescribe, for the product.
Start Tracer after Days	Based on the requirement, exception tracers is generated after the maturity date of the bill. While creating a product, you have also indicated the number of days that should elapse after the bill matures on which the first tracer should be generated.
Generation Frequency Days	Specify the frequency (in days), with which the tracer should be sent to the concerned parties, involved in the bills linked to this product.
Preferred Tracer Medium	For each of the exception tracers that you specify, indicate the preferred medium through which the tracer should be generated to the concerned party. For a bill involving the product, change the medium that is defaulted. The medium you specify here is only the preferred medium, for the exception tracer.
Template ID	Specify the template related to MT799 or MT499 message types. The adjoining option list displays all the templates related to MT799 (if it is under LC) or MT499 (if it is not under LC) message types defined in the 'Swift FFT Template Screen Maintenance' screen. Choose the appropriate one. This field is mandatory if the 'Tracer Generation' is indicated as 'Required' and 'Preferred Medium' as 'SWIFT'. This Template id is used while generating Charge and Commission Tracer (CHG_COM_TRACER) in MT799/MT499 swift format as part of LQ EOD Batch if the 'Preferred Medium' is 'SWIFT'. For further details on Swift FFT Template Screen Maintenance screen, refer the section 'Maintaining SWIFT FFT Template' in the Defining Free Format Messages chapter in the 'Messaging System' User Manual.

3.2.8 Free Format Text

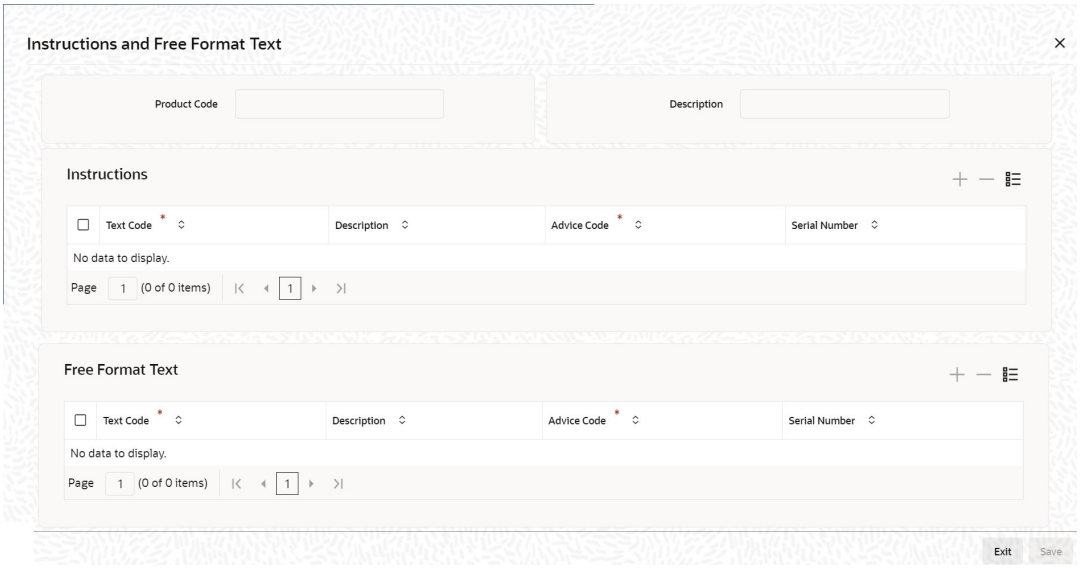
This topic provides the systematic instructions to capture the Free Format text.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, Click **Free Format Text**.

   Instructions and Free Format Text screen is displayed.

Figure 3-8 Instructions and Free Format Text



2. On the **Instructions and free format** screen, specify the FFTs that are applicable, to the bills product created.

   For information on fields, refer to: Table 3-18

Table 3-18 Free Format Text - Field Description

Field	Description
Text Code	A list of the standard FFTs that can accompany a bill is maintained in the 'Free Format Text Maintenance' screen. Select an FFT code from the pre-defined list of FFTs.
Description	The description associated with the FFT code you have selected will be displayed. More than one of the predefined FFTs specified for the product you are creating. The FFTs, including the other details that you define for it will be defaulted to all bills involving this product. While entering a bill contract involving this product, add to or delete from the defaulted list of FFTs.
Advice Code	You have an option to specify whether the FFT or instruction is for the internal reference of the bank or should it appear on the advices generated, for the bills linked to the product. If you do not specify an advice code for an FFT or instruction it is assumed that it is for the internal reference of the bank. If the FFT is to appear on the advices, specify the advice on which, the FFT or Instruction should be printed. Select an advice code from the list of the advices that you specified for the product, in the Advices screen. After you have specified details for an FFT, click add icon to add it to the list of FFTs, for the product. Click delete icon to delete an FFT from the screen.
Serial Number	This field display the serial number for the FFT Code
Specify Instruction Details Through this screen, specify the instructions that are applicable to the Bills product you are creating.	

Table 3-18 (Cont.) Free Format Text - Field Description

Field	Description
Text Code	A list of the standard instructions that can accompany the bill is maintained in the 'Instructions Codes Maintenance' screen. Select an Instruction code from the list of instructions maintained earlier. More than one of the predefined Instructions made applicable to the product you are creating. The instructions, including the other details that you define for it, will be defaulted to all bill contracts, involving this product. While entering a bill involving this product, add to or delete from the defaulted list of instructions.
Description	The description associated with the instruction code you have selected will be displayed.
Advice Code	You have the option to specify whether the instruction is for the internal reference of your bank or should it appear on the advices generated for the bills linked to the product. If you do not specify an advice code for an instruction it is treated as an internal instruction. If the Instruction is to appear on the advices, specify the advice on which, the Instruction should be printed. Select an advice code from the list of the advices in the Advices screen. After you have specified details, of the Instructions applicable to a product, click add icon to add it to the list of instructions, for the product. Click delete icon to delete an instruction from the screen.
Serial Number	This field display the serial number for the instruction code

3.2.9 Document

This topic provides the instruction to capture the document codes and clause codes details.

Document codes and clause codes applicable to the product you are creating is defined here. The documents that associated with a bill are broadly classified into:

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

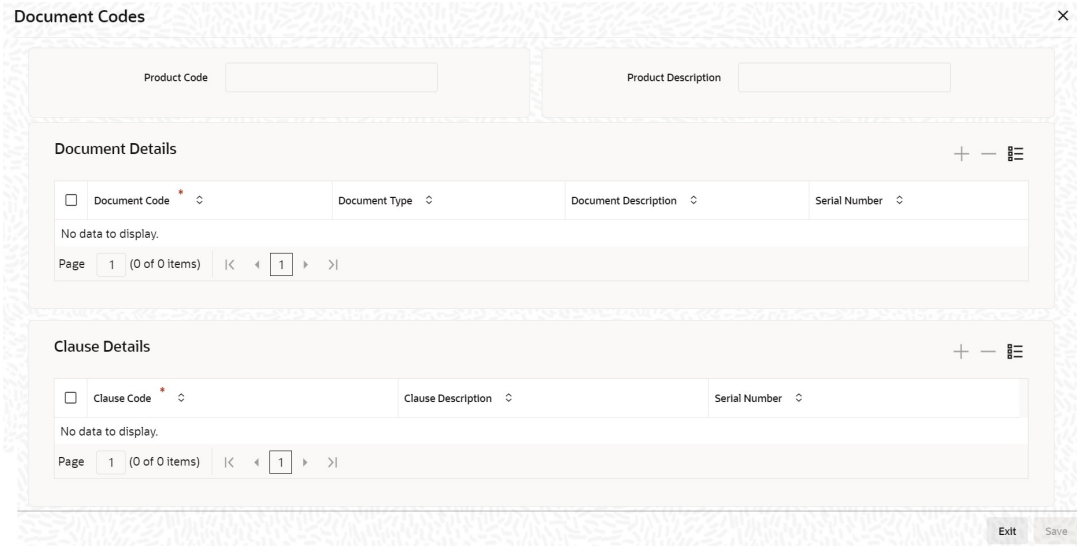
There are certain standard documents that are required, under a documentary bill.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, click Document.

   Document Codes screen is displayed.

Figure 3-9 Document Codes



2. On the **Document Codes** screen, specify the documents that are applicable to the bills that are linked to the product.

   For information on fields, refer to: Table 3-19

Table 3-19 Document Codes - Field Description

Field	Description
Document Code	A list of the standard shipping documents that can accompany the bill is maintained in the Documents Maintenance screen. Along with these documents, you will also be provided with a predefined list of documents. Select a document code from the list of documents maintained earlier.
Document Type and Description	The description and the document type associated, with the code you have selected will be displayed. Specify more than one of the predefined documents, for the product you are creating. All the documents that you define for the product will be defaulted to all the bills involving this product. While entering a bill add to or delete, from the defaulted list of documents. After you have specify the details of the document, click add icon to add it to the list of documents, applicable to the product. Click delete icon to delete a document from the product

Table 3-19 (Cont.) Document Codes - Field Description

Field	Description
Clause Code and Description	**Specify the clauses that should accompany the document** A clause is a statement that can accompany a document, sent under a bill. After indicating the documents applicable to a product, specify the related clauses that should accompany the document. **Clause Code** A list of the standard clauses that can accompany a document required under a bill is maintained in the Clauses Maintenance screen. From the pre-define list of clauses select the clauses applicable. Attach more than one clause, to a document that you have specified, for a bills product. **Description** The description associated, with the code you have selected is displayed. By default, all the clauses including the number of copies that you specify for the product will be sent for all bills involving this product. While entering a bill, add to or delete, from the defaulted list of clauses. After you have specified details of the clause, click add icon to add it to the list of clauses, for the document. Click delete icon to delete a clause from the screen.

3.2.10 Interest

This section provides the systematic instructions to capture the Interest details.

Details of the interest computation, accrual and liquidation for all contracts under the product are captured here.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, click Interest.

   Interest Details screen is displayed.

Figure 3-10 Interest Details

2. On the **Interest Details** screen, specify the details as required and click **Ok** to **Save** the details else click **Exit**.

   For information on fields, refer to: Table 3-20.

Table 3-20 Interest - Field Description

Field	Description
Collection Type	Indicate the method for collecting interest for the components by choosing one of the following: • Advance • Arrears
Refer the User Manual on Interest under Modularity for further details.	

3.2.11 Charges

This topic provides the systematic instructions to capture the Charges.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, click **Charge**.

   Charge Details screen is displayed.

Figure 3-11 Charge Details

2. On **Charge Details** screen, define the Charges or Fees that are to be collected for Bills involving this product. Refer the User Manual on Charges and Fees under Modularity for further information.

3.2.12 Tax

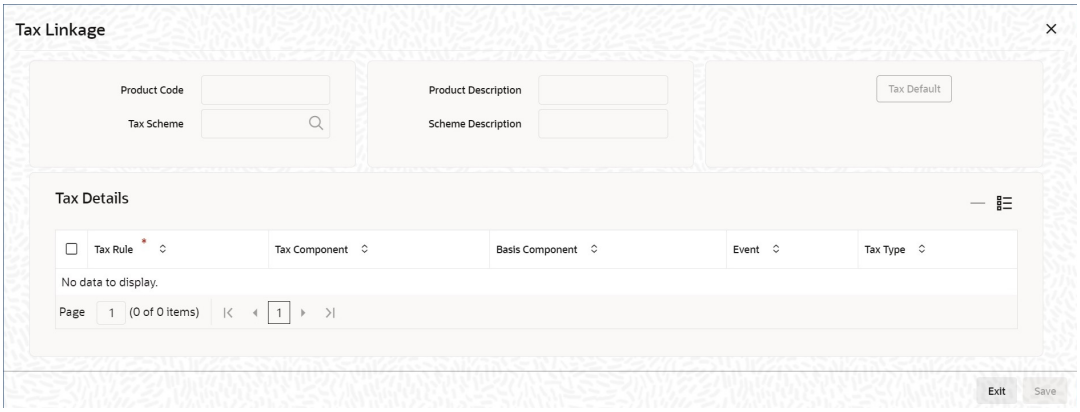
This topic provides the systematic Instructions to capture the Tax details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, click **Tax**.

   Tax Linkage screen is displayed.

Figure 3-12 Tax Linkage



2. On **Tax Linkage** screen, indicate the tax schemes that are applicable to the product are created.

   Refer the User Manual on Tax under Modularity for further details.

3.2.13 Status

This topic provides the systematic instructions to capture the Status details.

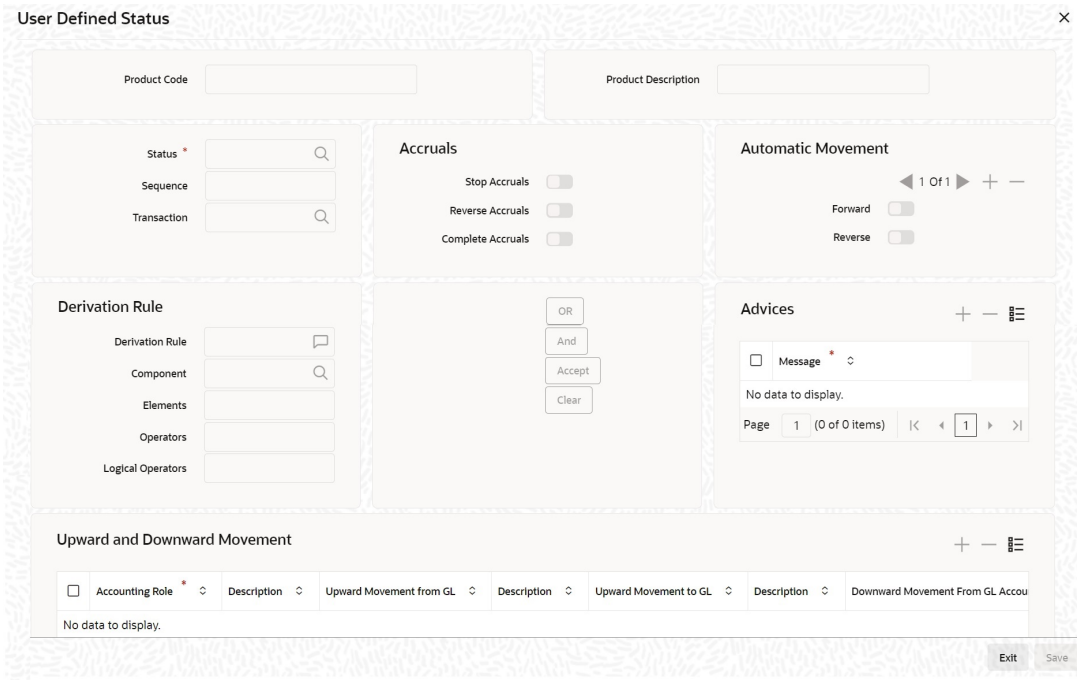
An Active status is automatically allotted to a bill on its initiation. A bill on which payment has not been made, on the due date can pass through more than one status.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Product Definition** screen.

1. On **Bills and Collections Product Definition** screen, click **Status**.

   User Defined Status screen is displayed.

Figure 3-13 User Defined Status



2. On **User Defined Status** screen, define attributes for each status through the User Defined Status Maintenance screen.

   These attributes are:

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

   For information on fields, refer to: Table 3-21

Table 3-21 User Defined Status - Field Description

Field	Description
Status	This is the sequence in which, a bill should move to the status you are defining. Usually, more than one status is defined for a product. In this context, you should indicate the sequence in which a bill moves from status to status. You Can specify the number of days after a repayment falls due that a component has to be moved to the status you are defining. Incase of a component for which repayment is due, specify the number of days after the Maturity date, on which the component should be moved, to the status being defined. For example, you define the following status for the product, Export Bills Discounted - 45 days: • Past Due Obligation (PDO) • Non-accrual basis (NAB) • Write-off (WO) You want a bill under this product, to move from one status to another in the order in which they are listed above. For such a condition, the status sequence has to be defined as follows: • PDO - 1 • NAB - 2 • WO - 3 Based on the default number of days defined for each component, a bill will first move from Active status to PDO, then to NAB and lastly to WO status.
Transaction	When the GL under which a component is reported is changed along with the status of a bill, an accounting entry is passed. This accounting entry will be to transfer the component from one GL to another. A Transaction Code is associated with every accounting entry in Oracle Banking Trade Finance Cloud Service. You should indicate the Transaction Code to be used for the GL transfer entries, involved in the status change.
Stop Accrual	Indicate that accruals (on all accruable components of the bill), should be stopped, when the bill moves to the status being defined. By doing so, ensure that your Receivable accounts, for interest and other components, are not updated for a bill on which repayment has been defaulted. For example, In our example of Export Bills Discounted - 45 days, the following status codes are involved: • Past Due Obligation (PDO). • Non-accrual basis (NAB). • Write-off (WO). For this product, specify that when the bill moves to PDO status, accruals can continue. Accruals have to stop when the bill moves to NAB status.

Table 3-21 (Cont.) User Defined Status - Field Description

Field	Description
Reverse Accrual	Indicate that the outstanding accruals (where a component has been accrued but not paid) on the bill should be reversed when it moves to the status that you are defining. If you specify so, the accrual entries passed on the bill, will be reversed when the status change is carried out. Future accruals should necessarily be stopped if accruals, done till the date of status change, have to be reversed. For example, In our example of the product for Export Bills Discounted - 45 days, the following status are involved: • Past Due Obligation (PDO) • Non-accrual basis (NAB) • Write-off (WO) Accruals on a bill should be stopped when it moves to NAB. We can specify that, besides stopping accruals, the accruals done so far have to be reversed. In such a case, the accruals Accruals on a bill should be stopped when it moves to NAB. We can specify that, besides stopping accruals, the accruals done so far have to be reversed. In such a case, the accruals done on the bill (for all accruable components), on which a payment has not been made, will be reversed. Suppose a bill under this product was iated on 01 June 1999, with the following details: • Value (iation) Date - 01 June 1999 • Maturity Date - 14 July 2000 • Interest Rate - 20% Repayment - Payment of principal and interest, on the maturity date. In this case, there is a default on the repayment. The bill moves to PDO status on 1 March 1999 (15 days after the maturity date) and to NAB status on 16 March 1999 (30 days from the maturity date). Since the product has been defined for reversal of accruals along with status movement to NAB, the accruals for the 30 days of default will be reversed.
Complete Accrual	Check this option to complete accruals. Indicating if status changes have to be carried out automatically. Indicate the movement preference for statuses.
Forward	A forward status change is one in which the status changes from one to the next. In our example, the movement from Active to PDO, PDO to NAB and NAB to Write Off are forward changes.

Table 3-21 (Cont.) User Defined Status - Field Description

Field	Description
Reverse	A reverse status change is one in which the status changes from present status to the previous. Such a situation arises when a payment is made on a bill with a status other than Active. If you specify that forward changes have to be carried out automatically, the status of the bill will be changed, after the specified number of days. If not, you have to change the status of a bill through the bill processing function. Even if automatic status change has been specified for a product and therefore a bill involving it, manually change the status of a bill before the automatic change is due, through the Contract On-line Details screen. If a product has been specified with manual status change, then you cannot specify automatic status change for a bill involving the product. If you specify, that reverse changes have to be carried out automatically, the status will be changed when a payment is made on a bill with a status, other than Active. If you specify that reverse changes should not be automatic, the status remains unchanged, even if a repayment is made on the bill. The status has to be changed by you through the, Contract Processing function. A reverse change may also become necessary, when the number of days of default is increased for a product. Specify that forward changes or reverse changes have to be carried out automatically, the status changes will be carried out by the Automatic Contract Update function during BOD processing. This is done on the day the change falls due. If the day on which the forward or reverse status change is due happens to be a holiday, then, the processing would depend upon your specifications in the Branch Parameters screen. If you have not specified that the forward or reverse changes should be carried out automatically, the status remains unchanged till you change it for a bill, through the Contract Processing function.
Advices to be generated for a status change	Specify whether an advice has to be generated to inform the customer about the status change of the bill.
Message	Specify the kind of advices, to be generated. Generate advices to notify the customer of the forward status change and possibly urge him to take action, to make the payments for liquidating the outstanding components. Specify the advice or message that you want sent to the customer, when a bill moves automatically (forward) into the status you are defining. These messages or advices are maintained by the messaging sub-system of Oracle Banking Trade Finance Cloud Service.
Derivation Rule	Use the following fields to define derivation rules:
Derivation Rule	If you have opted for automatic status change, specify the criteria (rules) based on which the system will perform the status change. A bill is said to be in a specific status if any one of the five conditions associated with the status holds true. If all the conditions are false, the bill will automatically move to the next available status for which the condition is true. Define five conditions for each status. The conjunctions ‘AND’ and ‘OR’ used to create multiple conditions. Use those buttons appropriately between each condition.
Elements	Select element based on which you need to build a condition for automatic status change of bill. The drop-down list displays the following elements: • Credit Rating • Transfer Days • Maturity Days Choose the appropriate one.

Table 3-21 (Cont.) User Defined Status - Field Description

Field	Description
Operators	Select the operator for building a condition for automatic status change.Use multiple elements, in conjunction with the functions and arithmetic operators. The drop-down list displays the following operators: • + (add) • - (subtract) • * (multiply) • / (divide)
Logical Operators	Select the logical operator for building a condition for automatic status change. The system uses the logical operators in combination with the elements for creating derivation rules. The drop-down list displays the following logical operators: • > (greater than) • >= (greater than or equal to) • < (less than) • <= (less than or equal to) • = (equal to) • < > (not equal to) Choose the appropriate one. The 'Customer Credit Rating' field at the Customer level will be used as a SDE CUSTOMER_CREDIT_RATING for defining status change rules. This will also be available for provision rule definition at the Loan product level. Enter the following details.
Component	Specify the component for which the status is being defined.
Transfer Days	The number of days after which, a component should be moved to a particular status can vary for each of the components of the bill. The number of days is always counted as calendar days, from the maturity date specified for the bill. The following example illustrates how this concept works: For example, In the example of Export Bills Discounted - 45 days, the following status are involved: • Past Due Obligation (PDO). • Non-accrual basis (NAB). • Write-off (WO). For PDO status, the number of days that should result in a status change, for the different components is defined as follows: • Interest -> 15 days • Principal -> 30 days • Charges and Fees -> 45 days You enter a bill involving the product. The repayment on this bill is defaulted. The status of the bill moves to PDO status after 15 days of default, in interest payment. A bill involving this product is moved to PDO status after 15 days of default in interest payment. The report on the bills with PDO status will indicate that for this bill only the interest component is in PDO status. The principal, of the bill will be reported to PDO for both interest and principal 30 days after the maturity date. Similarly, for charge and fees, it will be reported after 45 days. If the customer pays back the interest and keeps the principal outstanding, the bill will be moved to PDO only after 30 days of default, in principal repayment.

Table 3-21 (Cont.) User Defined Status - Field Description

Field	Description
	Define the varying number of days for the different components to move into a particular status, each component will be in a different status at a given time. You may tend to be more lenient with the repayment of the principal (since the principal earns interest). Specify a greater number of days for the principal to move from Active to PDO, than you would, for the main interest component. You may specify 15 days for the principal to move from Active status to PDO, while you specify just 5 days for the interest to move from Active to PDO.
Indicating Movement Details	You may have a GL structure under, which bills in the Active status are reported in on GL, while those with defaulted payments are in different GLs, depending on their status. For example, the GL structure for discounted bills for 45 days could be as follows: • **Active -- 1001ASSF** • **PDO -- 1001ASSF** • **NAB -- 1110ASSC** • **WO -- 1111ASSE**
Upward/ Downwar d Movement From GL and Description	For each component, you should indicate the GL from which it has to be moved, when there is a status change
Upward/ Downwar d Movement To GL and Description	For each component, you should indicate the GL to which it has to be moved, when there is a status change. For principal, the GL will be changed, while for the other components, the receivable accounts will be moved to the new GL.
Accounting Role and Description	Specify the accounting role (asset, liability, contingent asset, etc), for the GL into which the bill has to be transferred, when its status changes.
Account Head	Also specify the new GL (accounting head), under which the bill has to be reported. Select an option from the option list, which displays the description of the GL.

3.2.14 Setup a Product for Bill Forfaiting

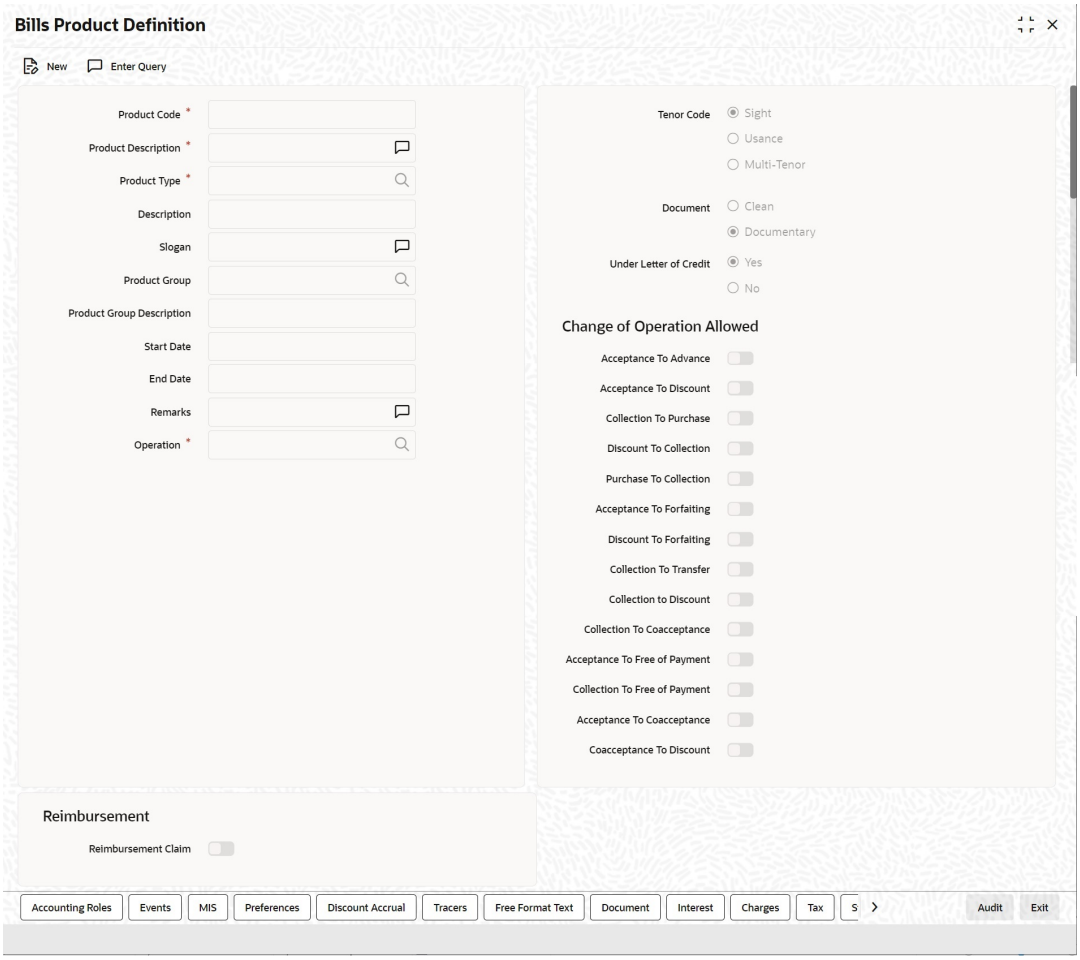
This topic provides the systematic instructions to Setup the Product for Bill Forfaite.

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

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

   Bills and Collections Product Definition screen is displayed.

Figure 3-14 Bills and Collections Product Definition



2. On the **Bills and Collections Product Definition** screen, Click **New** and specify the details as required and click **Ok** to **Save** the details else click **Exit**.

   On information on processes, refer to: Table 3-22.

Table 3-22 Bills and Collections Product Definition - Processes

Field	Description
Operation	Select Acceptance or Discount from the option list.
Change of Operations Allowed	Check the following options: Acceptance to Discount (Only if operation chosen as below) • Acceptance to Forfaiting • Discount to collection • Discount to Forfaiting

- Interest
- Accounting Roles

3.2.14.1 Interest

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Interest** screen.

- Set the interest components.

  Following interest components:

  - Main interest
  - Forfaiting interest component – linked to events FACP or FDIS.
  - Rebate interest component – linked to event FACP or FDIS.

Table 3-23 Interest - Process

Field	Description
Collection Method	Specify ‘Advance’ for the forfaiting and rebate interest components. You need to indicate the collection method as ‘Arrears’ for the main interest component.
Rate Type	The forfaiting interest component should not be of type ‘Special’.

3.2.14.2 Accounting Roles

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Accounting Roles Button** screen.

1. Set up the accounting entries for the main and normal interest components for the following events.

   The events are:

   - FACP
   - FDIS
   - BDIS

2. The accounting entries for forfaiting and rebate interest components should be defined for the following events.

   The events are:

   - FACP
   - FDIS

> **Note:**
>
> If interest component is linked to the event BDIS, the collection method is set as Arrears and the bill is forfeited, the interest collected when the FDIS event is triggered as there won’t be any further processing on the bill.

The system generates notification on authorization of any modification, addition or deletion of BC product details.

4

Processing Bills

This topic contains the following subtopics:

- Introduction
- Bills and Collections Contract Input Details
- Multi Tenor Bills

4.1 Introduction

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

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

For example, Ms Keturah Smith (exporter or drawer) in India draws a bill on Mr Silas Reed (importer or drawee) stationed in Paris in which the exporter Keturah Smith instructs Mr Silas Reed to pay the amount quoted on the bill to her bank Midas Bank, India, (exporters bank) or to the order of Midas Bank. Midas Bank after endorsing the bill in favor of Mr Reed's bank - Berliner Bank (collecting bank) sends the bill for collection. The collecting bank, on receiving the bill and it's supporting documents, requests Mr Reed to make a payment against the bill. Berliner Bank will then remit the bill amount to Midas Bank (issuing bank), and debit Mr Reed's account.

The collecting bank releases the documents to Mr Reed, allowing him to claim the merchandise.

The sequence of events involved, to affect the bill can be considered a bill contract. Thus, the specific bills processed for the customers of your bank can be defined as a contract.

A Bills Contract would, therefore, require information on:

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

- The Insurance Company and the Policy Number

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

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

4.2 Bills and Collections Contract Input Details

This topic contains the following:

1. Create a Bill Contract
2. Main Tab
3. Document and Goods tab
4. Reversing BC
5. View Bills and Collections Contract Input Details

- Create a Bill Contract
- Main Tab
  This topic provides the specific instructions to capture the main tab details.
- Document and Goods tab
  This topic contains the systematic instructions to capture the document and goods details.
- Reversing BC
- View Bills and Collections Contract Input Details
  This topic provides the specific instructions to capture the Bills and Collections Contract Input Details screen.

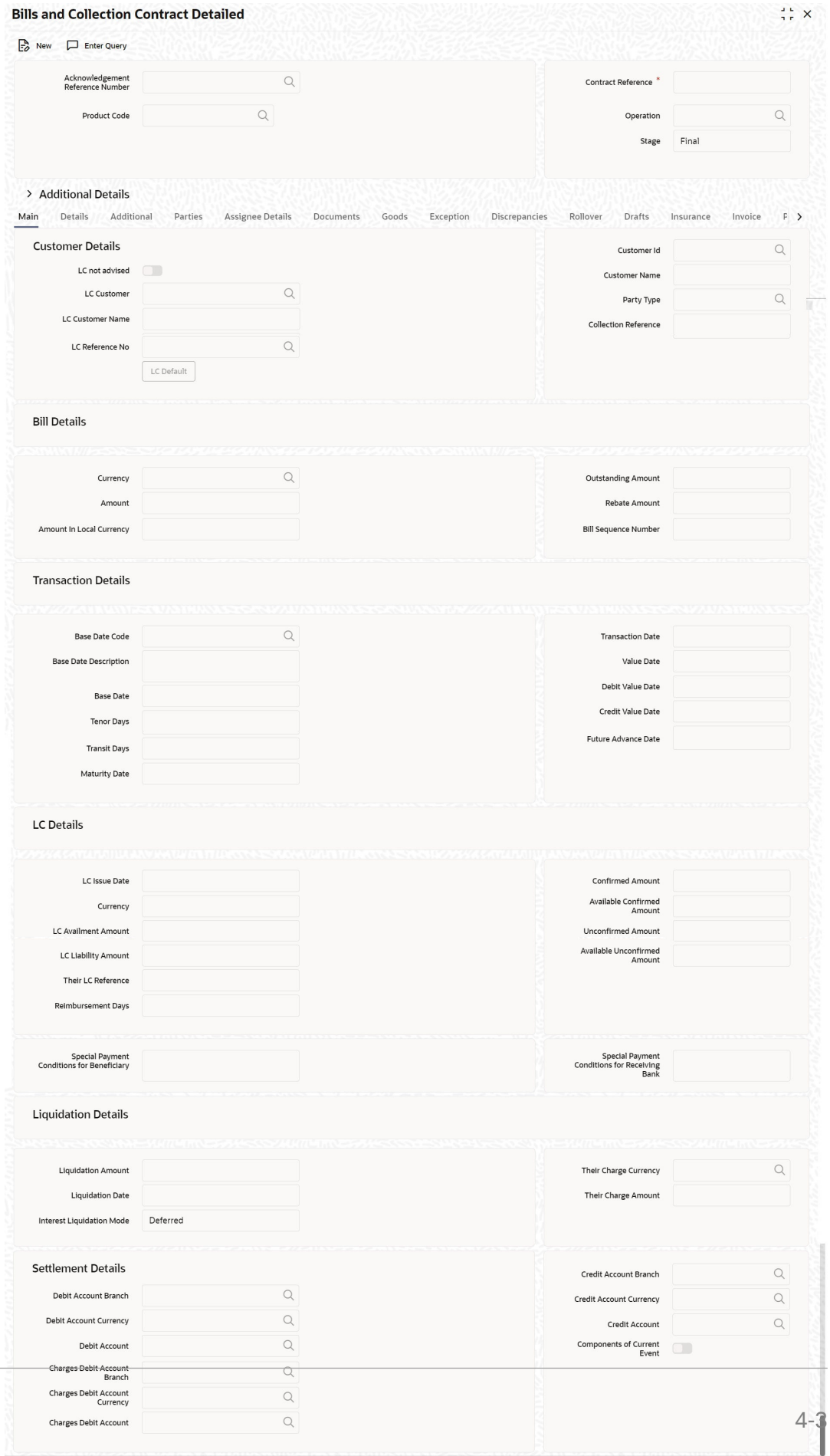
4.2.1 Create a Bill Contract

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

1. On the Homepage, type **BCDTRONL** in the text box, and click the next arrow OR If you are calling a contract that has already been entered, double click on a contract from the summary screen.

   Bills and Collection Contract Detailed screen is displayed.

Figure 4-1 Bills and Collection Contract Detailed



2. On the **Bills and Collection Contract Detailed** screen, Click **New** and specify the details as required.
3. Click **Save** to save the details else click **Cancel**.

Through the screens that follow in this section and process all type of bills - Import and Export (both domestic and international).
Choose to enter the details of a contract either by:

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

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

For information on fields, see the field description table below:

Table 4-1 Contract Details - Field Description

Field	Description
Acknowledgment Reference Number	Specify the acknowledgment reference number. Alternatively, select the reference number from the option list. The list displays all the acknowledgment reference numbers and type of registration maintained at BC registration screen which are authorized and unprocessed. The system defaults the details captured in registration screen if acknowledgment is captured on clicking populate (P) button beside Product Code. **Note:** System will update the status of registration as 'Processed' and contract reference no at registration screen, if acknowledgment reference number is captured at contract screen and (new) contract is created.
Product Code	Enter the code of the product to which you want to link the contract. Select an authorized product code from the adjoining option list. The contract will inherit all the attributes of the product you have selected.
Product Description This is a description of the product code that is selected.	

Table 4-1 (Cont.) Contract Details - Field Description

Field	Description
Contract Reference	The contract reference number generation is based on the value of parameter REF_NUM_GEN_FORMAT in CSTB_PARAM level. If REF_NUM_GEN_FORMAT = 'O' (Old format), then contract reference number is a combinaion of the branch code(3 character), the product code(4 character), Julian date(5 digit) and a running serial number sequence(4 digit). If REF_NUM_GEN_FORMAT = 'N' (New Format), then contract reference number is a combination of the product code(4 character), Julian date(5 digit), and a running number sequence(7 digit). In both formats, the Contract reference number is of 16 Characters. The Julian Date has the following format: YYDDD Here, YY stands for the last two digits of the year and DDD for the number of day(s) that has/have elapsed, in the year.
User Reference	In addition, a contract is also identified by a unique User Reference Number. By default, the Contract Reference Number generated by the system will be taken as the User Reference Number, option to change the User Ref Number. Oracle Banking Trade Finance Cloud Service also provides you the facility to generate the user reference number in a specific format. However, the number, thus generated will be non-editable. **Note:** Specify a format for the generation of the User Reference Number in the ‘Sequence Generation’ screen available in the Application Browser. Refer to the Core Services User Manual for details on maintaining a sequence format.
Characteristics Characteristics of the product are displayed here.	
Stage	Select the stage at which your branch is processing the bill from the drop-down list. The options available are: • Initial • Final • Registered Use the Initial stage of processing if the documents received are pending approval from the applicant. When a bill is processed in the initial stage, no accounting entries will be passed. Indicate ‘Registered’ only if you are processing a collection.

Table 4-1 (Cont.) Contract Details - Field Description

Field	Description
Operation	The operations that perform on a bill are determined by the type of bill you are processing and on the operation you perform on the bill. The operation that you perform on a bill, also determines the accounting entries, that are passed and the messages that will be generated. Select an operation from the option list available. The type of operations performed on a bill has been listed in the table: Table 4-2 (TRF) operation indicates the transfer of bills to the third party. If you check the 'Collection to Transfer' option, then this operation will be listed in the operation option list. Select this operation during Amendment, where the current operation is 'Collection', and the bill is in INITIAL Stage. This operation will be listed even if the 'Collection to Transfer' flag at the product level is not checked. The Validation made during saving if this operation is selected when the product level flag is unchecked. On save of the contract, TRFB event is fired. The accounting entries posted as part of book event gets reversed. Additionally, the entries passed as part of TRFB event for charges, see the table: Table 4-3 The Bills Contract Details screen contains a header and a footer that has containing fields specific to the contract you are entering. Besides these, there are six tabs and a vertical array of five icons through which, you enter details of the bill. Contract details are grouped into the various screens according to the similarities they share. The Bills Contract Screen is designed to contain fifteen tabs along the lines of which, enter details of the contract. The fifteen tabs are mentioned in the table Table 4-4 In the Contract Detailed screen there is a horizontal toolbar. The buttons on this toolbar enable you to invoke a number of functions that are vital to the processing of a bill. Enter valid inputs into all the mandatory fields; or to save the contract. The contract can be saved by either by selecting Save from the Application tool bar or clicking save icon.
	On saving the contract, your User ID will be displayed in the Input By field at the bottom of the screen. The date and time at which you saved the record will be displayed in the Date Time field A contract that you have entered should be authorized by a user, bearing a different login Id, before the EOD is run. Once the contract is authorized, the ID of the user who authorized the contract will be displayed in the Checkerfield. Authorize a payment by clicking the 'Authorize' icon on the Application toolbar. Click 'Exit' or 'Cancel' button to go back to the Application Browser. The bills and collections contract can be simulated only through gateway. The Bills And Collections Simulation does not have screen, so user cannot invoke Bills And Collections Simulation from the application front. All operations are supported for Bills And Collections Simulation same as Bills and Collections - Operations - Contracts.

Table 4-2 Type of operations

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

Table 4-3 TRFB event for charges

Accounting Role	Amount Tag	Dr/Cr
Receivable A/c	<Comp>_LIQD	Dr
Income	<Comp>_LIQD	Cr

Table 4-4 Fifteen Tabs - Bills Contract

Tab	Description
Main	Click on this tab to enter the essential details of the bill you are processing.
Details	In this screen, enter the fields that provide detailed information about the contract.
Additional	Click this tab capture the processing details
Parties	In the screen that corresponds to this tab, enter the details of all the parties involved in the bill. This screen along with its fields have been detailed under the head Entering Party Details
Documents	In the screen corresponding to this tab enter details of the documents required under a bill and the clauses that should accompany the documents. Specify the details, of the merchandise that was traded and the shipping instructions based on which, the goods were transported.
Goods	Provide the details of the goods
Exceptions	Click on this tab to enter details of the exception tracers that should be generated for the exceptions that occur while processing the bill.
Discrepancies	In the screen that corresponds to this tab, enter details of the discrepancies that occur while processing the bill. The screen also captures details of the tracers that should be generated for Reserve exceptions.
Rollover	Click on this tab to maintain rollover details for the bill.
Drafts	Click this tab to view the components that make up the Bill Amount.
Insurance	Click this tab to associate the appropriate Insurance Company with the Bill contract.
Invoice	Click this button to define the invoice margin that should be withheld whenever an invoice is raised against a discounted bill.

Table 4-4 (Cont.) Fifteen Tabs - Bills Contract

Tab	Description
Packing Credit	Click this tab to specify Pre Shipment Loan details and view Linked or Settled loans
Purchase Details	In the screen that corresponds to this tab, enter details for a Bill purchase.
Multi Tenor	Click this tab to maintain multi tenor details.

> **Note:**
>
> On booking an Import LC Drawing - System validates if the same 'Negotiating Bank Reference' exists for
> any other existing bills and restricts the bill processing.
>
> On booking an Import Documentary Collection Bills - System validates if the same 'Remitting Bank Reference'
> exists for any other existing bills and display the override message.

4.2.2 Main Tab

This topic provides the specific instructions to capture the main tab details.

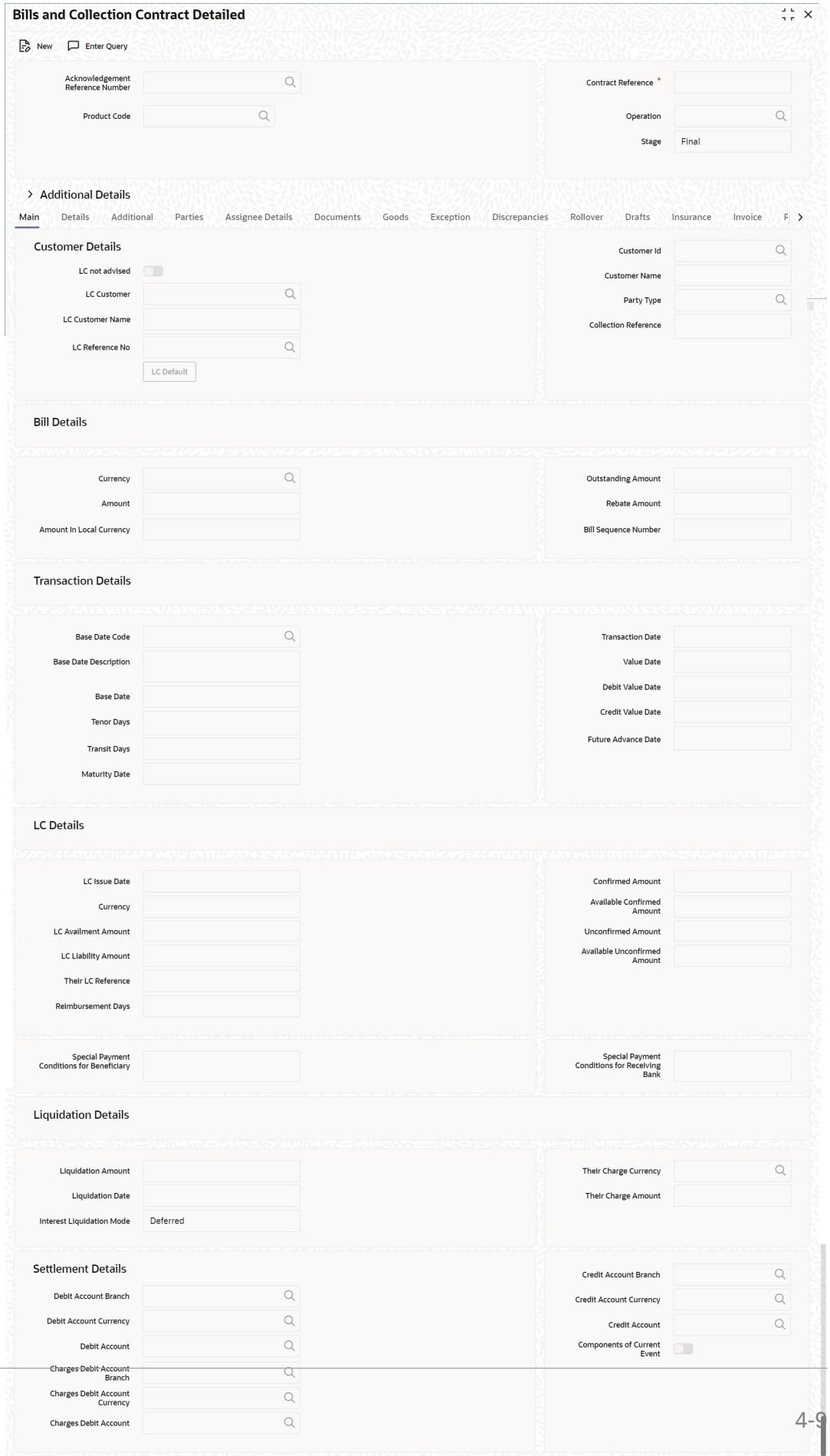
While defining a product, a broad outline defined is applicable to all bills involving the product. However, while processing a bill involving a product, enter the information specific, to the bill you want to process. This information is captured through the Bills and Collections - Operations - Contracts screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections - Operations - Contracts** screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Main**.

   Bills and Collection Contract Detailed - Main tab is displayed.

Figure 4-2 Bills and Collection Contract Detailed - Main tab



2. On **Bills and Collection Contract Detailed- Main** tab screen, Click **New** and specify the details as required.
3. Click **Save** to save the details else click **Cancel**.

   For information on fields, refer to: Table 4-5

Table 4-5 Contract Details - Main tab - Field Description

Field	Description
Customer Details Enter the following details.	
LC Not Advised	Check this box if LC is not advised for a bill by the negotiating bank.
LC Customer	Specify the customer in whose name the LC was drawn. Specify the 'LC Customer' for which you need to maintain.Alternatively, select 'Counterparty' from the adjoining option list also. **Note:** BIC Code appears next to the 'Counterparty' only if the BIC Code is mapped with that customer number. If the BIC Code is not mapped with that Customer Number, then the BIC Code will not appear next to the 'Counterparty' in the adjoining option list.
LC Customer Name	The system displays the name of the LC customer.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
LC Reference	If the export or import bill is under an LC that was advised by your bank, enter the Reference number assigned to the LC, by your bank. The adjoining option list will display LC contracts with Credit Mode as 'Mixed Payment' for a Multi Tenor Bill Contract. If the bill is linked to a product for which the 'Reimbursement Claim' option is checked, the system will display only the LC contracts under the operation 'Reimbursement'. If the linked LC is backed by an open insurance policy, the system will check if the option 'Update utilization Automatically' is checked for the policy or not. If the option is checked, the system will re-instate the available amount on the policy to the extent of the bill amount and correspondingly decrease the utilization on the policy. Similarly, if the bill contract is reversed or a reversal is deleted, the policy utilization amount will be increased or decreased respectively to the extent of the bill amount. If the LC module of Oracle Banking Trade Finance Cloud Service has been installed at your bank, enter the contract reference number assigned by the system to the LC. In which case the following should be true of the LC: • The status of the LC should be open • It should be authorized • The amount for which the bill is raised should be available under the LC All the related details of the LC will be automatically picked up and defaulted to the relevant fields of the Bills -Contract details screens. **Note:** If the bill amount that you specify is greater than the amount available under the LC to which it is associated, you will not be allowed to proceed with the processing of the bill.
Multiple Bills under Same LC To book more than one bill under LC, if the previous bills under the same LC are unauthorized. When a bill is booked under LC and if any unauthorized bills are available under the same LC with SG linkage, then the system displays an error message. When Bill with SG linkage is not authorized, then no further bill under the same LC will be booked until the bill with SG linkage is authorized. Cancellation of SG - CASG, Cancellation of LC – CANC and Availment – AVAL will be triggered during Bill authorization. When a Bill is booked under LC, contingent entries are posted from bills. However, contingent entries posted in LC will get released only during authorization of the bills since AVAL event in LC will be fired during authorization. If a BC is booked under LC when the previous BC is in unauthorized status, then while booking a new BC under the same LC, the amount is displayed in BCDTRONL after deducting the amount of the first BC. In LCDTRONL, the LC outstanding amount displayed is the full amount. During booking the bill under LC, Transfer Collateral from LC is selected. The collateral is transferred from LC to BC. Still, accounting entries for collateral transfer at BC will happen in the event during save of the bill, and accounting entries for collateral transfer at LC will happen in AVAL event when the bill is authorized.	

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Customer ID	In the Contract screen, capture details of the party who is your customer. The details of the other parties involved in the bill are captured in the parties screen. Specify the Customer ID, which needs to be maintain. Alternatively, select Customer No from the adjoining option list also. BIC Code appears next to the Customer No only if the BIC Code is mapped with that customer number. If the BIC Code is not mapped with that Customer Number, then the BIC Code will not appear next to the Customer No in the adjoining option list.
Customer Name	The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.
Party Type	Specify the Party Type of the customer. In the case of an Import bill, you should specify details of the Drawee of the bill. If the Drawee is a customer of your bank you should specify the customer reference, assigned to the customer, in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance Cloud Service. The other details of the customer will be automatically picked up. If you are processing an Export bill, you should specify details of the Drawer of the bill. If the drawer is a customer of your bank, you should specify the customer reference assigned to the customer, in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance Cloud Service. The other details of the customer will be automatically picked up. When an export LC is advised to a non- customer or customer having facilities with multiple banks and if the LC is confirmed by the advising bank, the export bill under the LC is presented to the advising bank through another bank which is the presenting bank. The system allows you to select the party type as presenting bank while booking export bill under LC. The advices and payment to the beneficiary will be routed through the presenting bank. If the counterparty is maintained as presenting bank, then the system defaults the presenting bank details in the Parties tab. If presenting bank is captured in parties tab then the system displays an error message as 'Presenting bank is not available as the counterparty'. If you are processing a reimbursement claim bill, the system will display only ISSUING BANK in the adjoining option list.
Collection Reference	If you are entering the details of a bill that was registered earlier, you should indicate the reference number assigned to the collection, when it was registered. All the details that you specified for the collection, during registration will be defaulted to the Contract screen. For example, a customer of your bank has requested you to collect a sum of money due to him under a bill. You have registered the bill and sent it for collection. The reference number assigned to the bill is - 000COB7993630007. When you receive the sum due on the bill, you need to liquidate the bill. While doing this, you need to specify the reference number allotted to the collection by Oracle Banking Trade Finance Cloud Service when it was registered i.e., 000COB7993630007.
Bill Details Following are the Bill details	
Currency	Specify the currency in which the bill is drawn.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Amount	Specify the amount for which the bill is drawn. While uploading an MT430, the system amends the bill amount as per fields 33A or 33K of the incoming message and displays the new bill amount in this field. If the bill is under an LC that is linked to an open insurance policy, the system will re-instate the policy utilization with the bill amount. On saving the transaction after entering all the required details in the system, the system validates the value of the transaction amount against the following: • Product transaction limit • User Input limit If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages: • Number of levels required for authorizing the transaction • Transaction amount is in excess of the input limit of the user
Amount in Local Currency	System displays the amount for which the bill is drawn, in terms of the local currency.
Outstanding Amount	The outstanding amount which is the amount that is yet to be liquidated under the bill is automatically displayed. In the case of a collection it is computed as follows: Outstanding Amount = Bill Amount - Liquidation Amount
Rebate Amount	Specify the rebate amount for the reduction of bill amount. Enter the rebate amount only when the mode is Unlock and the stage is Final.
Transaction Details Enter the following details:	
Base Date Code	Specify a valid base date code which provides additional information for the maturity period, from the adjoining option list.
Base Date Description	Enter a description for the Base Date. **Note:** For multi tenor bills, the system generates the base date code from multi tenor tab

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Base Date	The base date is the date from which, the tenor specified for the bill becomes effective. The base date is used to calculate, the maturity date of the bill. In effect the tenor of the bill will begin from this date. **Note:** For multi tenor bills, the system defaults the base date with the earliest base date specified in the multi tenor tab. For example, you indicate the base date of a bill to be 01 January 1999 and the tenor of the bill as 45 days. The 45-day tenor of the bill will begin from 01 January 1999. If you are processing a sight bill, the base date is the lodgment date and for a Usance bill it can be, the Invoice or the Shipping Date. The option to change the Base date specified for the bill. The maturity date of the bill is automatically updated using the new base date. **Note:** When you accept an Inward Bill of Usance without specifying the Base Date, an Acceptance Advice in an MT 499 format will be generated. When you enter the Base Date for the bill, the Acceptance Advice will be generated in an MT 412 format
Tenor Days	Usance bills are generally associated with a tenor. The tenor of a bill is always expressed in days. The tenor that you specify for a bill should be within the minimum and maximum tenor specified for the product, to which the bill is linked. The standard tenor defined for the product associated with the bill is defaulted. Change the default and specify a tenor, to suit the bill you are processing. If the product to which the bill is associated is defined with the standard tenor as zero, you need to specify the maturity and the expiry date of the bill. If you attempt to save the bill without entering the expiry or maturity date you will be prompted for an override. **Note:** The tenor of a sight bill is always defaulted to zero days. You do not have an option to change it.
Transit Days	The transit days refer to the notional period for the realization of the proceeds of a sight or matured Usance bill. The transit days will be used in the computation of the maturity date, of the bill.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Maturity Date	The maturity date is the date on which the bill falls due, for payment. The maturity date is calculated in the following manner, based on the entries made to the previous fields **Note:** For multi tenor bills, the system defaults the Maximum maturity date entered in multi-tenor tab in case of multi tenor bills Maturity Date = Base date + Tenor + Transit days Change the maturity date of a bill that is arrived at using the above method. However, the maturity date that you specify should be later than or equal to the Value date specified for the bill. While uploading an MT430, the system amends the bill maturity date as per fields 33A or 33K of the incoming message and displays the new date in this field. The system displays override messages: • If the BC expiry date is later than any of the linked collateral's expiry date. • If the Maturity date extended as part of amendment is later than any of the limit line's expiry date. **Note:** The system will validate when a new limit line is attached during actions other than New. For a BC product under which you may be creating a contract here, you may have chosen the 'Consider as Discount' option (specified through the 'ICCB Details' screen) and you may have specified the interest collection method to be advance (specified through the 'Bills and Collections Product - Preferences' screen). In such a case, you cannot change the 'Maturity Date' here. If we modify the maturity date for a sight bill, the transit days gets adjusted accordingly, displaying an override. Similarly, for a Usance bill, the tenor gets adjusted. An override is displayed for the same.
	For discounted export bills, you have the option to amend the maturity date of the bill. This could mean a pre closure or extending the maturity date of the bill. Extend the maturity date of the LC if required, additional interest for the extended period will be charged.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

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

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Future Advance Date	Future Advance Date is the date on which system automatically changes the operation code from Acceptance to Advance. This field applicable for Import Usance Bills under LC for Acceptance Operation.Future Advance date cannot be modified during bill liquidation. The system displays override messages for below scenarios: • Bills is having discrepancies in INIT stage when Future Advance date is provided. • Full Liquidation before change of operation from Acceptance to Advance when Future Advance date is provided • Partial Liquidation before change of operation from Acceptance to Advance when Future Advance date is provided • Future Advance Date falls on currency or local holiday The system displays error messages for below scenarios • Future Advance Date greater than Bill Maturity date • Future Advance Date less than branch date • Partial Liquidation after change of operation from Acceptance to Advance when Future Advance date is provided • Manual change of operation from Acceptance to Advance when Future Advance date is provided. • Modifying Future advance date post change of operation from Acceptance to Advance.
LC Details Following are the LC Details	
LC Issue Date	Specify the date on which the LC was issued.
LC Amount	The Letter of Credit Amount gets defaulted from the LC Contract. This is a display only field.
LC Liability Amount	The Letter of Credit Liability Amount also gets defaulted from the LC Contract. This is a display only field. For a collection bill, most of its details are captured during registration. The details of the collection will be displayed in the respective fields of this screen, when you specify the collection reference.
Their LC Reference	If you are processing an outgoing bill, under an LC, that was issued by another bank, enter the Reference number assigned to the LC by the other bank. If 'LC Not Advised' is enabled, then original LC reference number of the issuing bank should be provided as 'Their LC Reference' number. Their LC Ref number will be defaulted to the 'Parties' tab against 'Issuing Bank' under field 'Reference' during save. The following fields are not applicable if 'LC not Advised' is checked and 'Their LC Reference' number is specified: • LC Customer • LC Customer Name • LC Reference No
Reimbursement Days	Enter the reimbursement days for the bill you are processing. The Reimbursement Claim for the bill will be automatically generated on reimbursement (working) days prior to the Maturity Date. Assume that the Maturity Date of a bill is March 23, 2001. You specify the Reimbursement Days as '2'. Two working days prior to the Maturity Date (that is, March 21, 2001), as part of the BOD process, the Reimbursement Claim (MT 742) for the bill will be automatically generated.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Confirmed Amount	When you book a bill contract under a letter of credit, the system displays the current confirmed amount of the letter of credit contract.
Available Confirmed Amount	When you book a bill contract under a letter of credit, the system displays the current available confirmed amount of the letter of credit contract.
Unconfirmed Amount	When you book a bill contract under a letter of credit, the system displays the current unconfirmed amount of the letter of credit contract.
Available Unconfirmed Amoun	When you book a bill contract under a letter of credit, the system displays the current available unconfirmed amount of the letter of credit contract.
Currency	Specify the currency of the bill.
Special Payment Conditions for Beneficiary	Specify the payment condition for the beneficiary.
Special Payment Conditions for Receiving Bank	Specify the payment condition for the receiving bank.
Liquidation Details Following are the liquidation details	
Liquidation Amount	On selection of 'Liquidate' option in tool bar, user can enter the bill amount to be liquidated. This is a display only field which shows the actual bill amount which is liquidated once a bill is liquidated. **Note:** For multi tenor bills, the system defaults the sum of total liquidation amount from multi-tenor tab in case of multi tenor bills
Liquidation Date	A liquidation date is meaningful, if you have specified that the bill should be automatically liquidated. By default, the liquidation date of a bill is taken to be the maturity date specified for the bill. The Auto liquidation function will automatically liquidate the bill on the liquidation date that you specify. **Note:** Suppose you are processing an acceptance bill, for which you had specified automatic change of operation from acceptance to advance. Then the automatic processes run as part of EOD or BOD will automatically change the operation of the bill from Acceptance to Advance on it's liquidation date.
Their Charge Currency	Capture the charge details of other banks (for instance, the charge levied by the remitting bank on an import bill) in the 'Their Charge' fields. In this field specify the charge currency.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Their Charge Amount	Specify the charge amount here. In a phased manner, settle this charge by debiting your customer and crediting the correspondent bank.
Liquidation Amount	On selection of 'Liquidate' option in tool bar, user can enter the bill amount to be liquidated. This is a display only field which shows the actual bill amount which is liquidated once a bill is liquidated. **Note:** For multi tenor bills, the system defaults the sum of total liquidation amount from multi-tenor tab in case of multi tenor bills.
Liquidation Date	A liquidation date is meaningful, if you have specified that the bill should be automatically liquidated. By default, the liquidation date of a bill is taken to be the maturity date specified for the bill. The Auto liquidation function will automatically liquidate the bill on the liquidation date that you specify. **Note:** Suppose you are processing an acceptance bill, for which you had specified automatic change of operation from acceptance to advance. Then the automatic processes run as part of EOD or BOD will automatically change the operation of the bill from Acceptance to Advance on it's liquidation date.
Their Charge Currency	Capture the charge details of other banks (for instance, the charge levied by the remitting bank on an import bill) in the 'Their Charge' fields. In this field specify the charge currency.
Their Charge Amount	Specify the charge amount here. In a phased manner, settle this charge by debiting your customer and crediting the correspondent bank.

Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Interest Liquidation Mode	At the time of final liquidation of principal, you have the option of either recovering interest immediately or later. The interest liquidation mode with immediate and deferred values are enabled only at the time of final liquidation of principal. If 'immediate' option is selected at the time of final liquidation, of principal, the entire outstanding interest will be liquidated along with the principal and the contract status becomes liquidated. If 'deferred' option is chosen at the time of final liquidation of principal, only principal gets liquidated and recovery of interest gets deferred. The contract status would remain 'active'. The outstanding interest can be liquidated later either partially in stages or fully through BC interest payment screen. Once the entire outstanding interest gets liquidated, contract status will be shown as 'liquidated'. In case the rollover of the bill is specified after the maturity date of the bill, the contract will have interest components along with penalty interest on principal as outstanding. You need to specify the mode in which the system liquidates both the interest components i.e. Normal and Penal components by choosing either of the following: • Immediately: At the time of final liquidation, the system liquidates all outstanding interest components and transfers the outstanding Principal to new Bills Contract • Deferred: At the time of final liquidation, the system only transfers the outstanding Principal to new Bills contract without liquidating the interest components. These interest components can be liquidate partially or fully using Bills Payment Online. Oracle Banking Trade Finance Cloud Service does not support backdated or future dated rollover. The value date for the Rollover event will always be the current system date. In case of auto liquidation, the system will apply 'Immediate' mode to liquidate the bill.
Amendment of Liquidation The system supports amendment of Bill Liquidation before authorization. Following details need to be provided during liquidation • Liquidation Details - Input required details namely Liquidation Amount, Interest Liquidation Mode, Their Charge Currency, Their Charge Amount, Debit Value Date, Credit Value Date • Interest and Charge - For processing Drawer Charges • Charge details namely Our Charges Refused, Their Charges • Refused under Amendment of Liquidation. • Ancillary Message Details • Loan Processing - Input required details namely Advance by Loan, Settle Available Amount, provided in Loan Preference for Loan Processing • Settle Available Amount, Liquidate using Collateral • Interest Related Details namely Refund Interest • Limit processing during liquidation • Manually Generate Flag for Exception processing • Packing Credit Details during liquidation of Collection Bills • Multi Tenor details for Multi Tenor Bill • Bill Substitution and Settlement Related Details Modified details will be available on amendment save Modified details will be considered for processing liquidation authorization during authorization	
Settlement Details Set the following settlement details:	

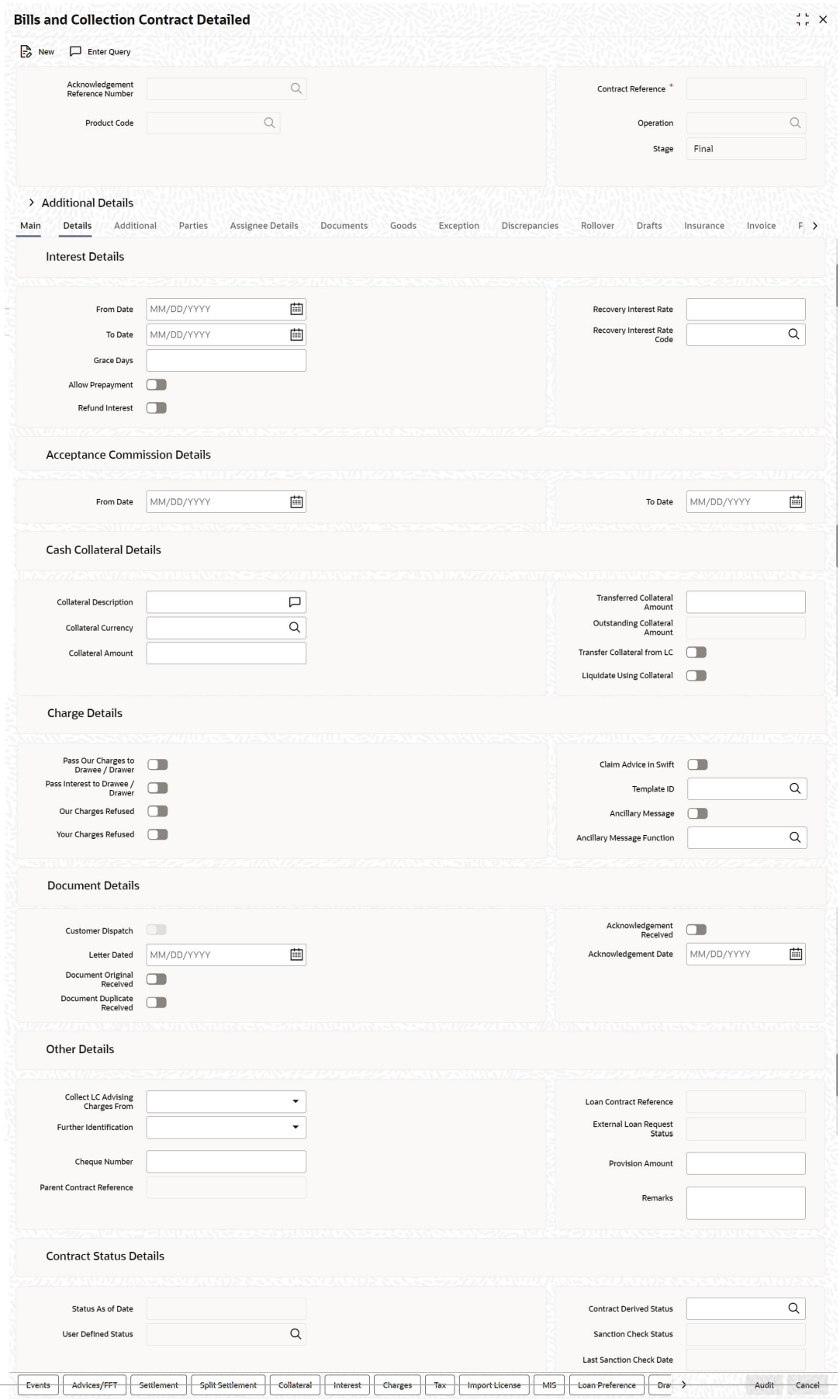
Table 4-5 (Cont.) Contract Details - Main tab - Field Description

Field	Description
Debit Account Branch	The system displays the debit account branch on selection of the debit account number.
Debit Account Currency	The system displays the debit account currency on selection of the debit account number.
Debit Account	The system displays the debit account details. This is enabled during Bill Booking in ial or Final Stage only.
Credit Account Branch	The system displays the credit account branch on selection of the credit account number.
Credit Account Currency	The system displays the debit account currency on selection of the credit account number.
Credit Account	The system displays the credit account details. This is enabled during Bill Booking in ial or Final Stage only.
Charges Debit Account Branch	The system displays the charges debit account branch on selection of the charges debit account number.
Charges Debit Account Currency	The system displays the debit account branch on selection of the charges debit account number.
Charges Debit Account	The system displays the charge debit account details.This is enabled during Bill Booking initial or Final Stage only.
Components of Current Event	System enhanced to show the amount tags pertaining to the current event in settlement screen for LC contracts. • During settlement pickup of LC contract input screen, current value of components of current event on contract input screen is considered to show the amount tags in ‘Settlements’ screen. • If the flag is checked at contract input screen, the amount tags pertaining only to the current event will be available in settlement screen with ‘Current event’ checked. • If the flag at contract input screen is unchecked, the amount tags of all the events will be available in ‘Settlements’ screen with current event flag checked for those amount tags of current event and unchecked for those amount tags not pertaining to current event.This field is optional. By default the field will be unchecked.

4. On the **Bills and Collection Contract Detailed** screen, click **Details**.

   Bills and Collection Contract Detailed screen is displayed.

Figure 4-3 Bills and Collection Contract Detailed



5. On **Bills and Collection Contract Detailed** screen, specify the details as required.
6. Click **Save** to save the details, else click **Cancel**.

   For information on fields, refer to: Table 4-6

Table 4-6 Contract detailed - Field Details

Field	Description
Interest Details The following are Interest details	
From Date	Enter the date from which all tenor-based components of the bill should be calculated. The 'from' date that you enter should not be later than today's date. It is mandatory for you to enter a start date for all bills, with at least one tenor based interest component.
To Date	Enter the date upto which the tenor based components of the bill should calculated. These components will be calculated for the period between the Interest 'From' date and the 'to' date. This date should be later than or equal to today's date. If the non-penalty interest components of the bill are to be collected in advance, it is mandatory for you indicate a 'To date'. The tenor based interest components of the bill will be calculated for the period between the 'Interest From date' and the 'To date'.During the bill operation, change from 'Collection' to 'CoAcceptance', interest will be calculated based on the interest details provided in 'From Date' and 'To Date'. In order to collect the Acceptance commission together with CoAcceptance commission, Acceptance commission Details provided in 'From' and 'To' dates is considered. Interest component shall be added in 'Acceptance Commission Preferences' during product maintenance in addition to CoAcceptance commission The CoAcceptance commission components of the bill will be calculated for the period between the 'Interest From Date' and the 'To date'. In case of collecting Acceptance commission together with CoAcceptance commission, the Acceptance commission period should be same as CoAcceptance commission period. **Note:** For a BC product under which you may be creating a contract here, you may have chosen the 'Consider as Discount' option (specified through the 'ICCB Details' screen) and you may have specified the interest collection method to be advance (specified through the 'Bills and Collections Product - Preferences' screen). In such a case, you cannot change the Interest 'To Date' here.

Table 4-6 (Cont.) Contract detailed - Field Details

Field	Description
Grace Days	The grace period indicates the period, after the To date specified for a bill within which the penalty interest (if one has been defined for the product to which the bill is linked) will not be applied. This period is defined as a specific number of days and will begin from the date the repayment becomes due. If the repayment is made after the due date, but within the grace period, penalty is not changed. Penalty interest will be applied on a repayment made after the grace period. The penalty interest will be calculated for the entire period it has been outstanding (that is, from the date the payment was due). For example, the repayment on Mr. Silas Reed's bill is due on June 15, 1999 (maturity date). You have specified a grace period of 5 days, after which a penalty interest of 2% will be imposed. Bill repayment made within the grace period Now, if Mr. Reed makes the payment on June 18, which falls within the grace period, he will not have to pay penal interest. Bill repayment made after the grace period If he makes the payment after the expiry of the grace period, that is, after June 20, then he will be charged penal interest right from June 16 onwards (the repayment date) and not from June 20, the day the grace period expires. **Note:** The penalty type Interest Components of a bill will become applicable after the To date + No of Grace days, for penalty defined for the bill.
Allow Prepayment	Check this box to allow prepayment.
Refund Interest	Check this box to refund interest for the following: • Reduction of Bill Amount as Rebate • Reduction of Maturity Date • Back dated liquidation • Early Liquidation
Recovery Interest Rate	Specify the recovery interest rate to capture interest rate during refund of interest due to rebate.
Recovery Interest Rate Code	Specify the recovery interest rate code. **Note:** If the recovery interest rate and recovery interest code is not specified then the rate applicable for the interest component is considered as recovery interest rate.
Acceptance Commission Details For Incoming Bills in Acceptance stage specify the dates for calculating the commission components. Indicate the From date and To date in the respective fields.	
From Date	The system starts the computation of commission from the date specified here. This date must be later than or equal to the base date.

Table 4-6 (Cont.) Contract detailed - Field Details

Field	Description
To Date	Indicate the end date for calculating the commission. The minimum/ maximum tenor specified in the product underlying the contract has to be adhered to. Based on the preferences for acceptance commission, the system calculates the commission: In case the Acceptance commission is collected in Advance, the system liquidates the commission during the event. On moving a bill from acceptance to advance, the pending accruals are passed as part of Acceptance to Advance (BADV) event. In case the Acceptance commission is calculated in Arrears, the system liquidates the commission during BADV event. However, in case of no change in the operation, the system liquidates the commission during LIQD event. Acceptance commission is always calculated based on the original bill amount and 'From' and 'To' dates specified for acceptance commission irrespective of BADV/Liquidation date and Mode of liquidation (Partial or Full liquidation).
Cash Collateral Details When your bank accepts discounts or advances a bill on behalf of its customers, the bank in reality undertakes to pay even if the confirming bank does not fulfill its obligation, under the bill. Thus, accepting or advancing a bill is a liability for your bank. Ideally, you would track your exposure to the credit-seeking customer, under a Credit Line. The credit granted to a customer under a Credit Line can be backed by Collateral that the customer offers. Often you may accept cash, as collateral for the bill.	
Collateral Description	Here enter collateral details that are specific to the bill you are processing. Enter a description of the collateral in the dialog box that pops up. These details are intended for the internal reference of your bank and will not be printed on any of the advices generated for the bill.
Collateral Currency	This is the currency in which the cash collateral account is opened. Select a valid currency code from the option list of currencies allowed for the product, which the bill involves. **Note:** Collateral currency will be defaulted to LC collateral currency if 'Transfer Collateral from LC' option is checked in Bills Preference and cannot be modified.
Collateral Amount	Here express the value of cash collateral in the currency specified in the previous field.
Transferred Collateral Amount	Specify the transferred collateral amount.
Outstanding Collateral Amount	Outstanding Collateral amount is sum of collateral amount and transferred collateral amount. Outstanding collateral will be updated with Bills Collateral Amount, when you save the contract. This is a display field. Field Outstanding Collateral will be updated with remaining collateral amount, after each Bill liquidation

Table 4-6 (Cont.) Contract detailed - Field Details

Field	Description
Transfer Collateral from LC	This is defaulted from the product. However, modify it at contract level during bill booking. Later this cannot be changed. This indicates that the collateral amount may be collected from LC as part of Bill availed under LC. Transferred Collateral gives the LC collateral amount in LC collateral currency to the extent of Bill Booked is transferred to bill.
Liquidate Using Collateral	This is defaulted from the product. However, modify this at any point in time prior to bill liquidation. If this is checked, it indicates that the bill should be liquidated using the collateral amount. If Liquidate Using Collateral is checked, then proportionate collateral amount will be used for bill liquidation.
Charge Details Enter the following details.	
Pass Our Charges to Drawee/Drawer	During initiation of a bill, indicate that the drawer's charges can be passed on to the drawee. Check against this option to indicate that the remitting bank can pass on our charges to the drawee.
Pass Interest to Drawee/ Drawer	Check this option to indicate that the drawer's interest can be passed on to the drawee.
Our Charges Refused	During liquidation of an incoming bill, the drawee may refuse to pay the drawers charges. Check against this option to indicate the same.
Your Charges Refused	During liquidation of an incoming bill, the drawee may refuse to pay the charges due. Check against this option to indicate that the drawee has refused to pay the charges due.
Claim Advice in Swift	Check this box to claim advice in swift.
Template ID	The system displays the template ID.
Ancillary Message	Check this box to generate MT 759 on contract authorization.
Ancillary Message Function	Specify the ancillary message function. Alternatively, select the ancillary message from the option list. The list displays all valid options maintained in the system. Ancillary Message Function is mandatory if 'Ancillary Message' is checked.
Document Details	Enter the following details
Letter Dated	Specify the date printed on the covering letter of the documents based on which the contract was entered. This date can be used to retrieve information on pending documents. Note that this date cannot be greater than the application date.
Document Original Received	This field is applicable only to Documentary bills. Here indicate whether the original set of documents that are required under the bill have been received.
Document Duplicate Received	This field is applicable only to Documentary bills. Here indicate whether the duplicate set of documents that are required under the bill have been received. If you had indicated negatively in the 'Document Original Received' field you should indicate positively in this field. This is because the bill contract should be entered based on the first set of documents that are received.
Acknowledgment Received	Check this option to indicate that an acknowledgment has been received from the collecting bank to confirm the receipt of collection. For an existing contract, if you check this option, the system will trigger the ACKB event.

Table 4-6 (Cont.) Contract detailed - Field Details

Field	Description
Acknowledgment Date	If you have checked the option 'Acknowledgment Received', specify the date on which acknowledgment is received. These fields get updated during an upload of MT410. During contract amendment too, these fields can be modified. The system will trigger the ACKB event on saving.
Other Details Specify the following entries as required.	
Collect LC Advising Charges From	Specify the bank from which the LC advising charges should be collected. The drop-down list displays the following options: Issuing Bank – If you choose this, the system derives the counterparty details for ISB based on the linked LC and applies LC advising charges accordingly. Beneficiary Bank – If you choose this, the system deducts the advising charges from the reimbursement claim and processes the remaining amount. This amount will be mentioned in MT756. None – If you choose this, the system will not impose any advising charges Choose the appropriate one. The amount shown in MT756 is dependent on the bank chosen here. Hence, while generating MT756, the system observes this field and updates the field 'Amount' accordingly. **Note:** This field is applicable to reimbursement bills only
Further Identification	Select further identification from the adjoining drop-down list. the options available are: • Debit • Negotiate • Accept • Reimburse • Remitted
Cheque Number	In case the payment for the bill has been made by Cheque, specify the Cheque number here.
Parent Contract Reference	View the reference number of the parent contract if the current contract is a child contract.
Loan Contract Reference	This is the reference number of the loan that is created automatically at the time of liquidation of the Bill. You will not be allowed to change this reference number.
External Loan Request Status	The system displays the external loan request status.
Provision Amount	Specify the amount set aside for provisioning.
Remarks	Enter information describing the contract details here. • This will be available when you retrieve information on the contract. • During the closure of the bill, value provided in Remarks will be populated in "Closure Advice" under "CLOSURE REASON"

Table 4-6 (Cont.) Contract detailed - Field Details

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

Process the Sanction Check during Save of a Transaction

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

- Check if the MT400 message maintenance is available for the contract.
- Checks if sanction check is required for transaction branch.
- If sanction check is required for transaction branch, then checks if sanction check is required for the product used to book the contract.
- If sanction check is required for the product used to book the contract, then check if sanction check is required for the counterparty of the contract.
- If sanction check is required for the counterparty of the contract, then:
  - From the sanction check preference maintenance, picks the sanction check re-check days for the branch. If there are no maintenance then re-check days will be treated as zero (0).

  - If the last sanction check date for the contract is null or if the last sanction check date plus re-check days is less than the current date then the validity of last sanction check will be expired and it has to be performed again.

- Details of each party will be sent for sanction check as a single request. Response from external system will be updated in sanction check queue for the request.
- The party type field in the above list depends upon the information from parties / broker / agent / insurance / settlement instructions that is being transmitted to the sanctions check queue.
- Sanction check status at the contract level will be updated to ‘P’ if the contract is saved in an unauthorized mode and updated as ‘X’ if the contract is saved in an auto authorized mode. The contract's authorization status in both the cases will be U or unauthorized. The system will then trigger the event SNCK for the contract.
- If last sanction check date plus re-check days is greater than or equal to the current date, it means that the last sanction check performed is still valid. If it is valid, then:
  - The system checks if the parties information maintained in the contract's settlement instructions has changed since the last sanction check. If it is changed, a sanction check request is generated and placed in sanction check queue even though last sanction check is still valid.
  - If there are no changes in parties information, it means that sanction check is not required and sanction check request will not be made.
- Information will be placed in sanction check queue only if data is available in Parties tab for the party type.
- Any contract that is in ‘X’ or ‘P’ status cannot be authorized or modified. It can only be deleted. If a contract or event in ‘X’ or ‘P’ status is deleted, then the associated sanction check request should also be deleted.

Receipt of Response from Sanction Check System and Post Response Processing

Sanction check system will provide a response for the request. This response will be updated as the contract's sanction check status. The response can be as follows:

- A - Approved: This indicates that the contract passed sanction check.
- R - Rejected: This indicates that the contract failed sanction check.

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

If the contact's sanction check response status is approved and the contact's sanction check status is ‘X’, then the post sanction check process will automatically authorize the contract. Any override generated as part of this authorization will be logged.

The last sanction check date will be updated with the response date.

If the contract's sanction check response status is rejected, then irrespective of the contact's sanction check status (P or X), the contract remains unauthorized. The only option allowed for such contracts is modification or deletion.

If sanction check is not required at transacting branch, counterparty or product level, then the contract's sanction check status will be updated to ‘N’ and information will not be placed in the sanction check queue. The last sanction check date will not be updated with the current date.

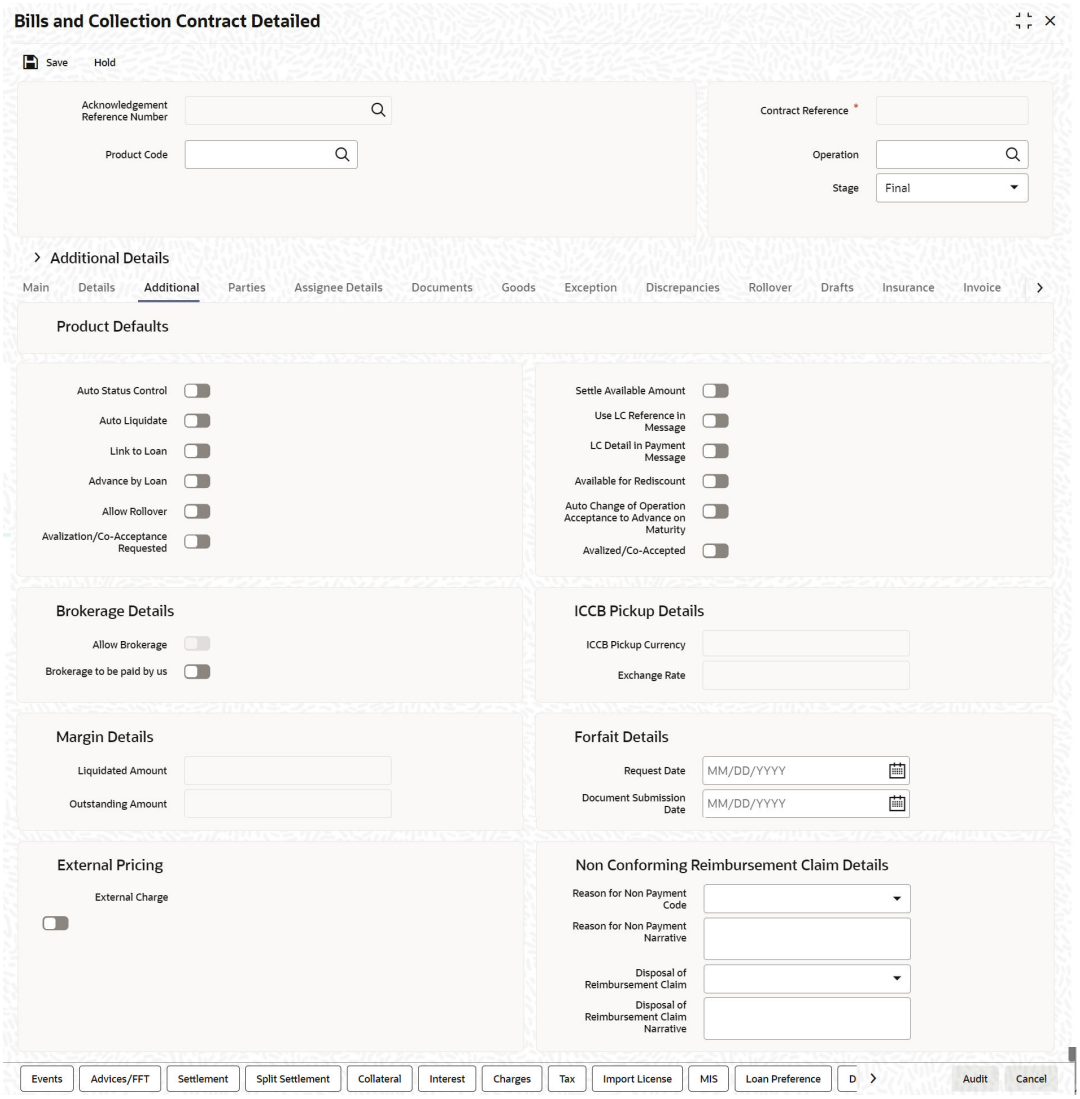
7. On the **Bills and Collection Contract Detailed** screen, click **Additional**.

   There are some events that triggered automatically, when the batch process is run as part of the EOD or BOD. Batch processing preferences for a product is specified in the Bills -

Product Preferences screen. The preferences indicated for the product involved in the bill will be defaulted.

Bills and Collection Contract Detailed - Additional tab details screen is displayed.

Figure 4-4 Contract detailed - Additional tab



8. On the **Bills and Collection Contract Detailed** screen, Click **New** and specify the details as required.
9. Click **Save** to save the details or **Cancel** to exit from the screen.

   For Information on fields, refer to: Table 4-7

Table 4-7 Cover details - Additional Tab

Field	Description
Product Defaults Following are the product details	

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
Auto Status Control	A status change is one in which the status of a bill changes or moves, from one defined status to another. In the Bills - Product Preferences screen, indicate whether the bills linked to the product, should move from one status to another, automatically or manually. The preference stated for the product involved in the bill will default. change the default for the bill. If you specify that status changes have to be carried out automatically, the status of the bill will be automatically changed, after the specified number of days. If not, you have to change the status of a bill through the Bills -Contract Details screen. Indicate other preferences for the status change like should the change be in the forward or reverse direction, through the Bills - User Defined Status Maintenance screen. Even if the product, to which a bill is associated, is specified with the automatic status change, manually change the status of the bill, before the automatic change is due. However, if a product associated with the bill is specified with the manual status change, you cannot specify automatic status change for the bill. **Note:** You are allowed to specify whether automatic status change should be in the forward or reverse direction in the Status Maintenance screen, only if you specify that automatic status change is allowed.
Auto Liquidate	The components of a bill liquidate automatically or manually. In the Bills - Product Preferences screen, indicate the mode of liquidation. The preference indicated for the product involved in the bill will default. Change the default as required. If you choose the automatic mode of liquidation, the bill automatically liquidates, on the day it falls due, by the Contract Auto Liquidation function run as part of the BOD processing. If a bill for which you have specified auto liquidation matures on holiday, the bill will be processed based on your holiday handling specifications, in the Branch Parameters table. If you have specified that the processing is done on the last working day before the holiday, a bill maturing on holiday is liquidated during the EOD processing, on the last working day before the holiday If you have specified that the processing, has to be done only up to the system date, then the bills maturing on holiday will be processed on the next working day after the holiday, during the BOD process If you do not specify auto liquidation, you have to give specific instructions for liquidation through the Manual Liquidation screen, on the day you want to liquidate the bill.
Link to Loan	Check this box if you want to link an export bill contract to a loan. This is defaulted from the product level. You are allowed to modify this.

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
Advance By Loan	Oracle Banking Trade Finance Cloud Service provides the facility to book a loan through the Bills module. Check this option to book a loan while liquidating the import bills. Once you have selected this option, you need to specify the loan product and the bridge GL in the consecutive fields. **Note:** You are allowed to create a loan only for import bills that are of Acceptance type and for Usance and Sight import bills for both under LC and not under LC. In BC module, creation of the loan is possible only at the time of Final liquidation and not during Auto or Partial Liquidation. In case you delete the Bill, the loan that is created through the bills contract will also be automatically deleted. However, deletion o the loan alone is not possible. In case of reversal of a bill, the system displays an override. You cannot authorize the new loan contract outside the bill contract. When the liquidation of the bill is authorized, the loan also gets authorized. Once the Import Bill contract is liquidated using a loan, then on final liquidation of the import bill contract the status of the contract is changed to 'Devolved'. i.e If the Bill Amount and Liquidation Amount is found to be the same in the Main tab, the status is changed to 'Devolved'. Oracle Banking Trade Finance Cloud Service provides the facility to book a loan through the Bills module. Check this option to book a loan while liquidating the import bills. Once you have selected this option, you need to specify the loan product and the bridge GL in the consecutive fields. During Liquidation, Customer account will be debited to the extend of available Balance and for the remaining amount loan will be created.
Allow Rollover	Specify whether the Bill contract can be rolled over into a new bill. This field is enabled only if you have opted for the rollover option at the product level. choose to change this option during iation or amendment of the Bill. **Note:** If the box is unchecked, the Bill contract will not be rolled over even though rollover is specified at the product level.

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
Settle Available Amount	Oracle Banking Trade Finance Cloud Service allows you to check if there are sufficient funds available in the customer's account. The system will settle the acceptance to the debit of whatever funds are available in the account and auto creates a loan for the shortfall amount. If there is no sufficient balance available in the customer's account even after considering the OD limits, then the loan will be created for the entire Bill Liquidation amount. Check this box to verify the customer balance and in turn to create the loan for the shortfall amount during liquidation. also amend the settlement account.
Use LC Reference in Message	Choose this option if you would like to furnish the Related LC Reference Number in the messages generated for the bill. If you do not choose this option, Field 20 of the SWIFT messages and the mail messages generated for the bill will furnish the Bill Reference Number. **Note:** On liquidation of the bill, the advising charges transferred from export LC to the bill will be liquidated. If you check this option, then, the User LC Reference Number is populated to field 20 of the SWIFT messages generated for the bill.
LC Detail in Payment Message	If this option is checked then MT756 (Advice of reimbursement or Payment) is generated with tag32B containing the LC Contract Currency and Amount.
Available for Rediscount	A discounted bill, which is in the final stage, can be made available for re-discounting. indicate that a bill is eligible for rediscounting, by checking the field. The discounted bill will be reported available for rediscounting, when they are in final stage but not yet matured. **Note:** No processing will be done, based on your specifications to this field. It only helps retrieve information, on discounted bills available for re-discounting. The Bills eligible for Re-discounting report, lists the bills that are eligible for re-discounting. Based on the report send a discounted bill for re discounting.
Auto Change of Operation Acceptance to Advance on Maturity	If you are processing an acceptance type of bill, indicate whether the bill should be automatically converted, into an advance type of bill on its liquidation date.

Table 4-7 (Cont.) Cover details - Additional Tab

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

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
Exchange Rate	Specify the exchange rate between ICCB pick-up currency and contract currency. You are not allowed to change the ICCB pickup currency for EIM (Effective Interest Method) contracts. It gets defaulted to the contract currency and will be disabled here. You have to manually select the settlement account for BC module tags in the ICCB pickup currency. Settlement pickup of ICCB and charge tags will happen based on the ICCB pickup currency. In case where the charges and interest are based on ICCB pickup currency, you have to maintain the ICCB rule in table Table 4-8 Floating rate pickup and customer margin pickup for interest components will be based on ICCB pickup currency. So, you need to maintain the floating rate code and customer margin for the respective ICCB pickup currency. Also, if you want to apply charges in ICCB pickup currency, then you have to define the charge component with amount tags suffixed by _ICCY. If charge components are defined with normal bills amount tags, then charges will be computed in contract currency. Thus, apply charges in contract currency or ICCB pickup currency based on basis amount tag of a charge component.
Margin Details Following are the Margin details	
Liquidated Amount	While liquidating a bill, the margin you retain for a bill during the discount is proportionally released and displayed here.
Outstanding Amount	The Outstanding Margin Amount applicable to the bill at any point in time is displayed here. The margin that you liquidate should be less than or equal to the outstanding margin amount
Forfeit Details Following are the Forfeit details:	
Request Date	Specify the date on which your customer requests for bill Forfaiting.
Document Submission Date	The requester of Forfaiting will invariably submit a document. This may or may not happen on the date of request. So capture the date of submission of the Forfaiting document here. **Note:** These two fields are only meant for information purpose. The system performs no processing or validation on them.
External Pricing Following are the External Pricing	
External Charge	While booking a contract under a product for which 'External Charges' is enabled at product level, it defaults the same value for contract also which fetches external charges from external pricing and billing engine.

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
MT744 - Notice of Non-conforming Reimbursement Claim	System is enhanced to generate the SWIFT message MT744 - Notice of Non-conforming Reimbursement Claim on bill booking as per SR2018 standard. • Fields to capture the Non-conforming Reimbursement Claim details in BC contract online screen is introduced. • Support to generate message Notice of Non-conforming Reimbursement Claim, provided the mandatory details are included during bill booking or bill closure • As per the existing system, message MT744 will be generated only during bill closure and the only possible value supported for tag 73S is CANC whereas the current system is enhanced to support the generation of the message both in bill booking and in bill closure. The possible values of tag 73S is also updated as per the SR2018 standards • Fields are introduced online in BC Contract Screen to capture the details of Non-Conforming Reimbursement Claim Details. Below are the list of fields added in BCDTRONL (Tab – Additional) – Reason for Non Payment Code – Reason for Non Payment Narrative – Disposal of Reimbursement Claim – Disposal of Reimbursement Claim Narrative • Reason for Non Payment Code is a drop-down list and will list the applicable codes of tag 73R as per SR2018 standard. • Below are the possible values: • DIFF • DUPL • INSU • NAUT • OTHR • OVER • REFE • TTNA • WINF • XAMT Narrative value of tag 73R can be captured against the field Reason for Non Payment Narrative. Provided text can be appended with the code against tag 73R.Only narrative cannot be provided when the code is blank. Disposal of Reimbursement claim is a drop-down list and will list the applicable codes of tag 73S as per SR2018 standard. Below are the list of possible values: • CANC • HOLD • RETD Narrative value of tag 73S can be captured against the field Disposal of Reimbursement claim narrative. Provided text can be appended with the code against tag 73S. Only narrative cannot be provided when the code is blank. An override message will be thrown if the Disposal of Reimbursement claim is HOLD and the corresponding narrative is blank. • System will ensure to validate the below scenarios

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
	• Non-confirming reimbursement claim details are applicable only for the reimbursement claim products. Bill processing will not be allowed for other products with these details. • Non-confirming reimbursement claim details are applicable only for the bills during bill booking (stage as INITIAL) or bill closure. System restricts the details to be provided for any other events. • System restricts the value of Disposal of Reimbursement claim to be only HOLD during bill booking and other than HOLD (only CANC or RETD) during bill closure. • Narrative fields cannot be provided when the claim code is not available. • Override will be displayed when Disposal of Reimbursement claim is HOLD and the narrative text is blank. • Both the claim codes are mandatory and if any one of it is not provided, the message will not be processed and it will be suppressed.
Assignee Details Assignee details will be defaulted from Export LC on LC default.Assignees cannot be added in Bills not under LC.Assignees cannot be added in Bills if assignees available for LC.Assignees can be added in Bills if assignees is not available for LC . Assignee can be walk-in customers, Bank customers ,Third Party customers and Other Party Customers.For Other Party Customers user should maintain those parties in Other Party screen (TFDOPMNT) first. For Third Party Customers, user must maintain those parties in Third Party screen (TFDTPMNT). It will be possible to maintain assignee details in export type of letter of credit contract. You can set the following assignee details:.	
Sequence	Sequence in which the assignee details are maintained. Value for this should be greater than or equal to zero. Sequence will not accept any decimal points. This should be unique.
Assignee Id	To maintain the party ID. This will fetch all the parties maintained in Other Party screen. It will not be possible to maintain the same assignee multiple times.
Assignee Name	Assignee name will be displayed based on the Assignee Id.
Assignee Address Line 1	Address Line 1 will be displayed based on the Assignee ID.Address Line 1 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 2	Address Line 2 will be displayed based on the Assignee ID.Address Line 2 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 3	Address Line 3 will be displayed based on the Assignee ID.Address Line 3 can be modified only for Walk in customer. This field is optional.
Assignee Address Line 4	Address Line 4 will be displayed based on the Assignee ID.Address Line 4 can be modified only for Walk in customer. This field is optional.
Account Currency	Specify the currency of the account of the assignee.
Accounts	Specify the account to which the amount should be credited. This can be the account of the assignee with the bank if he is a customer of the bank. If he is not the customer of the bank then this can be the Nostro account of his bank maintained in the current bank. Account LOV will display all active and authorized CASA, NOSTRO accounts of the specified currency.

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
Assigned Percentage	Specify the percentage of assignment to the assignee. Sum of assignee percentage should not exceed 100 percent.Either Assigned Percentage or Assigned Amount should be entered. If assigned percentage is provided and assigned amount is not provided, system will compute assigned amount based on assigned percent of contract amount.If assigned amount is provided and assigned percentage is not provided, system will compute assigned percentage based on assigned amount. If both assigned percentage and assigned amount is provided, system will compute assigned amount based on assigned percentage If both assigned percentage and assignment amount is not provided, system will provide error message.
Assigned Amount	Specify the amount of assignment to the assignee in LC currency.bThis should be greater than zero. Decimal points will be based on the LC currency.
Liquidated Amount	This will give the liquidated amount in bill currency against each assignee. This will be populated by the system and will be a read only field.

Table 4-7 (Cont.) Cover details - Additional Tab

Field	Description
Assignment Paid by Importer	If this flag is checked, then it is mandatory to maintain the assignment details. Validation will be there to check whether assignee details are maintained. For export type of products the assignment details will be defaulted from the linked letter of credit contract • On click of Default button in the main tab, system will default the assignment details captured at the Letter Of Credit contract • It will not be possible to add or delete assignees • Assignees details and Account details cannot be modified • It will be possible to modify the assignment amount • If the assigned amount for each assignee considering all the BC contracts booked under the same LC goes above the assignment amount at LC contract level for the corresponding assignee, then system will throw an error message • If the assignment amount for each assignee is not in proportion with the BC amount to LC amount proportion, then system will throw an override For import type of contract data can be entered by the user as mentioned in below section: • Before doing the maintenance of assignee details in BC contract screen, those parties should be maintained in Other Party screen • All validations related to assignee details mentioned for Letter of Credit contract will be applicable in this case as well. • It will be possible to add any number of assignees in this block. • All the fields are mandatory to input. • It will be possible to amend the details of the assignee. The above mentioned validation will be applied on modification as well. • It will be possible to add new assignees, system will validate the total amount against the bill amount. • It will be possible to delete the existing details. But the below validations will be applicable. • Once the liquidation against one assignee has happened, it will not be possible to delete that assignee. • Amount cannot go below the liquidated amount against the assignee. Once the liquidation is done, it will not be possible to change the Assignee Name, Assignee Id, Account Currency or Account. There will be validation to check whether the sum of the amount for all the assignee does not exceed the bill amount. Assignment of proceeds is done at import or export bill based on the business scenario. A new flag is introduced to indicate this A new flag, Assignment Done by Us will be introduced at Bills and collections contract screen. Check this flag to mandatory to maintain the assignment details. Validation is there to check whether assignee details are maintained.

Table 4-8 ICCB Pickup Currency Rules

Currency Type	ICCB Rule
Transaction currency (Rule currency)	ICCB Pickup Currency
Basis Amount Currency	ICCB Pickup Currency

Table 4-8 (Cont.) ICCB Pickup Currency Rules

Currency Type	ICCB Rule
Charge Currency	ICCB Pickup Currency
Booking Currency	Charge Currency

For example, let us assume the following:

Bill Currency = USD

ICCF Pickup Currency = GBP

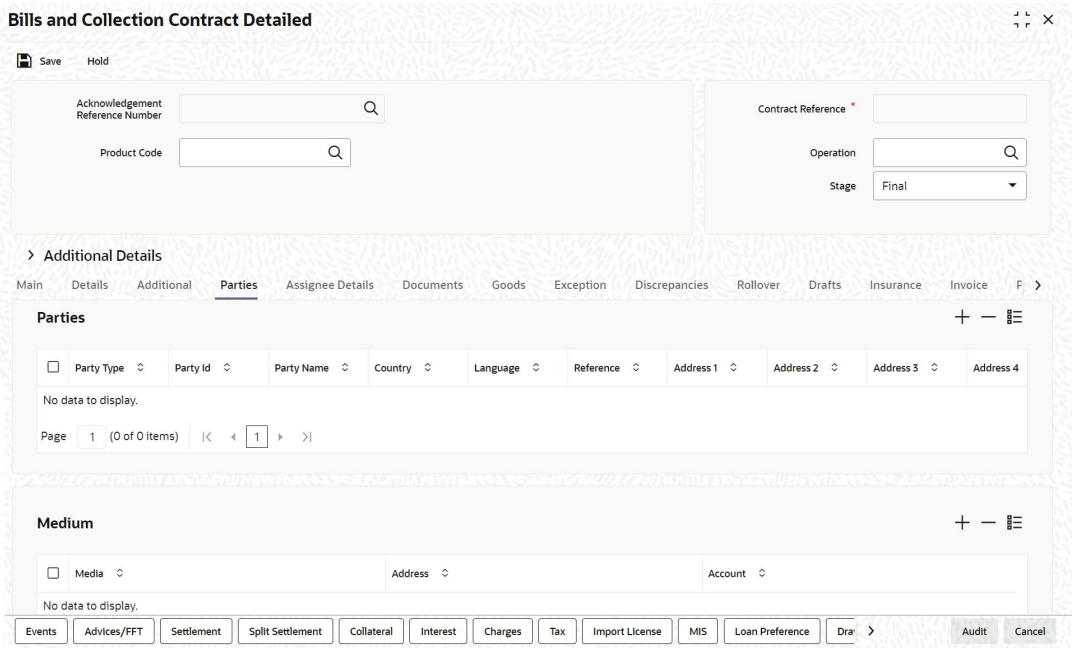
Exchange Rate = 12

10. On the **Bills and Collection Contract Detailed** screen, click **Parties**.

    In the Bills Contract Input screen, the specified details are available for the Counterparty of the bill. The Parties screen can be used to record details pertaining to, all the parties involved in a bill. The documents, tracers, advices and messages that are generated for the bill, will be sent to the concerned parties based on the details you specify in this screen.

    Bills and Collections Contract Detailed with the Parties tab details are displayed.

Figure 4-5 Bills and Collections Contract Detailed - Parties



11. On the **Bills and Collections Contract Detailed - Parties** screen, click **New** and specify the details as required.
12. Specify a valid Party ID for which you need to maintain. Alternatively, select Customer No from the adjoining option list also.
13. Click **Save** to save the details or click **Cancel** to exit the screen.

    Capture the following details of the parties involved in the bill processing

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

- The country to which the party belongs
- The party's mail address
- The language in which tracers and messages should be sent to the party
- The party reference
- The media through which all tracers and advices should be routed
- The party's address(es) for the given media
- Party Limits
- Limit Amount: the amount for which the Limit needs to be tracked against each party.

For information on fields, refer to: Table 4-10

> **Note:**
>
> When a Bill is booked by linking an LC which is partially confirmed, specify the amount confirmed against the Issuer and track the limits for the same.

During Transfer operation, maintain the Transferee Bank (TRB) using the party type. Amend the Parties Tab and add a new party towards the third Bank (Transferee Bank). Party details related to same is added.

The table Table 4-9 contains a list of party types that can be involved in all types of bills.

Table 4-9 Party types

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

The parties that can be involved in a bill depend on the type of bill you are processing and on the operation that you perform on the bill. The table Table 4-10 indicates the parties that can be involved based on the operation that you perform on the bill.

Table 4-10 Bill Type - Operation

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

Table 4-10 (Cont.) Bill Type - Operation

Bill Type	Operation	Parties Applicable
Outgoing	Discounting	Discounting Bank Issuing Bank Reimbursing Bank Negotiating Bank Confirming Bank Drawer Drawee
Incoming and Outgoing	Collection	Through Bank Guarantor Collecting Bank Remitting Bank Drawer Drawee
Incoming and Outgoing	Reimbursement	Claiming Bank of the LC

In case of a reimbursement claim, the following parties are mandatory:

- Negotiation Bank
- Issuing Bank

While processing an outgoing collection bill, the option to change the party specified earlier are:

- Collecting Bank
- Drawee

To change the collecting bank, you need to first change the Party Type of the previous collecting bank to Prev Collecting Bank. After that, select the new collecting bank from the option list. Amendment advice is sent to the last bank collecting requesting them to transfer the documents to the new collecting bank, and the system generates the remittance letter to the new collecting bank.

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

> **Note:**
>
> Use a particular CIF ID only once in a bill that you process.

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

Table 4-11 Bills and Collections Contract Detailed - Parties - Field Description

Field	Description
Limit Specify the following details:	
Limit Tracking	Check this check box to enable the tracking for the bill contract.
Serial Number	Specify the serial number of the limit.
Operation	Specifies the list of operation supported for the bill type
Party Type	System defaults the party type based on the details maintained under 'Parties' tab of 'BC Contract Details' screen. However, you need to make sure that the mandatory party details have been maintained under 'Parties' tab of the screen. When you add another row to the list, manually select the party type as required. If you leave it blank, the system will automatically update the party type when you save the contract.
Customer No	Specify the customer number of the party whose credit limits need to be tracked. The option list displays the customer numbers of all the parties selected under Parties tab. Choose the appropriate one. You need to make sure that the customer number corresponds to the party type selected above. If the customer number and party type do not match, the system displays an error.
Liability Number	The system displays multiple liabilities that are attached to the Customer.
Type	Specify the linkage type. The drop-down list displays the following options: • Facility (Credit Line)
Linkage Reference No	Specify the reference number that identifies the facility. The option list displays all valid facilities specific to the liability. Choose the appropriate one. In case you choose the same linkage reference for more than one record in the list, the system displays an override message. You may choose to cancel or proceed with the selection.
% Contribution	Specify the proportion of limits to be tracked for the credit line for the customer.
Amount Tag	Specify the amount tag. The system tracks the limits based on the amount tag. The amount tags applicable to BC contracts are listed below: • Bill Amount • Amount Purchased • Confirmed Amount • Unconfirmed Amount Choose the appropriate one. If you do not specify the amount tag, the system will track the limits based on the bill amount or the amount purchased for a combination of customer, liability and facility.
Limit Amount	Based on amount tag selected limit amount will be defaulted

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

- Enable the flag “Release ELCM Earmarking” at Trade Finance Bank Preference Maintenance.
- External system has to send the Earmarking details to OBTF through the service – OBTFIFService and Operation – CreateLmtEARDtls, before calling handoff request.

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

- Update the Limits on Reversal or Deletion of Bills Contract
- Update the Limits on Liquidation of Bills Contract
- Process the Assignment of proceeds
- Case 1 - The importer's bank does the assignment of proceeds Processing At import Bill
- Process the export Bill
- Case2 - The assignment of proceeds is done by the exporter's Bank Processing at import Bill
  There will be no impact on import bill in this case. The proceedings of the import bill will get credited to the Nostro of the export bank.
- Process the Assignment of proceeds
- Case 1 - The importer's bank does the assignment of proceeds Processing At import Bill
- Process the export Bill
- Case2 - The assignment of proceeds is done by the exporter's Bank Processing at import Bill
  There will be no impact on import bill in this case. The proceedings of the import bill will get credited to the Nostro of the export bank.

4.2.2.1 Update the Limits on Reversal or Deletion of Bills Contract

Oracle Banking Trade Finance allows you to reverse or delete a Bills contract. On reversal or deletion of a bill, the limits of customers are reduced to the extent to which it was tracked.

When a BC contract is reversed, limit update happened during BC contract booking will also be reversed. The available amount of the limit line will be reinstated to the extent of LC availment amount and the matured amount of the limit will be reduced to the extent of LC availment amount.

When a BC contract booked under an LC is reversed, the following events will be triggered in the same sequence.

- RAVL-Triggered on the LC contract for reversal of the corresponding availment
- RVSG- Triggered on the LC contract for reversal of the cancellation of the Shipping Guarantee, when an SG is linked
- RVCA- Triggered on the shipping guarantee contract for roll back of cancellation of the Shipping Guarantee, when an SG is linked
- REVR-Triggered on the BC contract for reversal of the contract
- REVE- Triggered on the BC contract for reversal of the Event.

4.2.2.2 Update the Limits on Liquidation of Bills Contract

On liquidation of a Bills contract, the limits of customers are reduced to the extent to which it was tracked.

4.2.2.3 Process the Assignment of proceeds

On liquidation of the bill if the details are given in assignment of proceeds block in BC contract screen. Then the system will split the amount to be credited and will liquidate the amount proportionately to the assignees and the exporter based on the maintenance.

Either the assignment of proceeds can be initiated by the beneficiary or by the exporter's bank. If the beneficiary initiates it, then the payment will be done at the export side. If it is initiated by exports bank, then the payment will be done at the importer's side.

4.2.2.4 Case 1 - The importer's bank does the assignment of proceeds Processing At import Bill

The system will use the existing functionality of the split settlement for splitting the bill amount.

On liquidation system will check whether the assignment details are maintained. If the maintained system automatically populates the amount tag, BILL_LIQ_AMTEQ in split settlement sub-screen.

And for this amount tag, the system will automatically populate the settlement details for the assignee.

During liquidation processing, the system will take the split settlement details and accordingly settlement to multiple assignees, and Nostro for the exporter's bank will happen.

During settlement, if the currency of the account and that of the bill are different, then the currency conversion will happen.

Example on allocation of the liquidation amount:

Let the bill amount be 100000

Let the assignee details be as follows:

Sequence	**Assignee**	**Amount**
1	Ass1	20000
2	Ass2	30000
	Ass3	15000

The remaining amount 35000 will be allocated to NOSTRO

Let the full amount be liquidated. The allocation across assignees and NOTSTRO is as follows

Liquidation will happen as per the order in which assignee are maintained. After the assignee, NOSTRO will be considered for liquidation.

Let the amount liquidated be 40000. The allocation across assignees and NOTSTRO is as follows:

Ass	20000
Ass	20000
Ass3	0
Nostr0	0

4.2.2.5 Process the export Bill

At the export side, the assignment details are captured. The flag, 'Assignment Done by Us' will not be checked in this case.

The bill amount will include the assigned amount.

During liquidation, liquidation amount is given up to a maximum of Bill amount - Total assigned amount.

Outstanding amount on the bill is displayed as Bill amount - (Assignment amount + Total liquidated amount)

Bill should be shown as liquidated when the total outstanding amount becomes zero, that is the amount is liquidated to the actual beneficiary for his portion.

During the discount, purchase and negotiation system will exclude the assigned amount. The system will throw an error if the purchase amount given is more than the bill amount - total assignee amount.

The same validation will be applicable for Rebate amount.

Advice, MT799 is generated to the Issuing bank with the details of the assignment

- For this a new message type, BC_ASGMNT_ADV will be introduced
- A new template BC_ASGMNT_ADV is introduced. A new tag, ASSIGNEE_DETAILS, is introduced for displaying the assignee details
- This message sent from the export side during the event INIT and AMND is triggered during INIT if some assignee details are captured in the contract
- During amendment, if any of the assignee details are modified, that time also this message will be triggered
- Message MT799 will be triggered during AMND only when there is a change in Assign amount
- Message MT799 will be triggered during AMND only when there is a change in Assign amount
- Message MT759 is supported for BC_ASGMNT_ADV

Below changes will be done for handling the contingent entry reversal since the liquidation amount captured is less than the actual outstanding amount

New amount tags BILL_ASGN_AMT, BILL_ASGN_AMTEQ, BILL_AMND_ASGN_AMT, BILL_AMND_ASGN_AMT EQ, will be introduced which will give the amount updated in the import bill liquidation amount field in assignee block

- BILL_ASGN_AMT, BILL_ASGN_AMTEQ - Total assignment amount at the booking of the bill
- BILL_AMND_ASGN_AMT, BILL_AMND_ASGN_AMT EQ - Amended assignment amount
- Below accounting, entries to be maintained for reversing the contingent entries for the assigned amount in INIT event

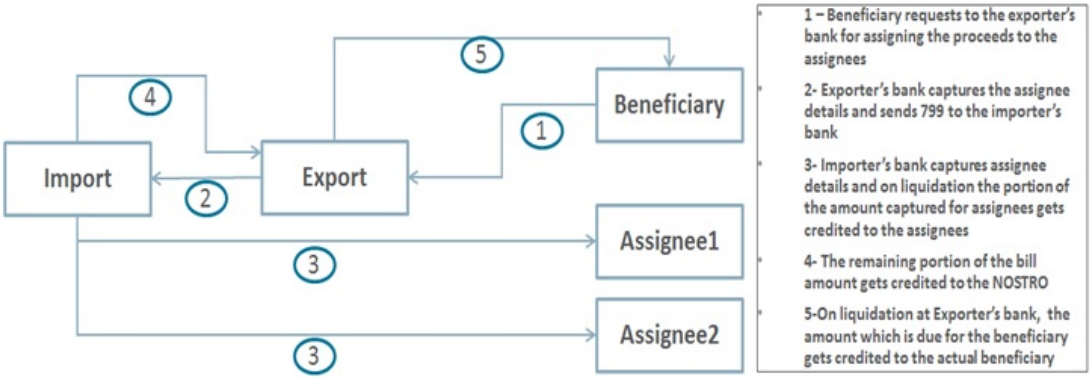
	Dr/Cr	**Accounting Role (Existing Role)**	**Amount Tag**
1	Dr	ACCEPTANCE CONT	BILL_ASGN_AMTEQ
2	Cr	CLFA CONT	BILL_ASGN_AMT

- Below accounting entries to be maintained for reversing the contingent entries for the assigned amount in AMND event

	Dr/Cr	Accounting Role (Existing Role)	Amount Tag
1	Dr	ACCEPTANCE CONT	BILL_AMND_ASGN_AMT
2	Cr	CLFA CONT	BILL_AMND_ASGN_AMT EQ

The functional flow diagram for case 1 as shown below:

Figure 4-6 Functional flow diagram



4.2.2.6 Case2 - The assignment of proceeds is done by the exporter's Bank Processing at import Bill

There will be no impact on import bill in this case. The proceedings of the import bill will get credited to the Nostro of the export bank.

Processing at export Bill
Processing of the liquidation of the bill will happen as explained in case1 for import bank. The flag, Assignment Done by Us will be checked in this case.

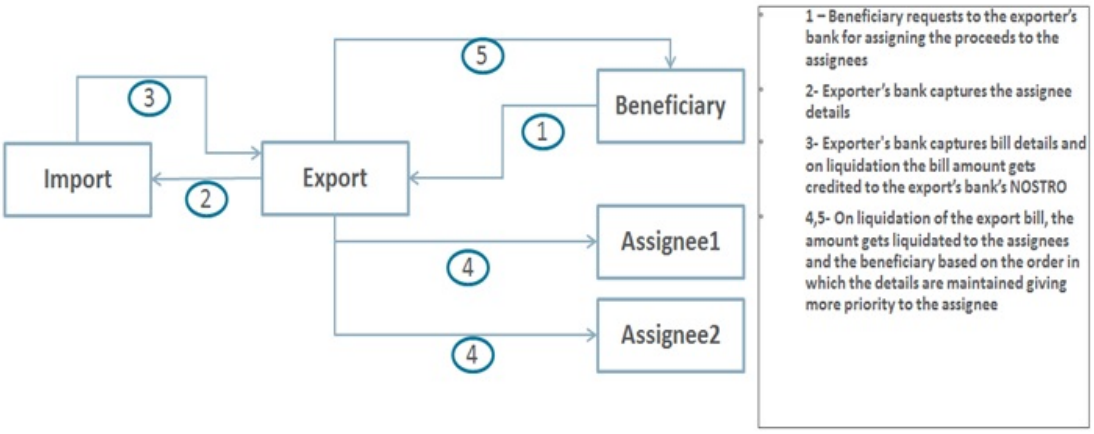
It will be possible to maintain the assignment details.

On liquidation of the export bill, the liquidated amount will get allocated to the exporter, and the assignees as per the order maintained, giving more priority to the assignee. Split settlement functionality of bills And Collections contract will be used for achieving the above.

On discount or purchase of the bill, the system will throw an error if the purchase amount is given more than the (bill amount - total assigned amount).

The functional flow diagram for case 2 as shown below:

Figure 4-7 Functional flow Diagram



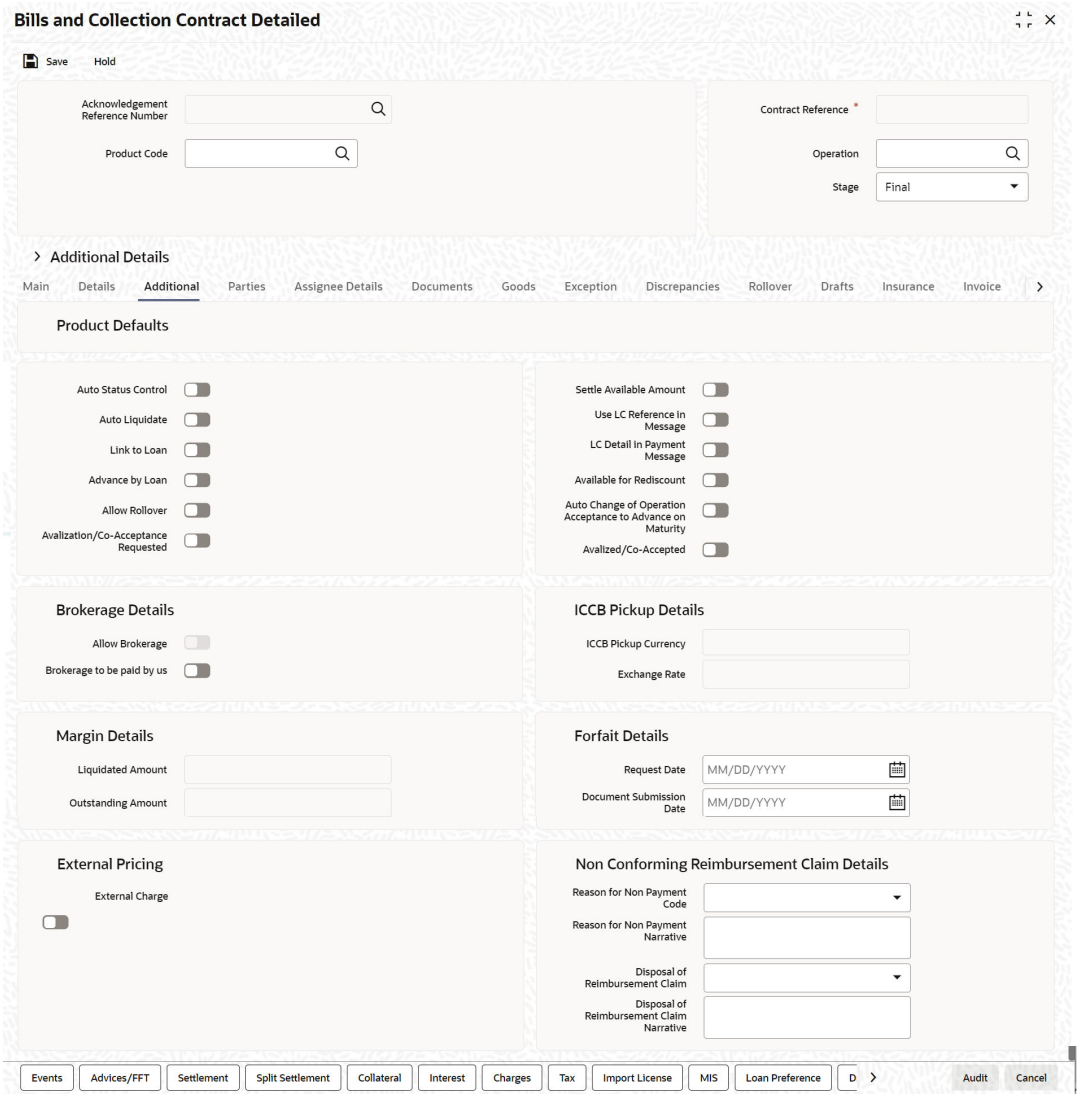
To go back to the tabular column, entry Assignment Paid by Importer, click Assignment Paid by Importer

- On the **Bills and Collection Contract Detailed** screen, click **Additional**.

  There are some events that triggered automatically, when the batch process is run as part of the EOD or BOD. Batch processing preferences for a product is specified in the Bills - Product Preferences screen. The preferences indicated for the product involved in the bill will be defaulted.

  Bills and Collection Contract Detailed - Additional tab details screen is displayed.

Figure 4-8 Contract detailed - Additional tab



4.2.2.7 Process the Assignment of proceeds

On liquidation of the bill if the details are given in assignment of proceeds block in BC contract screen. Then the system will split the amount to be credited and will liquidate the amount proportionately to the assignees and the exporter based on the maintenance.

Either the assignment of proceeds can be initiated by the beneficiary or by the exporter's bank. If the beneficiary initiates it, then the payment will be done at the export side. If it is initiated by exports bank, then the payment will be done at the importer's side.

4.2.2.8 Case 1 - The importer's bank does the assignment of proceeds Processing At import Bill

The system will use the existing functionality of the split settlement for splitting the bill amount.

On liquidation system will check whether the assignment details are maintained. If the maintained system automatically populates the amount tag, BILL_LIQ_AMTEQ in split settlement sub-screen.

And for this amount tag, the system will automatically populate the settlement details for the assignee.

During liquidation processing, the system will take the split settlement details and accordingly settlement to multiple assignees, and Nostro for the exporter's bank will happen.

During settlement, if the currency of the account and that of the bill are different, then the currency conversion will happen.

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Let the assignee details be as follows:

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2	Ass2	30000
3	Ass3	15000

The remaining amount 35000 will be allocated to NOSTRO

Let the full amount be liquidated. The allocation across assignees and NOTSTRO is as follows:

Liquidation will happen as per the order in which assignee are maintained. After the assignee, NOSTRO will be considered for liquidation.

Let the amount liquidated be 40000. The allocation across assignees and NOTSTRO is as follows:

Ass	120000
Ass	220000
Ass3	0
Nostr0	0

4.2.2.9 Process the export Bill

At the export side, the assignment details are captured. The flag, 'Assignment Done by Us' will not be checked in this case.

The bill amount will include the assigned amount.

During liquidation, liquidation amount is given up to a maximum of Bill amount - Total assigned amount.

Outstanding amount on the bill is displayed as Bill amount - (Assignment amount + Total liquidated amount)

Bill should be shown as liquidated when the total outstanding amount becomes zero, that is the amount is liquidated to the actual beneficiary for his portion.

During the discount, purchase and negotiation system will exclude the assigned amount. The system will throw an error if the purchase amount given is more than the bill amount - total assignee amount.

The same validation will be applicable for Rebate amount.

Advice, MT799 is generated to the Issuing bank with the details of the assignment

- For this a new message type, BC_ASGMNT_ADV will be introduced
- A new template BC_ASGMNT_ADV is introduced. A new tag, ASSIGNEE_DETAILS, is introduced for displaying the assignee details
- This message sent from the export side during the event INIT and AMND is triggered during INIT if some assignee details are captured in the contract
- During amendment, if any of the assignee details are modified, that time also this message will be triggered
- Message MT799 will be triggered during AMND only when there is a change in Assign amount
- Message MT799 will be triggered during AMND only when there is a change in Assign amount
- Message MT759 is supported for BC_ASGMNT_ADV

Below changes will be done for handling the contingent entry reversal since the liquidation amount captured is less than the actual outstanding amount

New amount tags BILL_ASGN_AMT, BILL_ASGN_AMTEQ, BILL_AMND_ASGN_AMT, BILL_AMND_ASGN_AMT EQ, will be introduced which will give the amount updated in the import bill liquidation amount field in assignee block

- BILL_ASGN_AMT, BILL_ASGN_AMTEQ - Total assignment amount at the booking of the bill
- BILL_AMND_ASGN_AMT, BILL_AMND_ASGN_AMT EQ - Amended assignment amount
- Below accounting, entries to be maintained for reversing the contingent entries for the assigned amount in INIT event

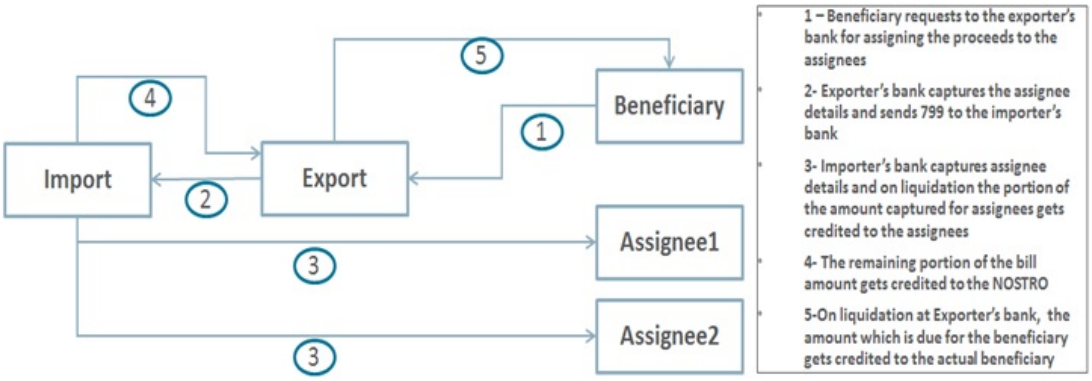
	Dr/Cr	**Accounting Role (Existing Role)**	**Amount Tag**
1	Dr	ACCEPTANCE CONT	BILL_ASGN_AMTEQ
2	Cr	CLFA CONT	BILL_ASGN_AMT

- Below accounting entries to be maintained for reversing the contingent entries for the assigned amount in AMND event

	Dr/Cr	**Accounting Role (Existing Role)**	**Amount Tag**
1	Dr	ACCEPTANCE CONT	BILL_AMND_ASGN_A M T
2	Cr	CLFA CONT	BILL_AMND_ASGN_A M T EQ

The functional flow diagram for case 1 as shown below:

Figure 4-9 Functional flow diagram



4.2.2.10 Case2 - The assignment of proceeds is done by the exporter's Bank Processing at import Bill

There will be no impact on import bill in this case. The proceedings of the import bill will get credited to the Nostro of the export bank.

Processing at export Bill
Processing of the liquidation of the bill will happen as explained in case1 for import bank. The flag, Assignment Done by Us will be checked in this case.

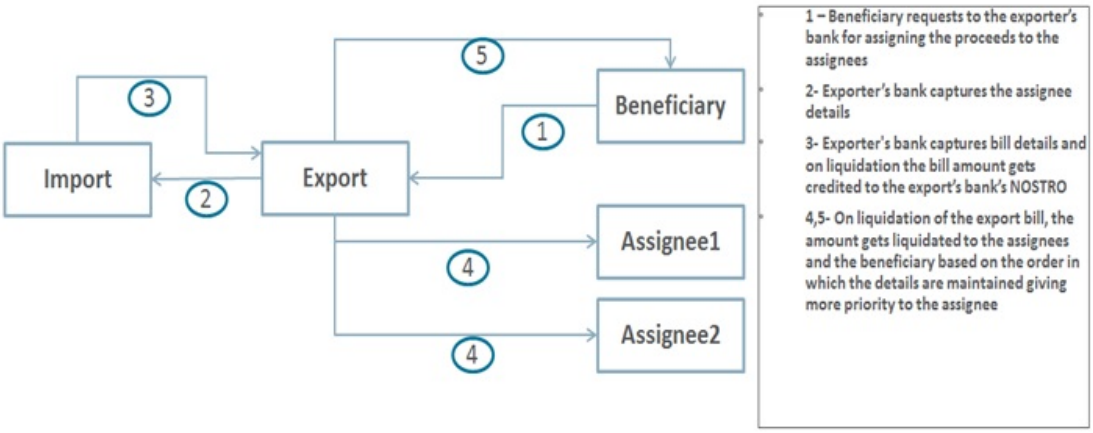
It will be possible to maintain the assignment details.

On liquidation of the export bill, the liquidated amount will get allocated to the exporter, and the assignees as per the order maintained, giving more priority to the assignee. Split settlement functionality of bills And Collections contract will be used for achieving the above.

On discount or purchase of the bill, the system will throw an error if the purchase amount is given more than the (bill amount - total assigned amount).

The functional flow diagram for case 2 as shown below:

Figure 4-10 Functional flow Diagram



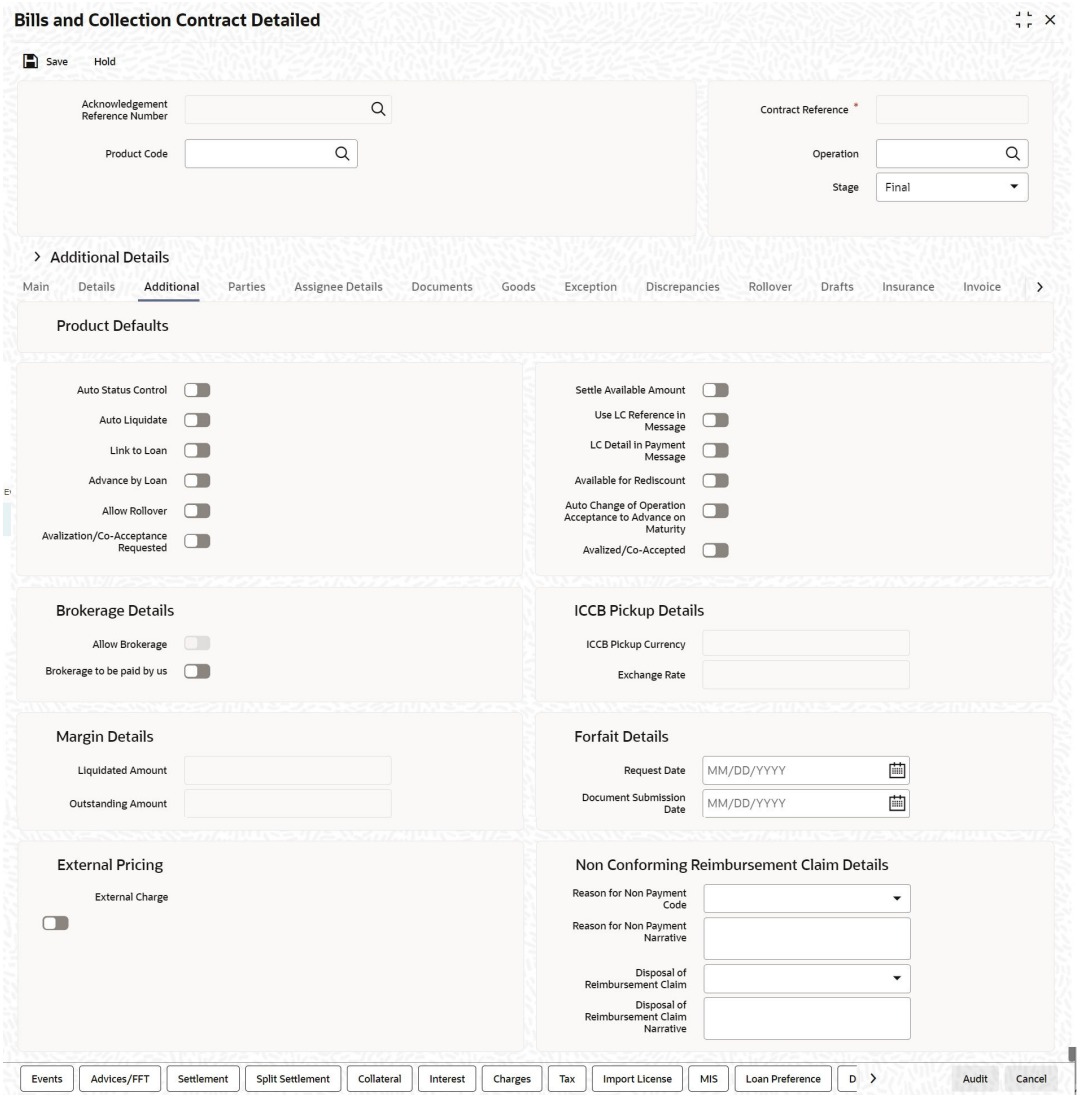
To go back to the tabular column, entry Assignment Paid by Importer, click Assignment Paid by Importer

1. On the **Bills and Collection Contract Detailed** screen, click **Additional**.

   There are some events that triggered automatically, when the batch process is run as part of the EOD or BOD. Batch processing preferences for a product is specified in the Bills - Product Preferences screen. The preferences indicated for the product involved in the bill will be defaulted.

   Bills and Collection Contract Detailed - Additional tab details screen is displayed.

Figure 4-11 Contract detailed - Additional tab



2. Click **Save** to save the details or **Cancel** to exit from the screen.

   For Information on fields, refer to: Table 4-12

Table 4-12 Bills and Collection Contract Detailed - Additional Details Tab

Field	Description
Brokerage Details Following are the Brokerage Details	
Allow Brokerage	
Brokerage To Be Paid By Us	
ICCB Pickup Details For any export purchases, indicate whether you want to levy the charges and interest in the ICCB pickup currency or the contract currency for the customer.	
ICCB Pickup Currency	Indicate the currency in which interest and the charge pick-up will happen for the contract.
Exchange Rate	Specify the exchange rate between ICCB pick-up currency and contract currency. You are not allowed to change the ICCB pickup currency for EIM (Effective Interest Method) contracts. It gets defaulted to the contract currency and will be disabled here. You have to manually select the settlement account for BC module tags in the ICCB pickup currency. Settlement pickup of ICCB and charge tags will happen based on the ICCB pickup currency. In case where the charges and interest are based on ICCB pickup currency, you have to maintain the ICCB rule in table Table 4-8 Floating rate pickup and customer margin pickup for interest components will be based on ICCB pickup currency. So, you need to maintain the floating rate code and customer margin for the respective ICCB pickup currency. Also, if you want to apply charges in ICCB pickup currency, then you have to define the charge component with amount tags suffixed by _ICCY. If charge components are defined with normal bills amount tags, then charges will be computed in contract currency. Thus, apply charges in contract currency or ICCB pickup currency based on basis amount tag of a charge component.
Margin Details Following are the Margin details	
Liquidated Amount	While liquidating a bill, the margin you retain for a bill during the discount is proportionally released and displayed here.
Outstanding Amount	The Outstanding Margin Amount applicable to the bill at any point in time is displayed here. The margin that you liquidate should be less than or equal to the outstanding margin amount
Forfeit Details Following are the Forfeit details:	
Request Date	Specify the date on which your customer requests for bill Forfaiting.
Document Submission Date	The requester of Forfaiting will invariably submit a document. This may or may not happen on the date of request. So capture the date of submission of the Forfaiting document here. **Note:** These two fields are only meant for information purpose. The system performs no processing or validation on them.
External Pricing Following are the External Pricing	

Table 4-12 (Cont.) Bills and Collection Contract Detailed - Additional Details Tab

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

Table 4-12 (Cont.) Bills and Collection Contract Detailed - Additional Details Tab

Field	Description
MT744 - Notice of Non-conforming Reimbursement Claim	System is enhanced to generate the SWIFT message MT744 - Notice of Non-conforming Reimbursement Claim on bill booking as per SR2018 standard. • Fields to capture the Non-conforming Reimbursement Claim details in BC contract online screen is introduced. • Support to generate message Notice of Non-conforming Reimbursement Claim, provided the mandatory details are included during bill booking or bill closure • As per the existing system, message MT744 will be generated only during bill closure and the only possible value supported for tag 73S is CANC whereas the current system is enhanced to support the generation of the message both in bill booking and in bill closure. The possible values of tag 73S is also updated as per the SR2018 standards. – Reason for Non Payment Code – Reason for Non Payment Narrative – Disposal of Reimbursement Claim – Disposal of Reimbursement Claim Narrative • Reason for Non Payment Code is a drop-down list and will list the applicable codes of tag 73R as per SR2018 standard. • Below are the possible values: • DIFF • DUPL • INSU • NAUT • OTHR • OVER • REFE • TTNA • WINF • XAMT Narrative value of tag 73R can be captured against the field Reason for Non Payment Narrative. Provided text can be appended with the code against tag 73R.Only narrative cannot be provided when the code is blank. Disposal of Reimbursement claim is a drop-down list and will list the applicable codes of tag 73S as per SR2018 standard. Below are the list of possible values: • CANC • HOLD • RETD Narrative value of tag 73S can be captured against the field Disposal of Reimbursement claim narrative. Provided text can be appended with the code against tag 73S. Only narrative cannot be provided when the code is blank. An override message will be thrown if the Disposal of Reimbursement claim is HOLD and the corresponding narrative is blank. • System will ensure to validate the below scenarios: • Non-confirming reimbursement claim details are applicable only for the reimbursement claim products. Bill processing will not be allowed for other products with these details. • Non-confirming reimbursement claim details are applicable only for the bills during bill booking (stage as INITIAL) or bill closure. System restricts the details to be provided for any other events.

Table 4-12 (Cont.) Bills and Collection Contract Detailed - Additional Details Tab

Field	Description
	• System restricts the value of Disposal of Reimbursement claim to be only HOLD during bill booking and other than HOLD (only CANC or RETD) during bill closure. • Narrative fields cannot be provided when the claim code is not available. • Override will be displayed when Disposal of Reimbursement claim is HOLD and the narrative text is blank. • Both the claim codes are mandatory and if any one of it is not provided, the message will not be processed and it will be suppressed.

For example, let us assume the following:

Bill Currency = USD

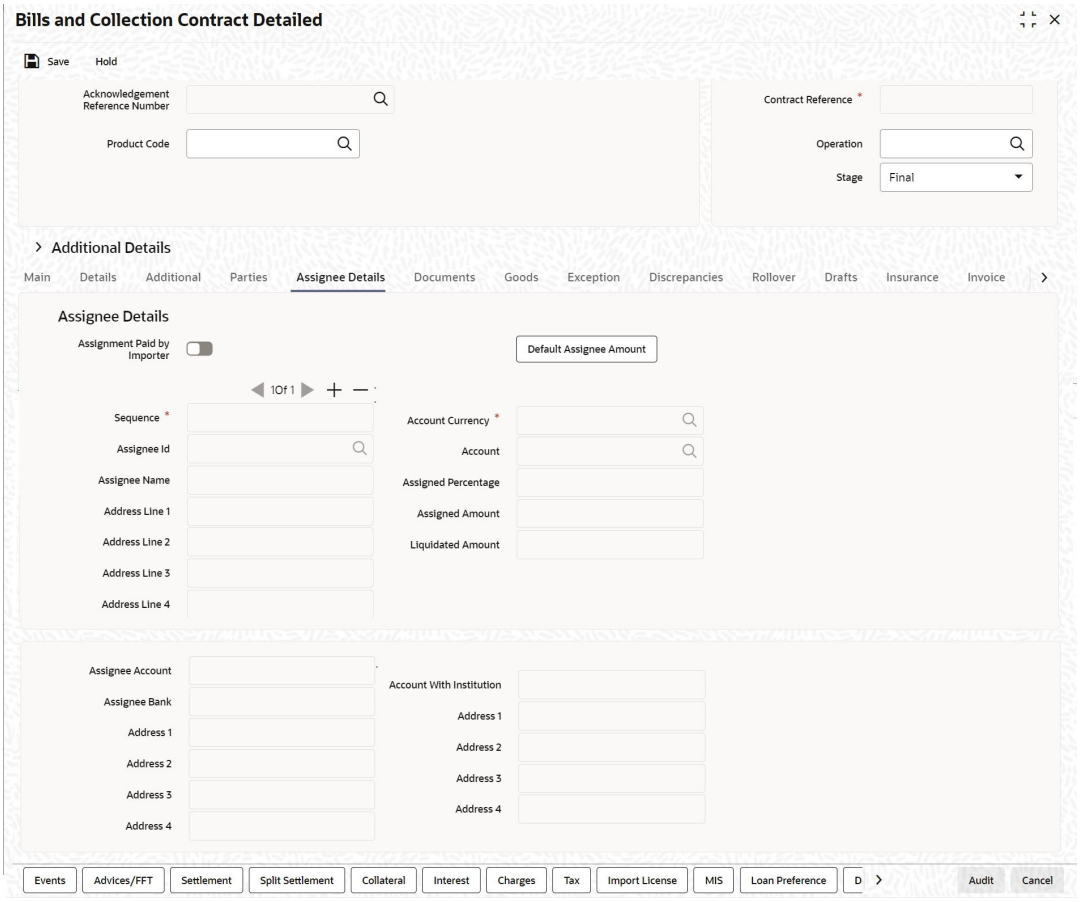
ICCF Pickup Currency = GBP

Exchange Rate = 12

3. On the **Bills and Collection Contract Detailed** screen, Click Assignee Details tab.

The **Assignee Details** is displayed.

Figure 4-12 Assignee Details



4. Click **Save** to save the details or **Cancel** to exit from the screen.

   For Information on fields, refer to: Table 4-13

Table 4-13 Bills and Collection Contract Detailed - Assignee Details Tab

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

Table 4-13 (Cont.) Bills and Collection Contract Detailed - Assignee Details Tab

Field	Description
Assigned Percentage	Specify the percentage of assignment to the assignee. Sum of assignee percentage should not exceed 100 percent.Either Assigned Percentage or Assigned Amount should be entered. If assigned percentage is provided and assigned amount is not provided, system will compute assigned amount based on assigned percent of contract amount.If assigned amount is provided and assigned percentage is not provided, system will compute assigned percentage based on assigned amount. If both assigned percentage and assigned amount is provided, system will compute assigned amount based on assigned percentage If both assigned percentage and assignment amount is not provided, system will provide error message.
Assigned Amount	Specify the amount of assignment to the assignee in LC currency.bThis should be greater than zero. Decimal points will be based on the LC currency
Liquidated Amount	This will give the liquidated amount in bill currency against each assignee. This will be populated by the system and will be a read only field.
Assignee Account	Indicates Account of Assignee which is Ultimate Beneficiary Account. If user provides Invalid Accounts then system will assign walkin customer to Assignee id and Nostro Account to Account field.
Assignee Bank	Indicates Bank of Assignee
Address Line 1	Indicates Assignee Bank address details.
Address Line 2	Indicates Assignee Bank address details.
Address Line 3	Indicates Assignee Bank address details.
Address Line 4	Indicates Assignee Bank address details.
Account with Institution	Indicates Account with Institution.
Address Line 1	Indicates Assignee Bank address details.
Address Line 2	Indicates Assignee Bank address details.
Address Line 3	Indicates Assignee Bank address details.
Address Line 4	Indicates Assignee Bank address details.
Default Assignee Amount Button	Calculate the Assignee Amount based on the assignee percentage.

Table 4-13 (Cont.) Bills and Collection Contract Detailed - Assignee Details Tab

Field	Description
Assignment Paid by Importer	If this flag is checked, then it is mandatory to maintain the assignment details. Validation will be there to check whether assignee details are maintained. For export type of products the assignment details will be defaulted from the linked letter of credit contract: • On click of Default button in the main tab, system will default the assignment details captured at the Letter Of Credit contract • It will not be possible to add or delete assignees • Assignees details and Account details cannot be modified • It will be possible to modify the assignment amount • If the assigned amount for each assignee considering all the BC contracts booked under the same LC goes above the assignment amount at LC contract level for the corresponding assignee, then system will throw an error message • If the assignment amount for each assignee is not in proportion with the BC amount to LC amount proportion, then system will throw an override For import type of contract data can be entered by the user as mentioned in below section: • Before doing the maintenance of assignee details in BC contract screen, those parties should be maintained in Other Party screen • All validations related to assignee details mentioned for Letter of Credit contract will be applicable in this case as well. • It will be possible to add any number of assignees in this block. • All the fields are mandatory to input. • It will be possible to amend the details of the assignee. The above mentioned validation will be applied on modification as well. • It will be possible to add new assignees, system will validate the total amount against the bill amount. • It will be possible to delete the existing details. But the below validations will be applicable. • Once the liquidation against one assignee has happened, it will not be possible to delete that assignee. • Amount cannot go below the liquidated amount against the assignee. Once the liquidation is done, it will not be possible to change the Assignee Name, Assignee Id, Account Currency or Account. There will be validation to check whether the sum of the amount for all the assignee does not exceed the bill amount. Assignment of proceeds is done at import or export bill based on the business scenario. A new flag is introduced to indicate this A new flag, Assignment Done by Us will be introduced at Bills and collections contract screen. Check this flag to mandatory to maintain the assignment details. Validation is there to check whether assignee details are maintained.

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

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

Table 4-14 Table Assignee Details

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

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

Table 4-15 Assignee Details

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

Table 4-15 (Cont.) Assignee Details

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

4.2.3 Document and Goods tab

This topic contains the systematic instructions to capture the document and goods details.

A bill, as an instrument of trade finance, involves trade transactions. Such transactions involve merchandise, a mode of transportation and documents that accompany the goods in the case of a documentary bill.
Specify document, goods and shipping details only for documentary bills under an LC or not under an LC. Specify these details in the 'Bills and Collections - Operations - Contracts' screen by clicking on the tab titled Documents

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

If the bill is under a reimbursement claim, you will not be able to save details in this screen. The system will display an error message while saving the contract if you have entered information in this screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collections Contract Detailed** screen.

1. On the **Bills and Collections Contract Detailed** screen, click **Documents**.

   Bills and Collections Contract Detailed screen is displayed.

Figure 4-13 Bills and Collections Contract Detailed - Document

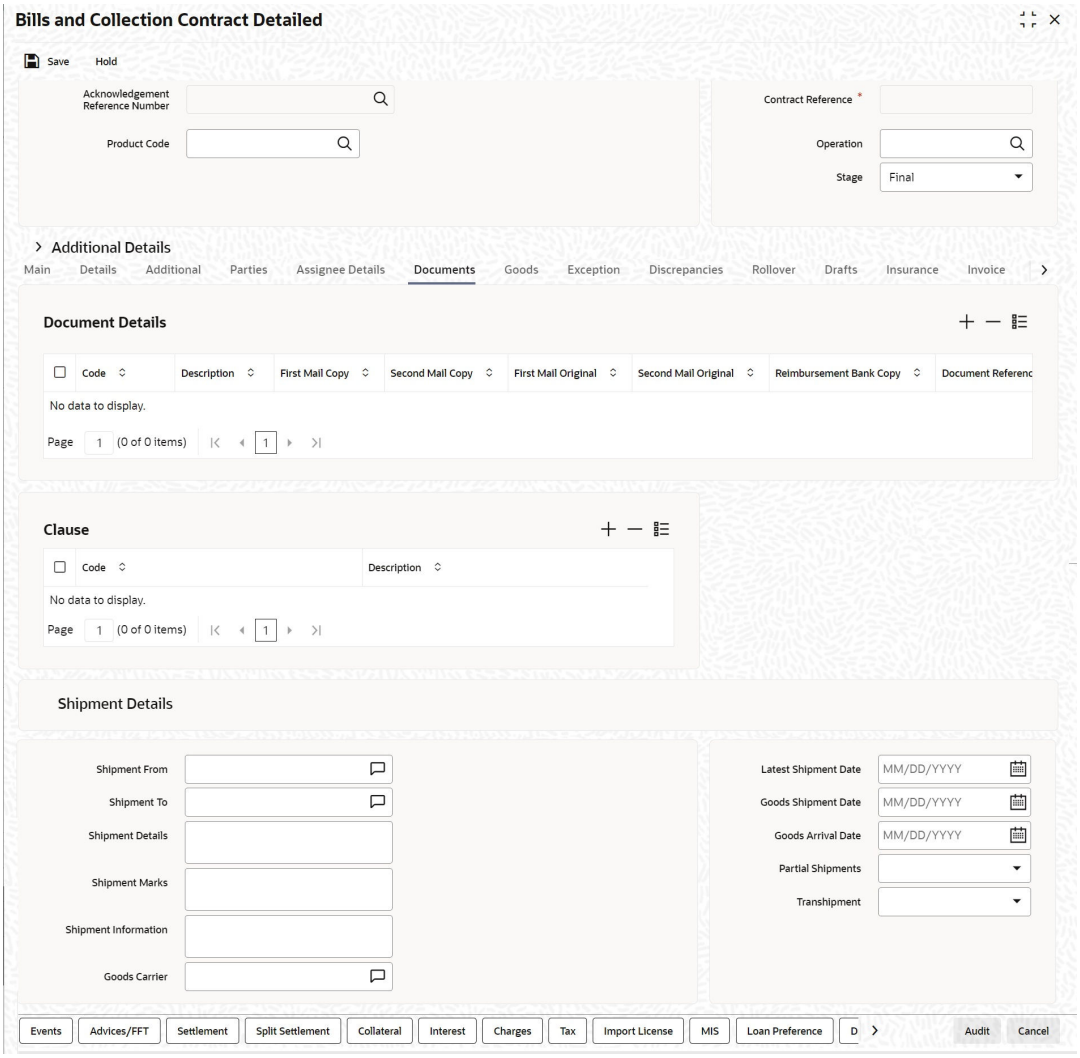
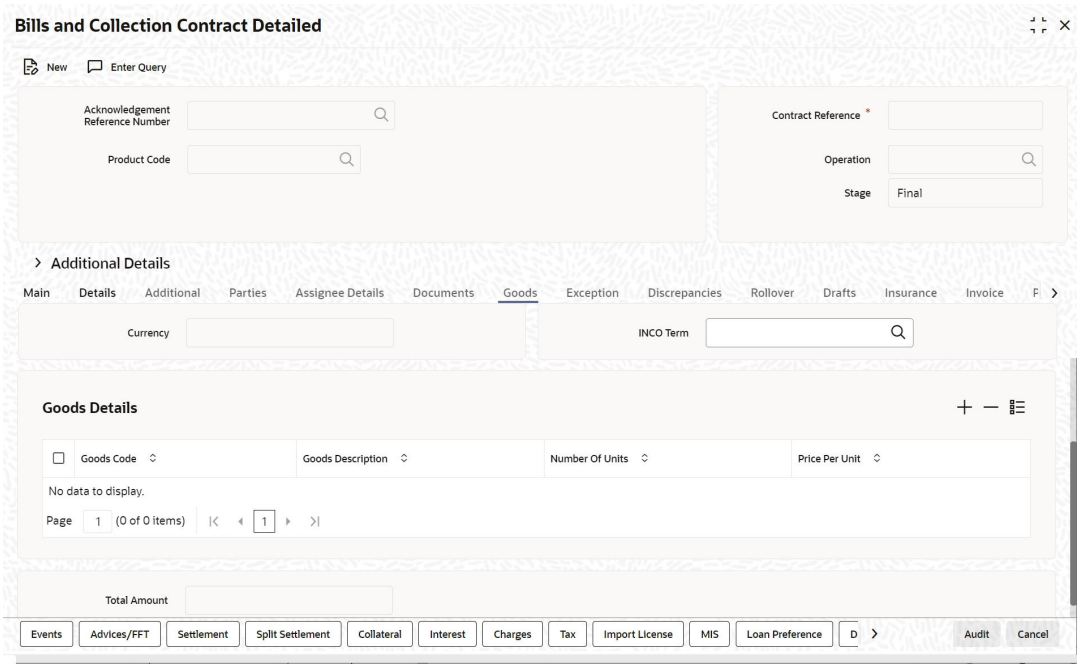


Figure 4-14 Goods tab



2. On the **Bills and Collections Contract Detailed - Documents** screen, Click **New** and specify the details as required.
3. Click **Save** to save the details or click **Cancel** to exit from the screen.

   For the documentary bills, processed at your branch, keep track of the documents required under the bill. indicate:

   - If the original set of documents required under the bill have been received (and the number of copies of the same)
   - If the duplicate set of documents required under the bill are received
   - The date printed on the covering letter of the documents based on which the contract entered. This date used to retrieve information on pending documents.

   For information on fields, refer field description table below:

Table 4-16 Bills and Collections Contract Detailed - Documents - Field Description

Field	Description
Documents Details	There are some standard documents that may be required under a documentary bill. For documentary bills not under an LC, the documents specified for the product to which the bill is linked, will be defaulted to this screen. The details specified for these documents like the document type, description, the clauses specified for the document are also defaulted from the product. Edit the list of documents, as well as the contents of the documents to suit the bill you are processing. As two sets of documents are sent or received for a bill, there is a provision to capture details regarding the documents sent in both mails. The first set is recorded as I Mail and the second as II Mail. In this field also capture the number of documents issued along with the number of documents required. The data is captured in NN/MM format where NN denotes number of documents required and MM signifies number of documents issued. If the LC module of Oracle Banking Trade Finance Cloud Service is available at your bank, and the documentary bill is under an LC, the documents picked up, when you specify the reference number of the related LC. You will, however, not be able to amend the list of documents defaulted from the related LC. The BC Contract online function will validate whether the supplied document reference has a shipping guarantee against it. This will be done only for import bills and if the Validate shipping guarantee field is checked for the document code in the document codes maintenance. The following processing will be carried out after capturing the document reference in documents screen of import bills. • For the document code, Oracle Banking Trade Finance Cloud Service will check if the validate shipping guarantee flag is Y in the document code maintenance.
	• If the above condition is satisfied, the system will check if the document reference exists in any of the shipping guarantee for the same document code. • If a document reference exists then the system gives an override Document reference exists for the shipping guarantee • If a document reference is not found then the system gives an override Document reference does not exist for the shipping guarantee **Note:** BC Upload processing will validate the document reference against shipping guarantee documents if the bill is import LC and validate shipping guarantee for the document code is 'Y'. Add or delete from the list of documents default from the product. To add to the list of documents defaulted for a bill, click add icon and select the code that identifies the document, from the list of document codes maintained in the Documents Maintenance screen. The other details of the document will default to this screen. To delete a document, not required for processing the bill, highlight the document code and click delete icon.

Table 4-16 (Cont.) Bills and Collections Contract Detailed - Documents - Field Description

Field	Description
Clause There are some standard clauses, which should appear on the documents required under a documentary bill. In this screen, indicate the clauses that should accompany a document. For documentary bills not under an LC, the clauses that you specified for a document while defining the product default to this screen. Also, the details specified for these clauses, like it's a description, are defaulted from the product. When you highlight a document code, all the clauses defined for the document are displayed. add to or delete from the list of clauses defaulted. To add to the list of clauses defaulted for a bill, click add icon and select the code that identifies the clause, from the list of clauses maintained, in the Clause Maintenance screen. The description of the clause will be displayed, based on the clause code that you select. To delete a clause not required to process the bill, highlight the clause code and click delete icon. If the LC module of Oracle Banking Trade Finance Cloud Service is available at your bank, and the documentary bill is under an LC, then the clauses specified for documents will be automatically picked up, when you specify the reference number of the related LC. You will not be able to amend the list of clauses, defaulted from the related LC.	
Shipment Details There are certain standard requirements and conditions associated with the shipment of the merchandise, based on which the bill was drawn. specify the following shipping details for a bill. • The location from which the goods transacted under the bill were shipped. • The destination to which the goods transacted under the bill dispatched or transported • The latest date by which shipment is made • The date on which the shipment was made • The carrier that carried the goods • The date on which the goods arrived at their destination. • Besides these details, also specify details like: – Was transshipment allowed – Was partial shipment of the goods allowed • The INCO term for the bill **Note:** The system will display an overriding message if the shipment date is later then the latest shipment date of the LC Contract. When you specify the import or export bill details, the system will verify if the Bill Amount is lesser than linked LC amount. If you have not checked Partial Shipment Allowed field, then the system will display the following override message: **LC is not fully availed through partial shipment is disallowed**	

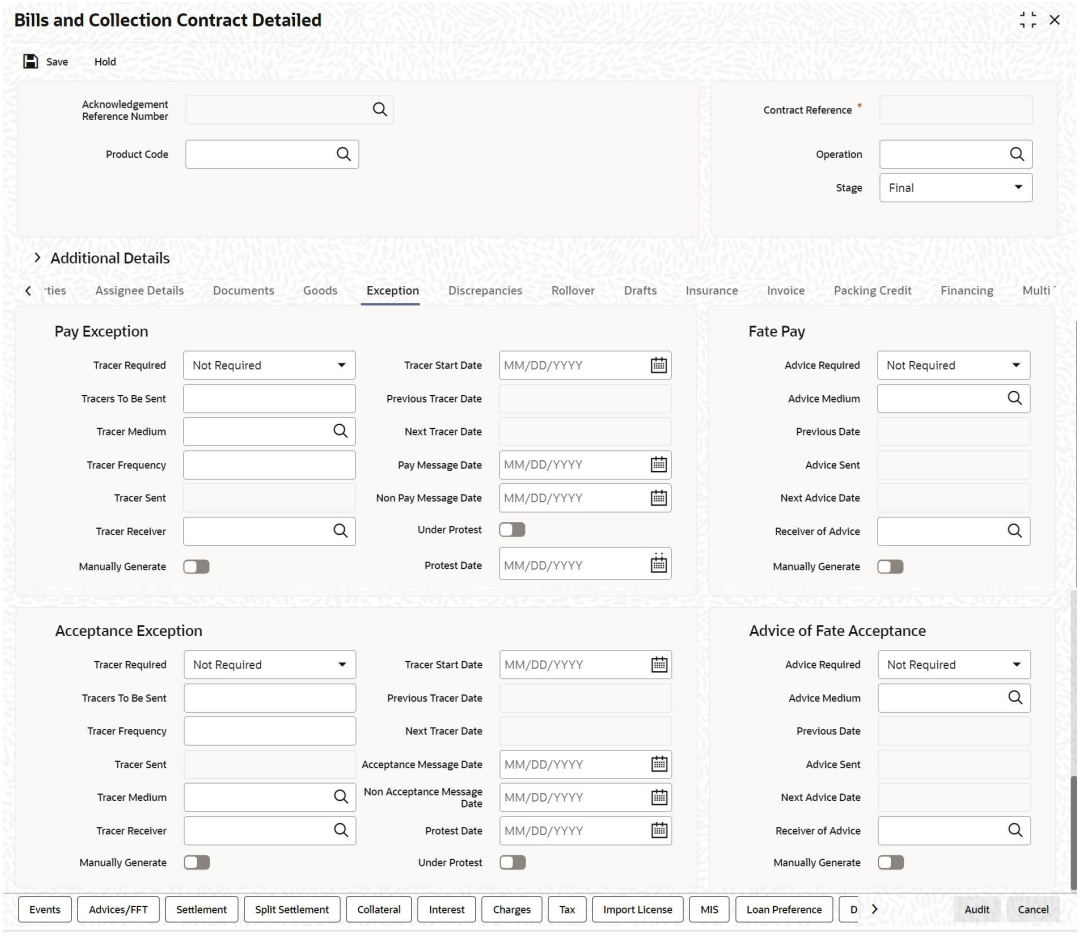
Table 4-16 (Cont.) Bills and Collections Contract Detailed - Documents - Field Description

Field	Description
Good Details	A bill is an instrument of payment, for trade transactions. Trade transactions involve goods that are transported from one destination to another. You have maintained the list of standard goods that are traded, in the Goods Maintenance screen. In this screen, specify a description of the goods that were traded for the payment of which the bill was raised. After you select the code that identifies the goods, its description (which contains details of the merchandise traded) will be picked up and displayed automatically. Edit the description that is defaulted to suit the requirements of the bill you are processing. Your can also enter specifications such as the quality and quantity of the merchandise. If the LC module of Oracle Banking Trade Finance Cloud Service has been installed at your bank, and the bill is under an LC, the goods will be defaulted, when you specify the reference number of the related LC. You will however, not be able to amend the list of clauses defaulted from the related LC. These details are used only for information purposes. The system will not validate the date you capture here. • If the bill is not under LC, the INCO Term defaulted from the linked product • The document and clause details will be displayed based on the maintenance for the INCO term in the INCO Term Maintenance screen • If the bill is under LC, the INCO term, document and clause details will be displayed from the linked LC contract. • For bills under LC, you cannot modify the INCO term. The system will show an override/error message while saving the contract if you attempt changing the defaulted INCO term.
SWIFT Messages for the Documents Received	When you receive a document for Usance LCs, an Authorization to Reimburse Advice in a MT 740 format generated. While indicating the messages that generate at the event, you should also associate the pre-shipped advice tag LC_AUTH_REIMB to the event. When the Bills Contract is authorized, the MT 740 generated from the Outgoing Message Browser with the bills contract reference number and it displays all the details of the LC contract excluding the credit amount. The expiry date of the LC contract and maturity date from Bills contract display in the generated MT740 messages. For swift MT740 message, the 31D field will display the expiry date specified in the LC contract, and 42P field will display the maturity date specified in the BC contract. But for mail MT740, the system will display both LC and BC dates. The bill amount defaulted includes the contract and its currency. However, the BC amount will be converted to LC contract currency equivalent using the STANDARD mid-rate in case the LC contract currency is different from the bill contract currency.

4. On the **Bills and Collections Contract details** screen, click **Exception**.

   Bills and Collections Contract details - Exception screen is displayed.

Figure 4-15 Bills and Collections Contract details - Exception



5. On the **Bills and Collections Contract details - Exception** screen, click **New**, and specify the details as required.
6. Click **Save** to save the details or click **Cancel** to exit from the screen.

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

   - Payment Exception
   - Acceptance Exception

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

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

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

   For information on fields, refer refer field description table below:

Table 4-17 Bills and Collections Contract details - Exception - Field Description

Field	Description
Tracer Required	Indicate whether the exception of tracer is applicable to the bill you are processing. select one of the following options: • Required -If you specify that a tracer applicable to a bill, specify the number of tracers that should be generated, for the exception. • Not Required - select this option to indicate that the exception tracer is not applicable, to the bill you are processing. • Till resolved -If you indicate that the tracer is generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is because the tracer is generated at the frequency that you specify until the exception is resolved.
Tracers to be Sent	If you have indicated that the tracer is applicable, to the bill you are processing, you should also specify the maximum number of tracers that should be generated, for each of the exception events. The number of copies specified for the product to which the bill is linked will be displayed. Change the default and specify a number, to suit the bill you are processing. Indicate the tracer is generated until the bill is resolved, the value 9999 is displayed, indicating that the tracer is generated until the exception is resolved.
Tracer Medium	For each of the exception tracers that you specify for a bill, also indicate the medium through which the tracer should be generated. The preferred medium specified for the product to which the bill is linked is defaulted. The media supported include: • Mail • Telex • SWIFT If the tracer is generated through SWIFT an MT420 will be generated
Tracer Frequency	Specify the frequency (in days) with which, the tracer should be generated to the concerned parties (after the Start days) involved in the bill.
Tracers Sent	The system displays the number of tracers that have been sent.
Tracer Receiver	Specify details of the party, who needs to be reminded to take action to resolve the exception. Select the party type from the list of the available options. The tracer will be generated to the customer linked to the party type, in the Parties screen.
Tracer Start Date	Exception tracers can be generated, only after the maturity date of the bill. While creating a product, you have also indicated the number of days that should elapse after the bill matures on which the first tracer is generated. By default, the system calculates the date on which the first tracer should be generated, based on the maturity date specified in the contract screen and on the number of days specified for the product, involved in the contract. Change the default and specify a start date, to suit the requirement of the bill you are processing. The system also displays the number of tracers, already sent to the concerned party.
Previous Tracer Date	This is the date on which the last tracer was sent to the party indicated in the tracer Receiver field.
Next Tracer Date	This is the date on which the next tracer is generated to the party indicated earlier.

Table 4-17 (Cont.) Bills and Collections Contract details - Exception - Field Description

Field	Description
Pay Message Date	Enter the date on which you send the acceptance message to the remitting bank (in the case of an Import bill). In the case of an export bill this is the date specified on the acceptance message received from the collecting bank. This field is for information purposes only.
Non Pay Message Date	Enter the date on which you send the non-payment message to the remitting bank in the case of an export bill. In the case of an export bill this is the date specified on the non-payment message received form the collecting bank. On entering the non-payment message date the event -- REFP (refusal to pay) is triggered. The accounting entries defined for the event will be passed and the advices will be generated.
Under Protest	Check this option to indicate that you want to protest the bill.
Protest Date	When the exception has not been resolved by the concerned party, even after a number of tracers have been sent, you may want to protest the bill. Specify the date on which the protest advice needs to be generated, to the concerned party.
Viewing Tracer Updates Visit this screen to view the current status of the tracers generated for the bill. The system displays the following information: • The date on which the last tracer was sent. • The date on which the next tracer will be generated. • The number of tracers that have been sent to the concerned party, till date.	
Advice Fate of Acceptance The advice of Fate is sent, to keep a party involved in the bill, informed about the current status of an exception. The advice of Fate is generated, along with the exception tracer and at the frequency specified for the exception tracer. specify the following preferences for the generation of an: • The advice of Fate (payment) • The advice of Fate (acceptance)	
Previous Date	This is the date on which the last advice was sent to the party indicated in the advice Receiver field.
Advice Sent	The system displays the number of advice that have been sent.

Table 4-17 (Cont.) Bills and Collections Contract details - Exception - Field Description

Field	Description
Next Advice Date	This is the date on which the next advice is generated to the party indicated earlier. Indicate if the advice of fate should be generated, to a party involved in the bill. indicate one of the following options: • Required -If you specify that a tracer applies to a bill, also, specify the number of tracers that should be generated. This option defaults while processing an Import Bill. • Not Required - select this option to indicate that the exception of tracer does not apply to the bill you are processing. This option defaults while processing an Export Bill. • Till Resolved -If you indicate that the tracer should be generated until the exception is resolved, you need not specify the number of tracers that should be sent. This is so because the tracer is generated until the exception is resolved **Note:** While processing an export bill the Advice of Fate Required field is automatically defaulted to 'Not Required'.
Advice Medium	For each of the advice of fate that is generated for a bill, indicate the medium through which the advice is generated. select a media type from the option list available. The valid media include - • Mail • Telex • SWIFT If the advice is generated through SWIFT, an MT422 is generated.
Receiver of Advice	Specify details of the party, who needs to be informed, about the current status of the exception. Select the party type from the option list of valid parties that you specified, in the parties screen. The advice is generated to the customer, linked to the party type, in the Parties screen
Manually Generate	The advice of fate tracer is generated at the frequency with which, the related exception tracer is generated. If you want to generate the advice of fate immediately, check against manually generate. If you do not check against it, the message will be generated automatically, as part of the end of day processes on the day it falls due.
View Advice Updates Visit this screen to view the current status of the advice of fate generated for the bill. The system displays the following information: • The number of tracers that are sent to the concerned party, to date • The date on which the last tracer was sent • The date on which the next tracer is generated	

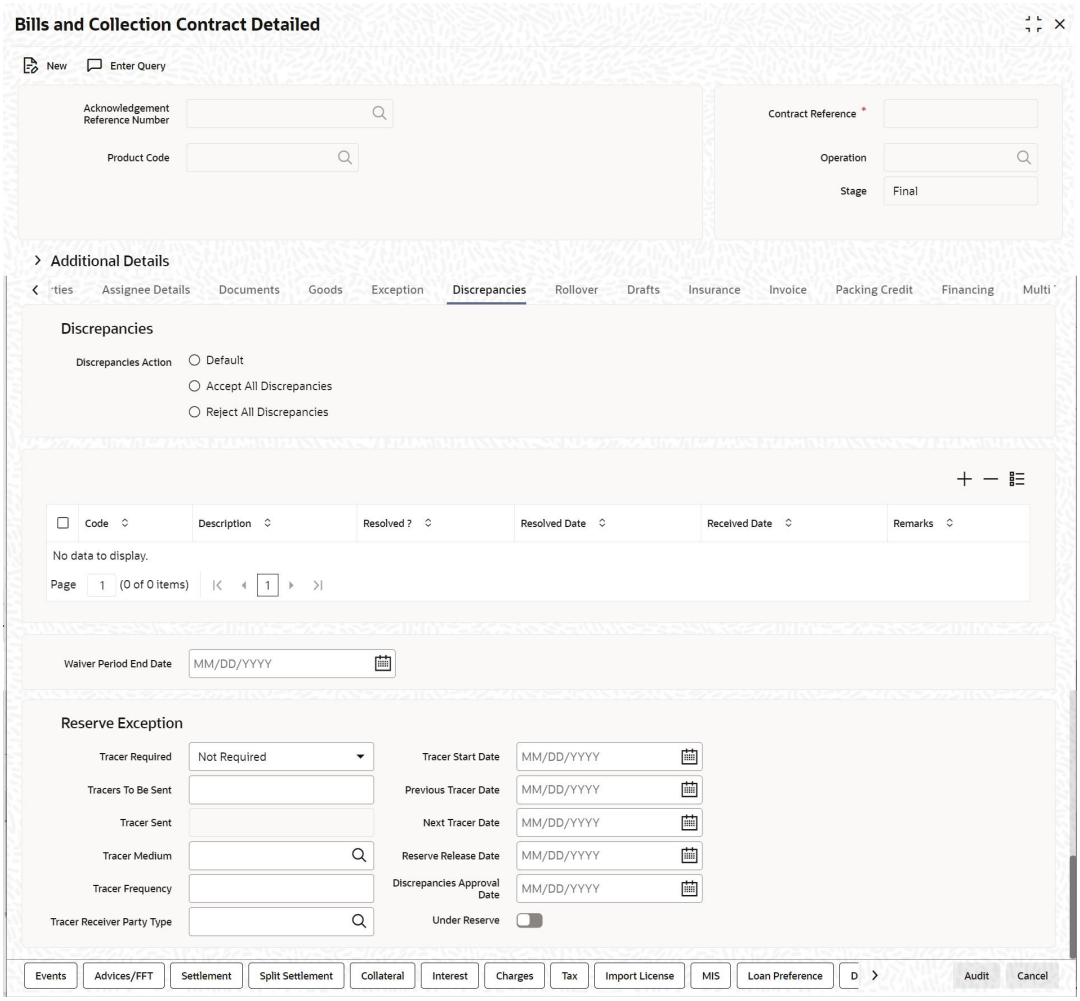
Table 4-17 (Cont.) Bills and Collections Contract details - Exception - Field Description

Field	Description
Pre-closure of the Bill Also, the option to bring the maturity date of a discounted bill forward. The excess interest collected for the bill could be returned to the customer-defined the relevant accounting entries for the product associated with the bill. **Note:** Contingent entries are reversed as part of the liquidation event as well as part of CLOS event. In case of full liquidation (both collection and under LC products), the close function is inactive. This is because the whole bill amount is liquidated, and the outstanding amount is zero.	

7. On the **Bills and Collection Contract Detailed** screen, click **Discrepancies**.

Bills and Collection Contract Detailed- Discrepancy screen is displayed.

Figure 4-16 Bills and Collections - Contract Input - Detailed - Discrepancy



8. On **Bills and Collection Contract Detailed** screen, click **New** and specify the details as required. Register the discrepancies that you encounter while processing a bill, in the Discrepancies screen. If the bill is under a reimbursement claim, you will not be able to save details in this screen. The system will display an error message while saving the contract if you have entered details in this screen.

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

9. Click **Save** to save the details or click **Cancel** to exit the screen

   Discrepancies are likely to be found, while processing Incoming or Outgoing bills that are under LCs.
   For information on the fields, refer refer field description table below:

Table 4-18 Bills and Collections - Contract Input - Detailed - Field Description

Field	Description
Waiver Period End Date	The system specifies the latest date on which the bank can waive the discrepancies.
Reserve Exception	Specify the discrepancies and assigned codes to them, in the Discrepancy Code Maintenance screen. In this screen, select the discrepancies that are applicable to the bill you are processing. The description associated with the discrepancy code will be automatically picked up from the discrepancy code maintenance screen. This value is captured in field 77J of an outgoing MT734 in the following format: 70*50. In this screen, also indicate whether the discrepancy, has been resolved. The date on which it was resolved will be automatically displayed.
Tracer Required	Indicate whether the reserve exception tracer is applicable, to the bill you are processing. Indicate one of the following: • Required -Specify that a tracer applies to a bill, also specify the number of tracers generated for the exception. • Not Required - Select this option to indicate that the exception of tracer does not apply to the bill you are processing • Till resolved - Indicate that the tracer generated until the exception is resolved, you need not specify the number of tracers sent. This is so because the tracer generated until the exception is resolved
Tracer Frequency	Specify the frequency (in days) with which the tracer generated to the concerned parties (after the Start days) involved in the bill.
Trace Receiver Party Type	Specify details of the party, who needs to be reminded to take action to resolve the exception. Select the party type of the party, from the list of the available options. The tracer is generated to the customer linked to the party type, in the Parties screen.

Table 4-18 (Cont.) Bills and Collections - Contract Input - Detailed - Field Description

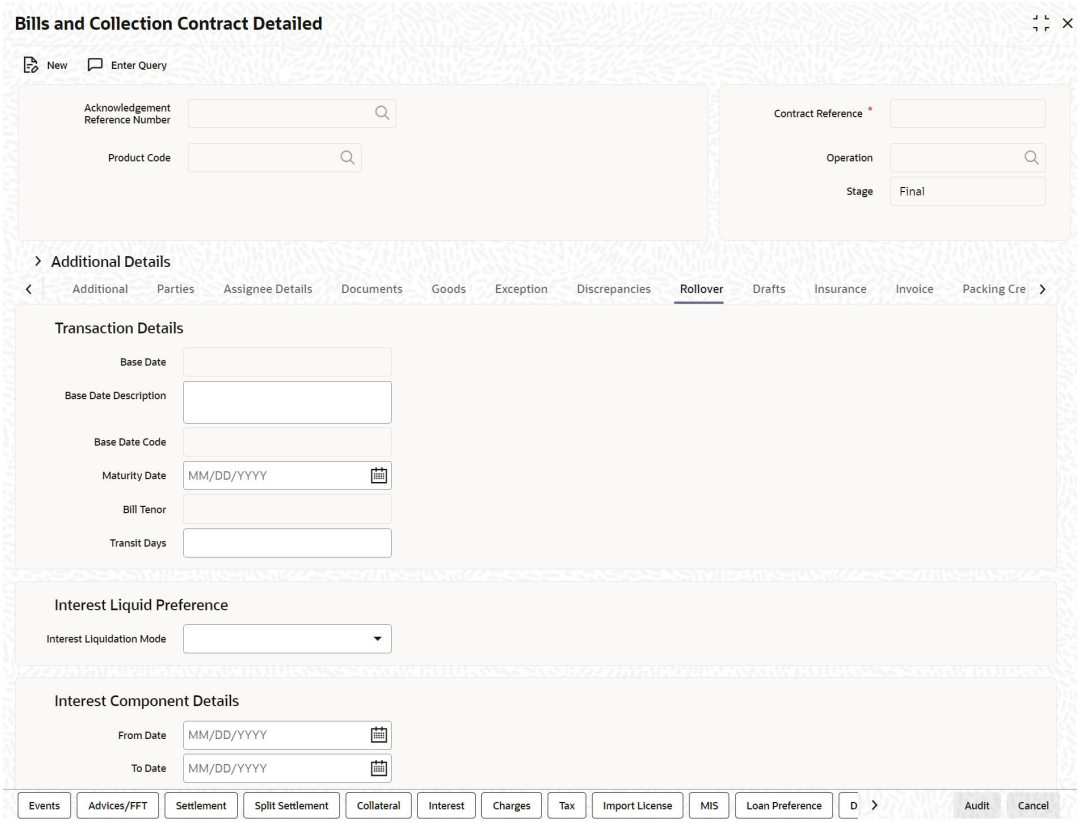
Field	Description
Tracer Medium	For each exception tracers specify for the bill, also indicate the medium through which, the tracer is generated. The preferred medium specified for the product, to which the bill is linked, is defaulted. The media supported include: • Mail • Telex • SWIFT If the tracer is generated through SWIFT, an MT420 is generated. An overriding message is displayed if you enter an export bill in the final stage with unresolved discrepancies. Similarly, if you attempt to move a bill that has unresolved discrepancies to the final stage, an override is sought.
Tracers to be sent	Specify the number of tracers is sent.
Tracers Sent	The system displays the number of tracers sent.
Previous Tracer Date	This is the date on which the last tracer was sent to the party indicated in the tracer Receiver field.
Reserve Release Date	Enter the date; reserve was released that is the date on which you received the reserve advice from the Issuing bank or the Drawee.
Under Reserve	Check this option to indicate that the discrepancy is under reserve.
Tracer Start Date	Exception tracers can be generated for a bill, only after the maturity date of the bill. While creating a product, you have indicated the number of days that should elapse after the bill matures, on which the first tracer should be generated. By default, the system calculates the date, on which, the first tracer should be generated, based on the maturity date specified in the contract screen and on the number of days specified, for the product involved in the contract. Change the default and specify a start date, to suit the requirement of the bill you are processing. The system also displays the number of tracers already sent to the concerned party.
Next Tracer Date	This is the date on which the next tracer will be generated to the party indicated earlier.
Discrepancies Approval Date	Discrepancy approval date can be entered only after all the outstanding discrepancies have been approved.
Viewing Tracer Updates Visit this screen, to view the current status of the reserve exception. The system displays the following information: • The date on which the last tracer was sent • The date on which the next tracer will be generated • The number of tracers that have already been sent, to the concerned party till date The system will display an override if the discrepancies are added to the bills after the discrepancy notice period in the Letters of Credit-Branch Parameters screen. This period is calculated from the booking date of the bills contract. For details on Letters of Credit-Branch Parameters screen, refer the Letters of Credit (LC) User Manual, chapter Automatic processes.	

10. On the **Bills and Collection Contract Detailed** screen, click **Rollover** tab.

    A contract that is marked for rollover will be rolled over with all the terms of the original contract. However, change certain terms by specifying them in the Rollover Details tab.

Bills and Collection Contract Detailed - Rollover screen is displayed.

Figure 4-17 Bills and Collections - Contract Input - Detailed - Rollover tab



11. On the **Bills and Collection Contract Detailed - Rollover** tab screen, click New and specify the details.
12. Click **Save** to save the details or click **Cancel** to exit the screen.

    For information on fields, refer field description table below:

Table 4-19 Bills and Collections - Contract Input - Detailed - Rollover - Field Description

Field	Description
Base Date	The base date is used to calculate the maturity date of the bill. In effect, the tenor of the bill will begin from this date. The current system date is displayed in this field, and you cannot change the default value.
Base Date Description	The description of the instruction will be automatically picked up and displayed. Edit the description of the base date that is defaulted, to suit the requirements of the bill you are processing.
Bill Tenor	Specify the number of days for the tenor. The system will use the number of days to arrive at the maturity date for each tenor. The minimum/maximum tenor specified in the product underlying the contract has to adhere

Table 4-19 (Cont.) Bills and Collections - Contract Input - Detailed - Rollover - Field Description

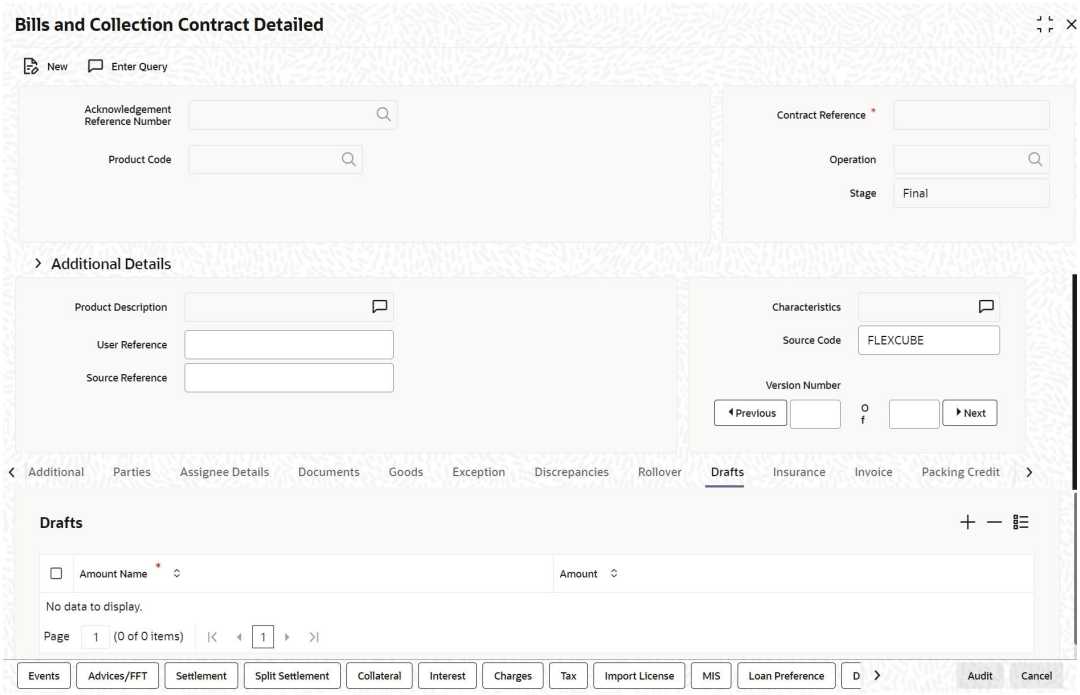
Field	Description
Transit Days	The transit days will be used in the computation of the maturity date of the bill. Enter the transit days for the bill. Change the default and specify a start date, to suit the requirement of the bill you are processing. The system also displays the number of tracers already sent to the concerned party.
Maturity Date	The maturity date is the date on which the bill falls due, for payment. The maturity date is calculated in the following manner, based on the entries made to the previous fields: Maturity Date = Base date + Tenor + Transit days Change the maturity date of a bill that is arrived at using the above method. However, the maturity date that you specify should be later than or equal to the value date specified for the bill.
Base Date Code	Indicate the date from which the tenor specified for the bill should become effective. The base date is used to calculate the maturity date of the bill. In effect the tenor of the bill will begin from this date. If you are processing a sight bill, the base date is the lodgment date and for a Usance bill, it can be the Invoice date or the Shipping Date.
Interest Liquid Preference and Interest Component Details Following are the Interest Rollover details	
Interest Liquidation Mode	Interest components of a bill can be liquidated immediately or deferred to a later date. In the Roll Over Preferences screen, indicate if the mode of liquidation is to be immediate or deferred. Choose **Immediate** to liquidate the interest components at the time of Rollover. If you choose 'Deferred' from the option list, the system defers the liquidation of interest components to a later date.Choose to pay the interest components fully or partially subsequently.
From Date	The system starts the computation of interest from the date specified here.
To Date	Once specified the start date for interest computation, you have to indicate the end date for calculating the interest. The minimum/ maximum interest rate specified in the product underlying the contract adhered.
Rollover of a Contract The rollover of a bills contract is possible only if: • It is an import advance bill • The bill is in the final stage • Rollover is initiated on or after the maturity date of the bill • The contract status is active and authorized • Allow Rollover option is maintained for the bill at the product level • The event roll is maintained for the product If you have marked a bill for rollover, the system liquidates the original bill and creates a new rolled over bill based on the details you have maintained through the Rollover screen. An event Roll will be triggered when a bill is rolled-over and the system: • Routes the outstanding principal through the rollover Bridge GL. In case the liquidation mode is Immediate for the contract, the outstanding interest is collected in the ROLL event. • Passes entries for the principal amount in the event. If a bill has to be rolled-over: • The Maturity Date should be past its Base date. • The value of the date of the bill should not be null or less than the 'From date' maintained in the 'Rollover details' screen	

13. On the **Bills and Collection Contract Detailed** screen, click **Drafts**.

Capture the amounts for the different components of a bill in this screen.

Bills and Collection Contract Detailed Drafts screen is displayed.

Figure 4-18 Bills and Collections - Contract Input - Detailed - Drafts



14. On the **Bills and Collection Contract Detailed - Drafts** tab screen, click **New** and specify the details.
15. Click **Save** to save the details or click **Cancel** to exit the screen.

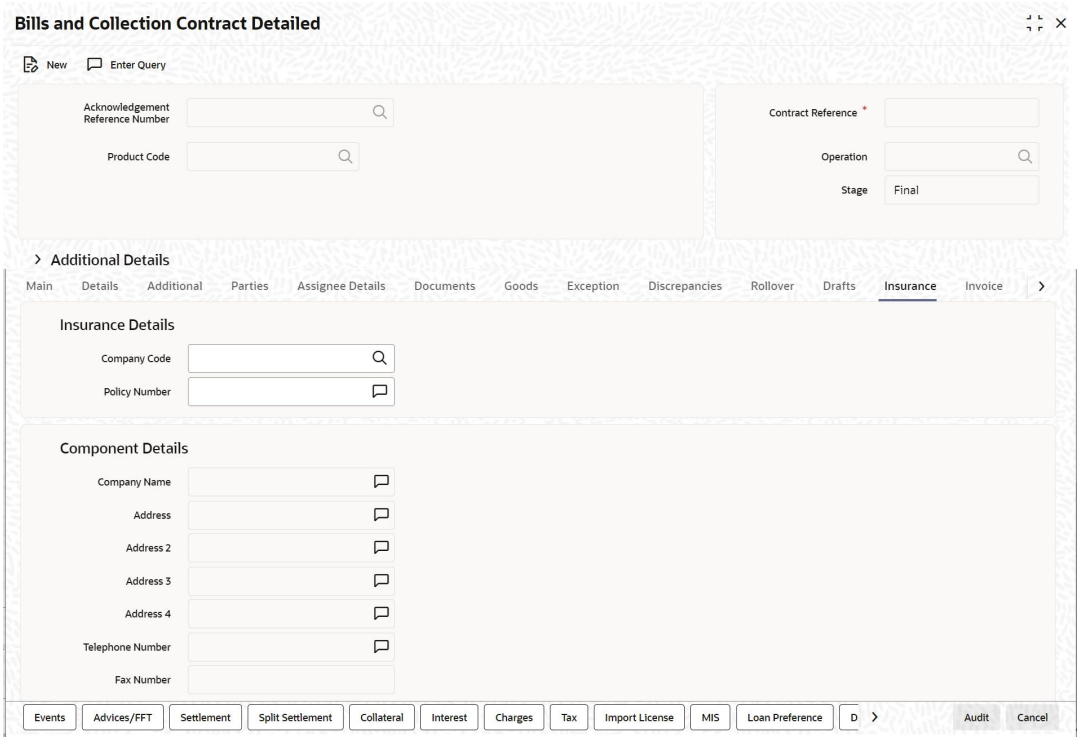
    The following components are captured in this screen:

    - Cost of goods
    - Insurance amount
    - Interest amount
    - Freight charges
16. On the **Bills and Collection Contract Detailed** screen, click **Insurance**.

    Associate the name of an insurance company to the bill contract being processed using this screen.

    Bills and Collection Contract Detailed- Insurance screen is displayed.

Figure 4-19 Bills and Collections - Contract Input - Detailed - Insurance



17. On the **Bills and Collection Contract Detailed - Insurance** tab screen, click **New** and specify the details.
18. Select the appropriate insurance company code from the option-list. The list will display all authorized and active company codes. On receiving the policy, specify the Insurance Policy Number in this screen. The Reference Number of the bill contract will also be defaulted to the screen.

    The following details will be automatically displayed by the system:

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

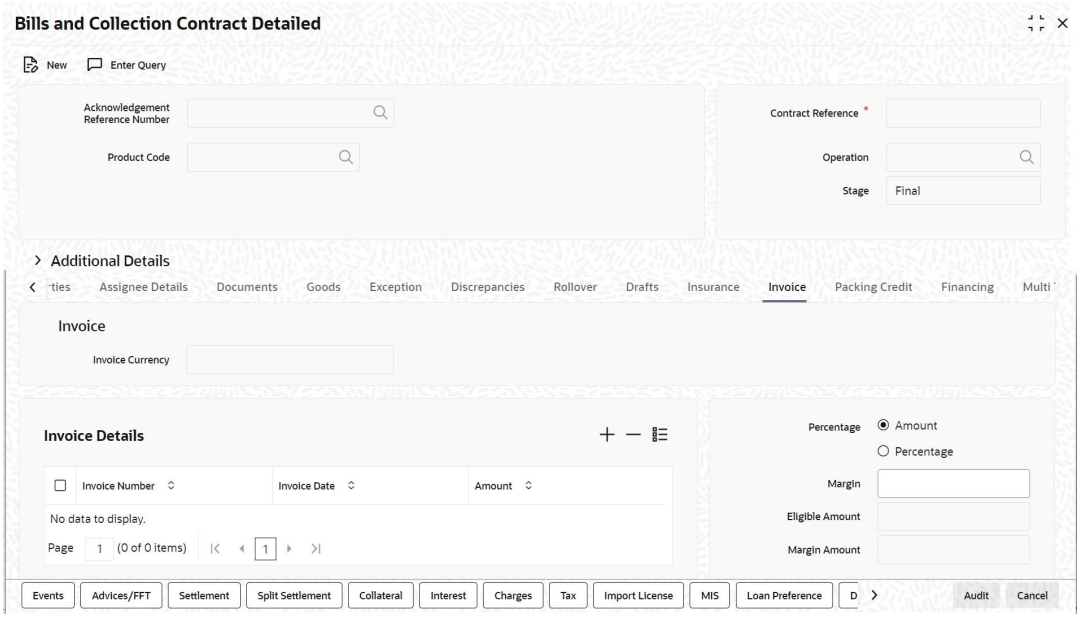
> **Note:**
>
> Choose to associate an Insurance Company that is not maintained in the system. When you are specifying a company code that does not exist, the system will display an override (The override can be configured to be an ignore or an error message depending on your requirement). On confirmation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

19. On the **Bills and Collection Contract Detailed** screen, click **Invoice**.

    When an invoice is raised against a discounted bill, specify the margin of the invoice amount that should be withheld.

Bills and Collection Contract Detailed Invoice screen is displayed.

Figure 4-20 Bills and Collection Contract Detailed - Detailed Invoice



20. On the **Bills and Collection Contract Detailed- Detailed - Invoice** tab screen, click **New** and specify the following details of the invoice raised for the bill.

    The details are:

    - The identification number of the Invoice entering
    - The date on which the Invoice raised
    - The amount for which the Invoice raised

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

    For information on fields, refer field description table below:

Table 4-20 Bills and Collections - Contract Input - Detailed - Invoice - Field Description

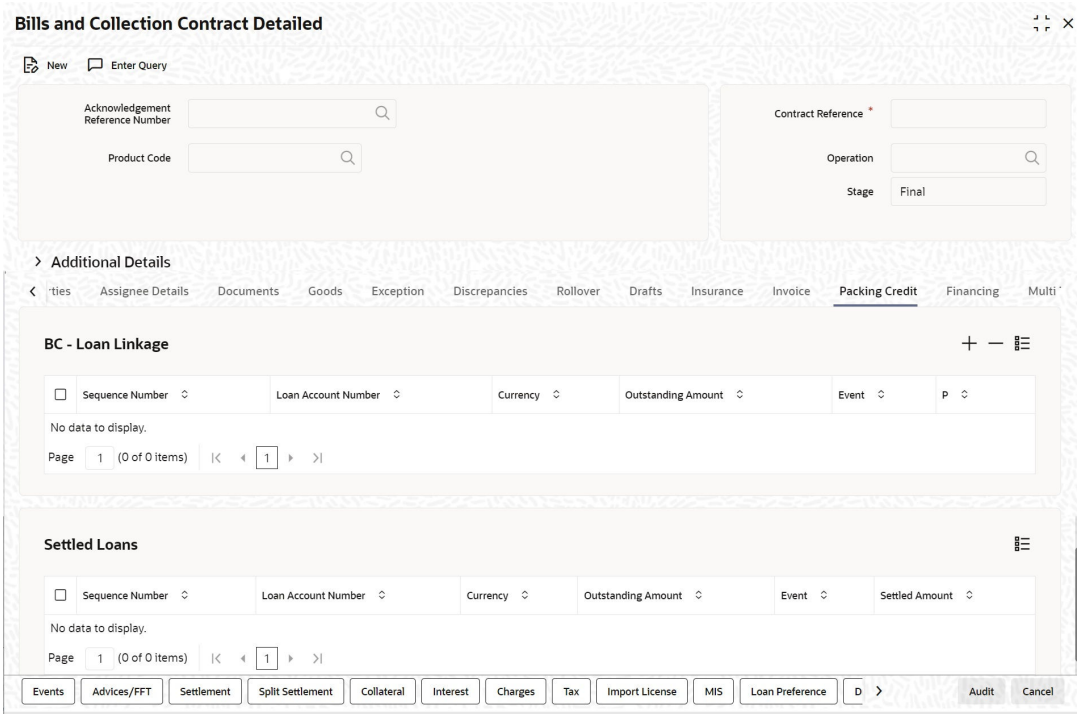
Field	Description
Percentage	The system will always calculate the margin amount on the bill amount. Indicate how the margin discount should be derived. express the margin as: • A percentage of the bill amount • A flat amount If you specified percentage, indicate the percentage of the bill amount retained as a margin. If you specified amount, indicate the margin amount. If a margin is applicable, the system will arrive at the Eligible Amount by subtracting the Margin Amount from the bill amount. The bill amount not considered as the eligible amount. The outflow on the value date (the date on which the accounting entry passed pertaining to the day you fund your customer) is the eligible amount. The following example will illustrate the calculation: For example, a bill contract has the following details: • Bill Amount – 1000 • Total Invoice – Amount • Margin Percentage – 10% The calculation will be as follows: Margin Amount – 10% of Bill Amount = 100 Hence, Eligible Amount = Bill Amount - Margin Amount = (1000 – 100) = 900 The Bill Amount will not be altered and remain at 1000. On the maturity date of the contract, the inflow is the bill liquidation amount, and the outflow is the margin amount. The sum of the invoice amount specified greater than or equal to the total bill amount.

21. On the **Bills and Collection Contract Detailed** Screen, click the **Packing Credit** tab.

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

    Bills and Collection Contract Detailed - Packing Credit tab Screen is displayed.

Figure 4-21 Bills and Collection Contract Detailed - Packing Credit



22. On the **Bills and Collections - Contract Input - Detailed - Packing Credit** tab screen, click **New** and specify the details as required.

For information on fields, refer field description table below:

Table 4-21 Bills and Collections- Contract Input - Detailed - Packing Credit - Field Description

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

Table 4-21 (Cont.) Bills and Collections- Contract Input - Detailed - Packing Credit - Field Description

Field	Description
Processing Packing Credits attach Packing Credits during purchasing, discounting or liquidation of an Export Bill. The Oracle Banking Trade Finance Cloud Service system throws an error if you attempt to attach Loan accounts during any other event than the latter ones or events on account of direct purchases, discounts and negotiations. The system allows linking only active and authorized Loan accounts created with the Packing Credit flag enabled at the contract level. You cannot enable auto liquidation for these accounts. Further, these accounts need to have outstanding Loan amounts as more significant than zero. The counterparty involved remains as the one on the bill. The system also allows linking of multiple bills to the same account. **Note:** You must enter Pre-Payment Details for Products with the Packing Credit flag enabled to avoid a Loan error on attempting to save. If the total value of a Loan contract attached to a bill exceeds the Purchase or Liquidation amount, the system displays an override on attempting to save. In case of change of operation from Discount to Collection or Purchase to Collection, another override is displayed on saving that event to reverse Loan Payments in the contract manually. If you create a Bill under the product with the flag link to loans enabled, attach the Packing Credit during the BPUR or LIQD events only if no BLNK event has been fired in the Loan contract failing which an error is thrown on attempting to save. link the bill to the loan after attaching the Packing Credit to the latter. You cannot create a Loan where its value is greater than the difference of the Outstanding Bill Amount and the Purchase Amount. During the LPUR event, an override alerts you of the soft linked outstanding loans. You need to handle this operationally by manually liquidating the loan outstanding and then input such liquidation amount in BC. Alternatively, the system credits the customer's CASA account with such difference liquidation amount. When the system authorizes the event in which the linked loan LIQD event in the loan is authorized. Some limitations in this regard though, are noteworthy: • If at anytime the event linking the loan to the bill is deleted, the corresponding Loan event in the loan is also deleted. It is not possible though to delete such Liquidation Event from the Loan Payments screen • If a Bill is reversed, the system does not reverse the loan but rather it displays an override to manually reverse of the loan on saving if Loan linkages exist in the contract.	
On linking and saving a BC contract liquidation of the linked Loan Account is triggered. You do not require maintaining a separate Bridge GL in the Loan Product, as the system automatically replaces the Credit Settlement Bridge with the Bridge GL in the BC Product. In case of a Purchase or Discount operation, the system converts the purchase amount to Loan currency and credits the same into the Bridge GL maintained in the BC Product.	

Table 4-21 (Cont.) Bills and Collections- Contract Input - Detailed - Packing Credit - Field Description

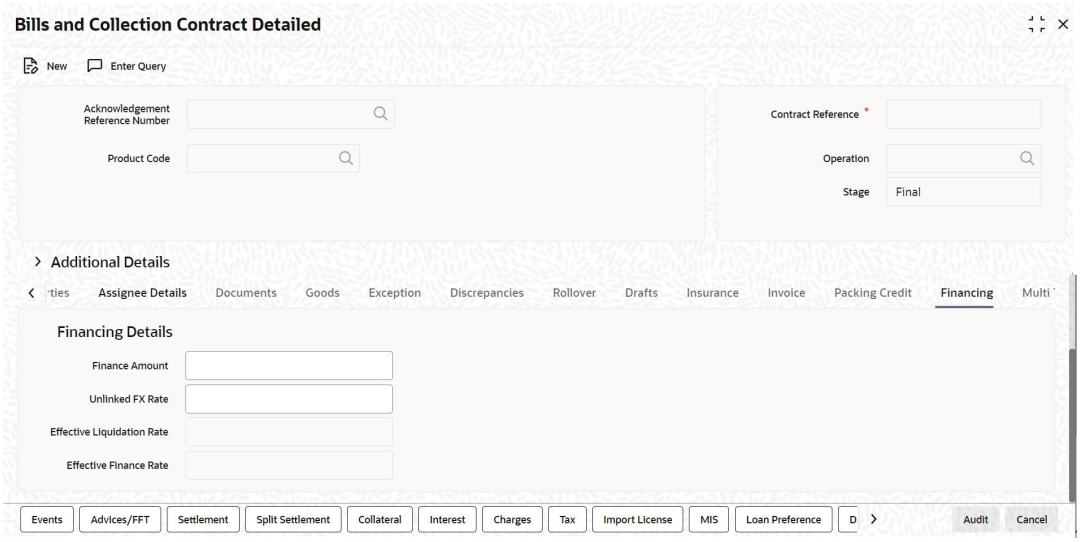
Field	Description
Liquidate the Packing Credit Loan	
If the Loan currency is different from the Bill currency, then the Interest Rate from the Rate Type at the Product level is used. The Loan liquidation happens to the extent of the Purchase Amount and the excess amount if any is credited to the customer's account. Again during Bill Purchase or Discount Liquidation, when funds are received from a Nostro Account if a Loan is attached, the system liquidates any Loan attached per the Rate Type at the product level in that order. The excess proceeds then if any are credited to the customer in that order. Again when no Purchase, Discount or Negotiation occurs the system directly liquidates any existing Loans and credits excess proceeds to the customer. The Tag 'LOAN_LIQD_AMT' includes both the Outstanding Principal and Interest components put together while the system uses the Tag 'AMT_PURCHASED' if the customer's CASA account needs to be credited. Let us illustrate accounting entries for appropriate events using conditions bulleted below: Pre-Shipment finance offered in LCY = 9,000 INR Loan Outstanding to date (Principal + Interest) = 10,000 INR Bill Amount = 600 USD Effective LCY Exchange Rate USD/INR = 50 Purchase Amount = 300 USD	

23. On the Bills and Collection Contract Detailed Screen, click the **Financing** tab.

    Purchase details of a bill is captured in this **Financing** tab.

    Bills and Collection Contract Detailed - Financing screen is displayed.

Figure 4-22 Bills and Collection Contract Detailed - Financing



24. On the **Bills and Collection Contract Detailed- Financing** tab screen, click **New** and specify the details as required.

    The packing credit subsystem is available through the BC Contract Online screen. The pre-shipment loans availed by exporters are linked, such that they are adjusted against outgoing Bills, Discounting of Bills or Purchase of Bills. The system then liquidates the loan and credits only the remaining proceeds to the exporters' settlement account.

Also, allow Loan accounts linkages only for export bills and purchase details for both import and export bills, i.e. for the product of type E, I. Further; link Loan accounts using the Packing Credit subsystem during the following events:

- Purchase (BPUR)
- Discount (BDIS)
- Liquidation of purchase and discount (LPUR and LDIS)
- Liquidation (LIQD) event
- Event of the BC but only where initial operation is PURCHASE or DISCOUNT or NEGOTIATION.

Select the Packing Credit Product checkbox under Account Preferences in the Loan Product Preferences Screen to allow linking with bills. Loan account creation also involves the packing credit field, the value of defaults from the one maintained at Loan products.

Attach a Loan to multiple bills such loan to the bill linking is possible only during the final stages. Modify a linked Loan account only in corresponding attached events before saving, Post authorization delinking or modifications are not possible at any stage of the contract.

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

Attach the same Loan that is linked to BPUR and BDIS events for liquidation to LPUR and LDIS events if the outstanding Loan amount is not zero. Also, attach another active and authorized Loan account having a non-zero outstanding amount to another bill belonging to the same customer; Such Loan accounts are not enabled for auto liquidation or attached to any other bill. You cannot validate Loan Contracts and Bills against their creation dates.

The following amount tags **Amount Tags**are available in this module.

Table 4-22 Amount Tags

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

For more information on fields, refer field description table below:

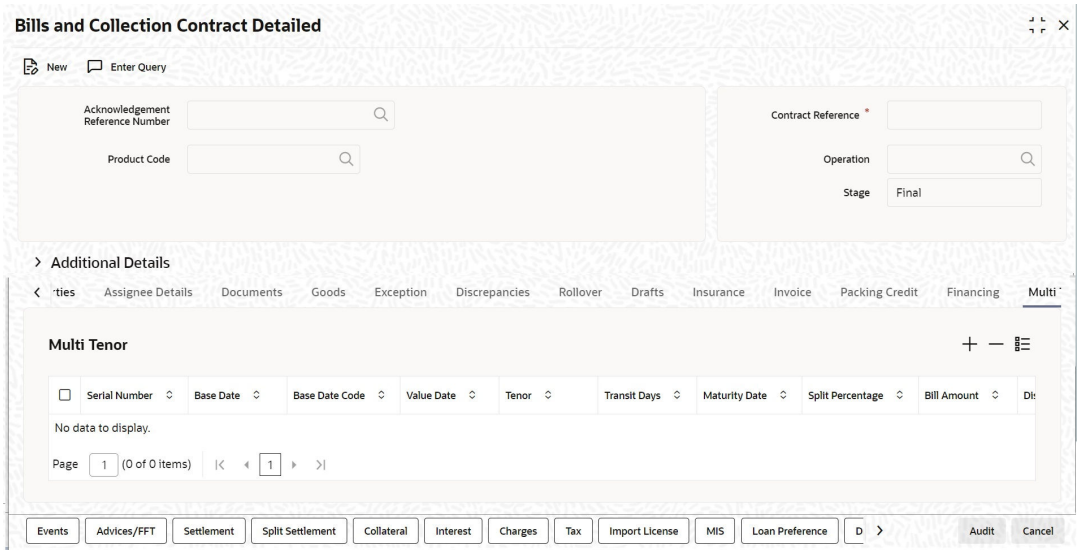
Table 4-23 Financing - Field Description

Field	Description
Finance Amount	Specify the value of the Bill purchased. Partial purchases are allowed where the amount tag AMT_PURCHASED indicates the amount used for the purchase. **Note:** For multi tenor bills, the system defaults the sum of total discounted amount from multi tenor tab.
Unlinked FX Rate	Specify the unlinked FX rate. This is the rate at which the system liquidates an LCY Loan utilizing a part purchase amount to which no FX is attached.
Effective Finance Rate	This rate is defaulted by the Treasury system if FX is linked to BC. The Oracle Banking Trade Finance Cloud Service system finally arrives at the Effective Purchase /Liquidation rate by using the method of weighted averages. The FX sequence used for arriving at the Effective FX rate remains in the sequence used while initially attaching the same. Let us assume the existence of three FX deals FX1, FX2 and FX3. FX contract 1 -- USD/INR @ 50 for USD 200 FX contract 2 -- USD/INR@49 for USD 200 FX contract 3 -- USD/INR@48 for USD 200 In case of a purchase of say USD 600, the effective exchange rate would be calculated as: Effective exchange rate = ((200*50+200*49+200*48))/600 = 49 The liquidation of this purchase, negotiation or discount (LPUR or LDIS or LIQD event of), is also completed at the same exchange rate, where the event is triggered by the liquidation operation.
Effective Liquidation Rate	This rate defaults if FX is linked to BC and applied in case of liquidation of Loan, when it is in the LCY of the branch. The effective collection liquidation rate is arrived at by the weighted average method discussed in the example of an effective purchase or liquidation rate mentioned above.

25. On the **Bills and Collection Contract Detailed** Screen, click the **Multi** Tenor tab.

    The **Bills and Collection Contract Detailed- Multi Tenor** screen is displayed.

Figure 4-23 Bills and Collection Contract Detailed- Multi Tenor



26. On **Bills and Collection Contract Detailed- Multi Tenor** screen, click **New** and specify the details as required.
27. Click **Save** to save the details or **Cancel** to exit the screen.

For information on fields, refer field description table below:

Table 4-24 Bills and Collections - Contract Input - Detailed- Multi Tenor - Field description

Field	Description
Serial Number	Serial number for each split is incrementally defaulted here.
Base Date	Specify the base date of the split from the adjoining calendar. modify the base date even after first authorization.
Base Date Code	Specify a valid base date code which provides additional information for the maturity period, from the adjoining option list.
Value Date	Specify value date of the split from the adjoining calendar. modify the value date even after first authorization. **Note:** Value date for all the splits should be the same.
Tenor	Specify tenor of the split in days. Modify tenor days even after first authorization.
Transit Days	Specify transit days of the split. Modify transit days even after first authorization.

Table 4-24 (Cont.) Bills and Collections - Contract Input - Detailed- Multi Tenor - Field description

Field	Description
Maturity Date	Specify the maturity date of the split from the adjoining calendar. Modify the maturity date even after first authorization. The maturity date is calculated as the sum of Base Date + Tenor + Transit Days for each split. **Note:** Tenor entered across multiple splits must be unique. The system will not allow saving of multi tenor bill with more than one split having the same maturity date. While liquidating multi tenor contracts; the system liquidates the splits of different tenors in the ascending order of their maturity dates.
Split Percentage	Specify percentage of the split used to calculate the Bill Amount. **Note:** If the bill amount is directly entered and the split% is not maintained, then the system will not compute split% by default. If both the split% and bill amount are maintained, then the system recalculates the bill amount based on the split% maintained.
Bill Amount	The system calculates and displays the bill amount of the bill based on the split% maintained; however, directly specify bill amount, if needed. **Note:** Specify the bill amount and split% is already maintained, then the system recalculates the bill amount based on the split% maintained.
Discount Amount	Specify the discount amount of the bill discounted by the bank, if a multi tenor contract operation is maintained as Discount directly or when the multi tenor contract operation is changed from Collection or Acceptance to Discount due to amendment. Specify the discount amount for each split; however, it is mandatory to specify at least for a single split.

Table 4-24 (Cont.) Bills and Collections - Contract Input - Detailed- Multi Tenor - Field description

Field	Description
Rebate Amount	Specify amount which you need to reduce as a rebate from the split amount, during amendment of the bill. **Note:** Either decrease or increase bill amount at the ial stage; however, at the final stage. Decrease the bill amount alone, and this is treated as 'Rebate' given to the customer.
Exchange Rate	Specify the exchange rate for each split, if the operation Discount or Negotiation and the billing currency is different from the local currency. **Note:** The weighted average of the exchange rate maintained for all the splits is considered while financing.
Discounted Amount	Total amount discounted for each split is defaulted here.
Liquidation Amount	Specify liquidation amount for each split you need to liquidate. **Note:** During liquidation, if the liquidation amount is not maintained for any of the splits, then the system displays an error message.
Liquidated Amount	Total amount liquidated till date for the split is displayed here, for each split.
From Calculation Date	Specify date from when you need to compute interest for the split. The system validates the date to be later than the value date of the split. If it is earlier, then the system displays an error message. If the date is not entered, then the system defaults the value date of the split here. Specify the date even when the operation is changed to discount. The system validates the date to be later than the application date of the split. If it is earlier, then the system displays an override message. If the date is not entered, then the system defaults the application date of the split here.
To Calculation Date	Specify date till when you need to compute interest for the split. The system validates the date to be earlier than the maturity date of the split. If it is later, then the system displays an error message. If the date is not entered, then the system defaults the maturity date of the split here.

Table 4-24 (Cont.) Bills and Collections - Contract Input - Detailed- Multi Tenor - Field description

Field	Description
User Defined Status	Specify the contract status of the split for each split. The option list displays all valid statuses of the split. Select the appropriate one. However; if it is a new action, then the system defaults the status as NORM. Status can be different for each split as the due date is different. The worst status is updated in the Details section of the contact.
Status as of Date	Status of the split as of date is displayed here and is updated when the status changes. If the action is new, then it defaults with the value date of the split. **Note:** When an auto status change batch is run, and the status of a split in the multi tenor bill is before the status manually updated in the Details tab, then the system considers the status of the bill for GL movement.
Under Protest	Check this box if you need to generate PROTEST_NONPAY advice for a split. If this checkbox is checked, then while generating the advice, the system will provide the split bill amount, and not the total bill amount.
Protest Date	Specify date when the protest was generated.

For More information on Validating the Multi Tenor details refer to: Validate Multi-Tenor Details

- Validate Multi-Tenor Details
- Handle Bills under Transferred LC
- Book Export Bill by Linking the Import Bill
- Rebate of Export Bill
- Purchase of Export Bill

4.2.3.1 Validate Multi-Tenor Details

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

- Defaults the base date with the earliest base date maintained for splits in the Multi Tenor tab.
- Defaults the base date code with the base date code for the earliest base date maintained for splits in the Multi Tenor tab.
- Defaults the value date with the earliest value date maintained for splits in the Multi Tenor tab.
- Recalculates the tenor based on the base date and maturity date updated in the main screen.

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

> **Note:**
>
> You will not be able to amend these fields later.

4.2.3.2 Handle Bills under Transferred LC

Oracle Banking Trade Finance allows you to book an import bill for the bills submitted by the second beneficiary for the transferred goods.

To book bills under transferred LC, you have to select the Product Type as T in the Bills and Collections Product Definition (BCDPRMNT) screen. The product chosen type T should have the following characteristics:

- The default action should be the collection
- None of the change of operation should be enabled
- Branch, currency and customer restrictions should be in sync with the export LC product
- Advance by Loan flag should be disabled
- Auto Liquidation flag should be disabled
- Rekey Required should be No.
- Allow Rollover should be disabled
- Link to Loan should be disabled

To book bill for a transferred LC in Bills and Collections Contract Input screen, you have to select the product belonging product type as bills under transferred LC. The LC reference number will then display only the transferred LC for the selected customer against which Substitution of Bill is selected in the LC transfer screen.

On LC Default, the system displays the party type as Drawee. It displays the first beneficiary (parent export LC beneficiary) as the BC customer and drawer as the second beneficiary (linked LC beneficiary).On save and authorize of the Bill contract, availment event fired in the transferred LC for the bill amount. This amount will be liquidated automatically on liquidation of the parent BC contract. You cannot liquidate the import bill and authorize the liquidation manually.

For Export Bills under transferred LC without substitution of document, Second beneficiary(BEN) of LC will be counterparty of Bill. LC customer and Bill customer will be different in this scenario.

4.2.3.3 Book Export Bill by Linking the Import Bill

Book, an export bill under the parent- transferred LC and link the import bill to create under transferred LC.

- On default of LC contract reference number, bill amount will have defaulted as LC Available Amount + Bill
  Amount of the import bill created under the transferred LC of the parent export LC.
- If the bill under transferred LC is linked to the export bill, then the bill amount should be greater than or equal to
  the total available amount under the bill under the transferred LC contract.
- If the export bill is created under the export LC, without linking the import bill, then the bill amount cannot exceed the value, which is the difference between the total LC amount - Transferred portion.
- You cannot reverse, cancel or close an export bill if import bill that is not liquidated are linked to the export bill.
- On booking of the bill, availment triggered in the parent LC contract for an amount which is the difference between the BC amount and the total linked import BC amount.
- On liquidation of BC contract, the system liquidates the import bill contract also if the import bill is linked.
- If both beneficiaries belongs to different bank:
  - Once the documents are submitted by beneficiary 2 for the transferred LC, the export bill booked in beneficiary 2's bank for the transferred amount.
  - The documents from beneficiary 2's sent to beneficiary 1's bank.
  - An import bill booked for the transferred amount, and the document is sent to beneficiary 1 for substitution.
  - Beneficiary 1 will substitute the documents and will submit a consolidated bill. An export bill is booked for this by linking the import bill.
  - On liquidation of the export bill system will split the liquidation amount for export bill into two - one portion for the transferred amount and another for the un-transferred amount
  - The system liquidates the linked import bills contract if the also during BC contract liquidation.
  - If partial liquidation is done, then the amount to be liquidated is calculated using the proportion of amount for beneficiary1 and beneficiary 2 in the total bill amount.
- If both beneficiaries belong to same bank:
  - When the second beneficiary submits the document for the transferred amount, an import bill is booked under the transferred LC.
  - The document is sent to the first beneficiary for substitution of documents.
  - The first beneficiary will submit the documents after substitution of documents. An export bill is booked for this under the parent LC by linking the import bill.
  - On liquidation of the export bill, the linked import bill is liquidated.

4.2.3.4 Rebate of Export Bill

If a rebate is done on the parent export bill, then it should be done on the linked import bill first.

If the rebate is done on the parent export bill where the import bill is linked and if the amount of rebate is less or more than the export bill amount excluding the linked amount, then the system displays an override and error message.

4.2.3.5 Purchase of Export Bill

On purchase of an export bill, the system allows the purchase of transferred amount also. A portion of the transferred amount from the purchased amount will be used for liquidating the import bill, and this will be credited to an intermediary GL.

The system will call the liquidation routine of the import bill, in which the liquidation will happen by debiting the amount from the intermediary GL and crediting to the Nostro or the beneficiary Two depending on whether the beneficiary Two belongs to the same bank or different bank.

4.2.4 Reversing BC

The following topics are covered:

- Reversing BC
- Procedure for Reversing BC
  This topic provides the systematic instructions to capture the Procedure for Reversing BC details.

4.2.4.1 Reversing BC

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

4.2.4.2 Procedure for Reversing BC

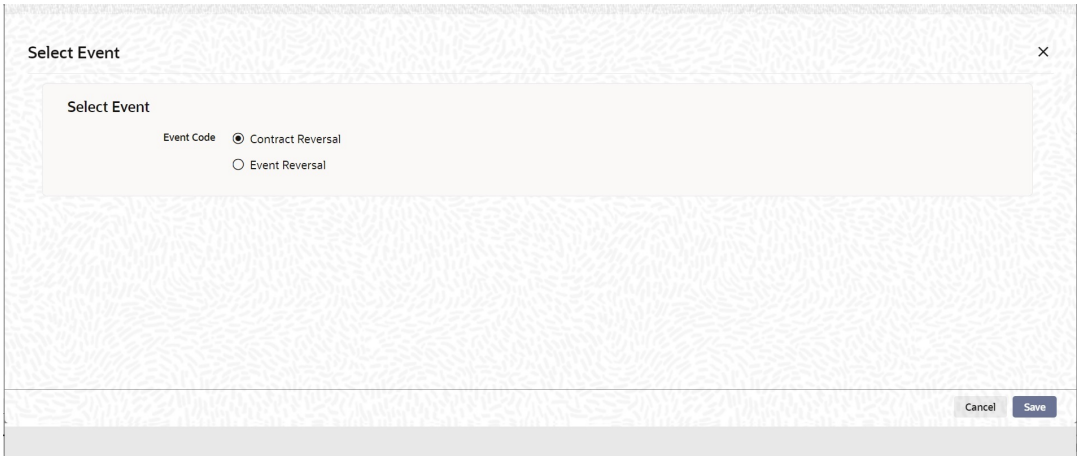
This topic provides the systematic instructions to capture the Procedure for Reversing BC details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to the BC detailed view screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Reverse** Icon.

   Select **Events** screen is displayed.

Figure 4-24 Select Events



2. On the **Select Event** screen, Select either of the options for reversal.

   The options are

   - Contract Reversal
   - Event Reversal

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

   For information on fields, refer to:

Table 4-25 Select Event - Field Description

Field	Description
Contract Reversal	On selecting 'Contract reversal', the system will reverse the BC contract. A Reversed BC will not be available for any further operations. 'REVR' event will be triggered, which updates the contract status as 'Reversed'. This will reverse the liability entries passed for the BC to ensure that the credit limit that was taken by the BC is released and is available for future utilization. In addition to this, Charges, Commission, Limits Utilization and Accounting entries is reversed on contract reversal.

Table 4-25 (Cont.) Select Event - Field Description

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

4.2.5 View Bills and Collections Contract Input Details

This topic provides the specific instructions to capture the Bills and Collections Contract Input Details screen.

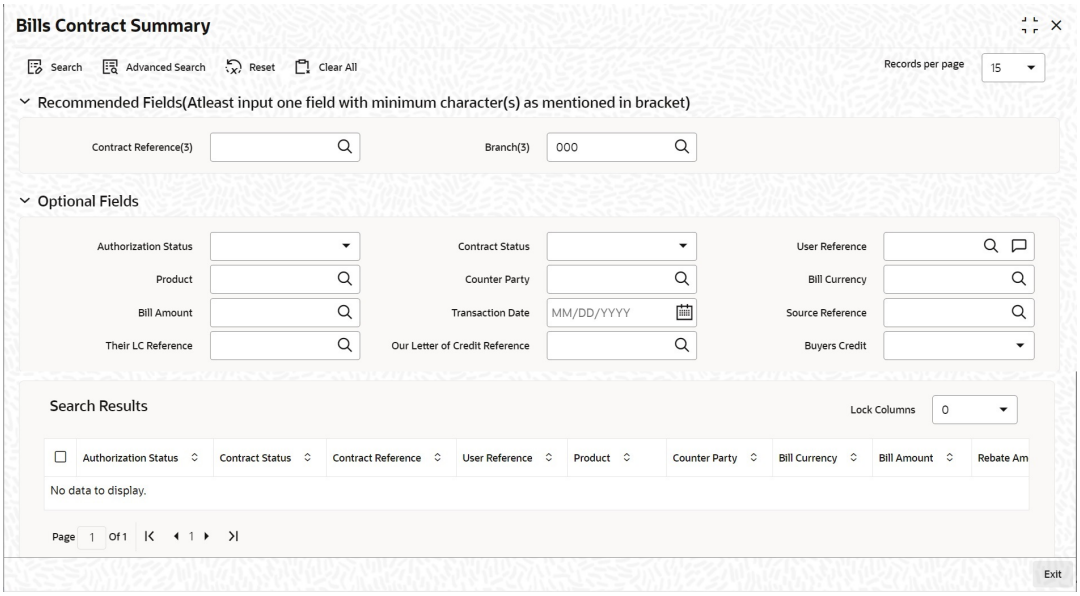
View the BC contract using **Bills and Collection Contract Summary** screen.

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

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

   Bills and Collection Contract Summary is displayed.

Figure 4-25 Bills and Collection Contract Summary



2. On the **Bills and Collector Contract Summary** screen, click Search button to view all the pending functions.

   However to filter the search based on any of the following criteria mentioned in: Table 4-26

Table 4-26 Bills and Collector Contract Summary Fields

Field	Description
Authorization Status	Select the authorization status of the contract from the drop-down list.
Contract Reference	Select the contract reference number from the option list.
Product	Select the product code from the option list.
Branch	Specify the branch code on which you want to query for contract details, from the adjoining option list. This list displays all valid branch codes maintained in the system. select the appropriate one.
Contract Status	Select the status of the contract for which you want to check the pending function from the drop-down list.
User Reference	Select the user reference from the option list
Counterparty	Select the counter party from the option list.
Bill Currency	Select the bill currency from the option list.
Transaction Date	Select the Transaction date from the option list.
Their LC Reference	Select the their LC reference from the option list.
Our Letter of Credit Reference	Select the our letter of credit reference from the option list.
Source Reference	Select the source reference from the option list.
Bill Amount	Select the bill amount from the option list.
Counter Party	Select the Counter Party from the option list.

When you click the Search button, the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

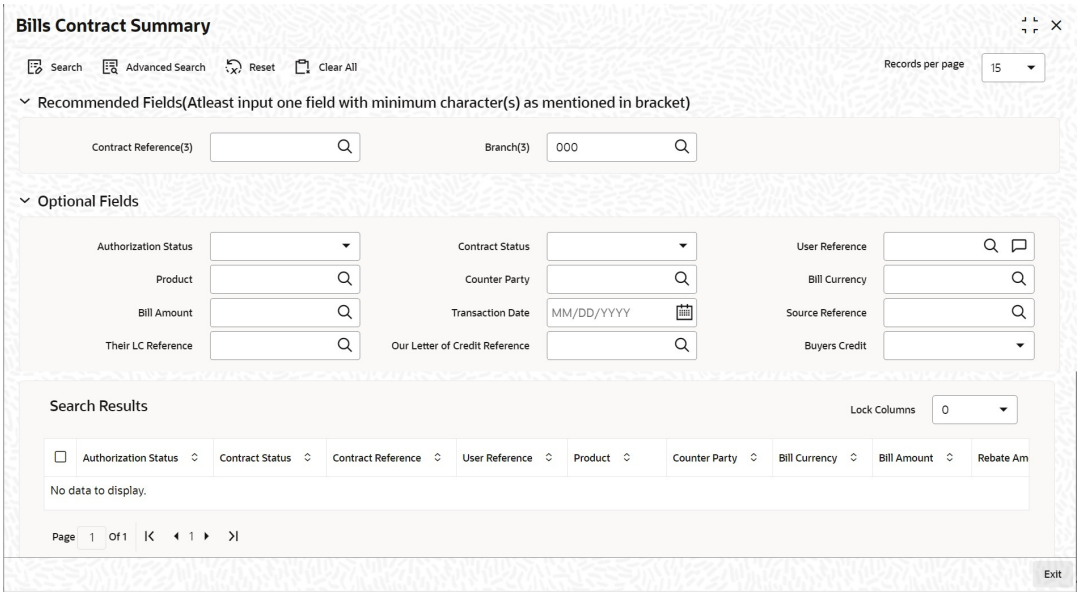
- Authorization Status

- Contract Status
- Contract Reference
- User Reference
- Product
- Counterparty
- Branch
- Bill Currency
- Bill Amount
- Rebate Amount
- Fields Transaction Date
- Value Date
- Maturity Date
- Operation
- Stage
- Tenor
- Outstanding Balance
- Status
- Characteristics
- Event Code
- Party Type
- Beneficiary
- Source Reference
- Their LC Reference
- Parent Contract Reference
- Our Letter of credit reference

3. On the **Bills & Collection Contract Summary** screen, click **Advance** search.

   Bills & Collection Contract Summary screen with **Advance** search details is displayed.

Figure 4-26 Bills & Collection Contract Summary screen - Advance search



4. Query the contract based on the below mentioned details.

   The details are

   - Authorization Status
   - Contract Status
   - Contract Ref No
   - User Reference
   - Product
   - Counterparty
   - Branch

4.3 Multi Tenor Bills

The following topics are covered:

- Operations on Multi Tenor Bills
- Process Interest for Multi Tenor Bills
- Amend Multi Tenor Bills
- Process MT Messages for Multi Tenor Contracts
- Liquidate Back Dated Bills

4.3.1 Operations on Multi Tenor Bills

Operations on multi tenor bills are similar to those on the normal bills; however with minimal changes as listed below:

- Discount
- Negotiation

- Liquidation

4.3.1.1 Discount

When the operation on a multi tenor is maintained as Discount, the system discounts the amount for those splits with a tenor greater than zero. Splits are discounted either partially or fully. The system updates the Purchase Amount in the Purchase Details tab with the total discount amount maintained for all the splits.

4.3.1.2 Negotiation

The system will not allow negotiation of a bill for a partial amount. Also, for a cross-currency bill exchange rate has to be maintained for each split, and the system considers the weighted average rate as the exchange rate average rate.

4.3.1.3 Liquidation

The system provides an option to maintain liquidation amount for single split or multiple splits.

The system also allows partial liquidation of each split and updates the Liquidation Amount with the total of the amount liquidated to date.

If Liquidate using Collateral checkbox is checked, then the system utilizes the collateral while processing the first liquidation. However; if the collateral amount is more than the first split liquidation amount, then the system adjusts the balance towards subsequent splits.

If Advance by Loan checkbox is checked, then the system liquidates one or more splits and creates a loan to the extent of the liquidated amount.

Partial auto-liquidation of a multi tenor is enabled, that is, liquidation of only a portion of Bill amount that falls due for the day.

> **Note:**
>
> When an operation is changed from acceptance to advance automatically, the system processes the contracts for which the latest maturity date of the splits in a multi tenor contract is less than or equal to the application date.

4.3.2 Process Interest for Multi Tenor Bills

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

- Interest Liquidation, Interest Accrual & OD Accrual
- Floating Type of Interest
- Handling Refund of Interest
- Effective Interest Rate & Discount Accrual

4.3.2.1 Interest Liquidation, Interest Accrual & OD Accrual

- From Date and To Date maintained in the Details tab is considered for interest calculation and ‘From Date’ and ‘To Date’ maintained in the ‘Multi Tenor’ tab is considered for other components.

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

4.3.2.2 Floating Type of Interest

- The system defaults the floating rate of each component based on the split amount and split tenor.
- The sub-components are processed with the corresponding split amount and split tenor to get floating interest rate.
- If customer Margin is maintained for the customer and currency combinations, then the system will process the bill amount for each split to derive the customer margin to be applied for the interest component calculated for the respective split.

4.3.2.3 Handling Refund of Interest

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

4.3.2.4 Effective Interest Rate & Discount Accrual

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

4.3.3 Amend Multi Tenor Bills

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

To amend the bill amount, the changed amount needs to be entered at each split level. Then the system defaults this amount as the bill amount in the main tab. When a contract is saved, the system reduces Bill Amount of the contract and the respective split by the Rebate Amount. Rebate on a split bill amount is collected from the customer's account if it is processed on a discounted or negotiated portion.

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

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

4.3.4 Process MT Messages for Multi Tenor Contracts

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

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

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

Multi Tenor contract. This message has to be processed manually.

4.3.5 Liquidate Back Dated Bills

Oracle Banking Trade Finance Cloud Service has the facility to create a loan for sight Import bills before maturity on the manual liquidation by creating a loan automatically with liquidating bill. Change the interest calculation on this bill from the date of creation of loan. In this case, the penalty is calculated after 30 days of creation of loan. Also, system allows liquidation of back dated bill for sight Export bill as well.

Liquidate the back valued sight Export/Import bill in the Bills and Collections Contract Detailed screen. Specify the same date as the Debit Value Date and Credit Value date. System posts the accounting entries on the value dates mentioned in these fields. In Import Bill, if you check the 'Advance by loan' option, a loan will be created as of the Application date.

Select the Loan product and the Suspense General Ledger at the 'Bills and Collections Product – Preferences' screen. System creates the loan account and liquidates the bill contract. System creates the loan as of the date mentioned under 'Dr Value date'.

For further details on the 'Bills and Collections Product – Preferences' screen, refer the 'Specifying Preferences for a product' section in the 'Defining Attributes of a Bills and Collections Product' chapter in this User Manual.

The interest start for the loan will be the loan creation date. Interest start date will not be few days prior or later than the loan creation date. For calculating the penalty on the loan after specific number of days of the loan creation irrespective of the interest start date, the following actions takes place:

- Maintain an UDE, PENAL_START_DAYS for the loan products for which the Penal Interest is calculated after specific number of days. Maintain the default number of days (for e.g. 30 days) at the loan product level.
- At the bill contract level, the penal Interest is defaulted along with the UDE, PENAL_START_DAYS with the default values maintained at the Loan product.

- While calculating the Penal Interest, system calculates the Effective Date as Loan Creation Date + the days mentioned in PENAL_START_DAYS
- System applies the PENAL_START_DAYS for all the Penal UDEs
- For the Penal UDEs, system uses the calendar days to arrive at the effective date
- For example, a loan product CLBC has been created with the below UDEs

PENAL_START_DAYS	PENAL_INT1
30	5 (Percent)

On 10-Jan-2010, a bill is created with Advance by Loan option checked. At the Bill product level, the Loan Product CLBC has been maintained and hence it is defaulted at the contract level. The UDE IDs, PENAL_START_DAYS & PENAL_INT1 is defaulted along with the values, 30 & 5 respectively under Loans sub-screen in the Bill Contract.

While creating the Loan contract for the Penal Interest, PENAL_INT1, system inserts a row as below

Component	Effective Date	Rate
PENAL_INT1	9-Feb-2010	5 (Percent)

Effective from 9-Feb-10 (after 30 days of Loan creation), the Penal Interest will start calculating at 5%.

The system will calculate the penalty based on the loan creation date. That is, even if the value date is different from the loan creation date, the penalty will be calculated after the expiry of the penal start days counted from the date of creation of the loan. You can manually change the number of penal value days in order to start applying the penalty from a different date. The following example illustrates it.

For example, consider a bill with the following particulars

Particulars	Value
Bill Amount	GBP 10000
Value Date	01-Aug-2010
Maturity Date	31-Aug-2010
Loan Creation Date/ Liquidation Date	31-Aug-2010
Dr. Value Date	25-Aug-2010
Loan Value Date	25-Aug-2010
Penal Start Days	30 Days

In this case, the system will calculate the penal interest from 30-Sep-2010. This date is derived by adding 30 penal start days to the loan creation date of 31-Aug-2010.

You can change the penal interest start date by manually changing the number of penal start days. That is, in the above case, you can set the penal start days as 24 and as a result, the effective date for the penalty will be set to 24-Sep-2010.

- Interest Adjustment

4.3.5.1 Interest Adjustment

When the Import/Export Bill is liquidated with back value date, the Interest is adjusted accordingly as below:

In case of Interest with Advance, the system does a refund for the additional amount received.

In the case of Arrears with accrual option checked, the system does the reversal of the interest accrual for the excess days and collects Interest only for the actual period (Liquidation Value Date - Transaction Value Date).

If the Arrears with accrual option is unchecked, the system will calculate the Interest only for the actual period (Liquidation Value Date - Transaction Value Date).

A new Amount tag, REFUND_INTEREST will be introduced.

When the Interest Component is defined, the amount tag REFUND_INTEREST is automatically created as <Component>_DECR. This is used for parking the refund amount during the intermediate partial liquidations.

5

Capture Additional Details

This topic contains the following subtopics:

- Additional Details
- Bill Liquidation
- BC Authorize Contract Details
- Customer Address Maintenance
- Bills and Collections Contract Reassign
- Outstanding Items Report
- Bills and Collections Payment Input Details
- Bills and Collections Document Arrival Notice Input

5.1 Additional Details

The following topics are covered:

- Maintain Additional Details
- Events
  This topic provides the instructions to capture the Event details.
- Advices/FFT
  This topic provides the instruction to capture the Advices/FFT details.
- Settlement
  This topic provides the instruction to capture the Settlement details.
- Split Settlement
  This topic provides the instructions to capture the split settlements details.
- Interest
  This topic provides the instructions to capture the interest details.
- Charges
  This topic provides the systematic instructions to capture the charges details.
- Loan Preference
  This topic provides the instructions to capture the Loan preference details.
- Effective Interest Rate
  This topic provides the instructions to capture the effective interest rate.
- Interest Dates
  This topic provides the systematic instructions to capture the Interest Date details.
- Loan Accounts
  This topic provides the instructions to capture the Finance or Loan Accounts details.
- Brokerage
  This topic provides the instructions to capture the Brokerage details.

- Charges Transfer
  This topic provides the systematic instructions to capture the charge transfer details.
- Drawer/Drawee IC
  This topic provides the systematic instructions to capture the Drawer/Drawee IC details.
- Task Title
  This topic provides the instructions to view the Message Preview details.
- All Messages
  This topic provides the systematic instruction to capture all Messages details.
- Import License
  This topic provides the systematic instructions to capture the Import License details.
- Collateral
  While processing a bill against an LC, reduce the cash offered as collateral for the LC.
- Linkage Details
  This topic provides the systematic Instructions to capture the Linkage details.
- FX Linkage
  This topic provides the systematic Instructions to capture the Linkage details.
- Change Log- Remarks
  This topic provides the instructions to view the remarks details.
- Common Group Message
  This topic provides the systematic instructions to capture the common group message details.
- Customer Instructions
  This topic provides the systematic instructions to capture the customer instructions details.
- Substitution Bills
  This topic provides the instructions to view the Substitution Bills.
- User Defined Events Triggering
  This topic provides the instructions to view the Trade Finance Events Triggering details.

5.1.1 Maintain Additional Details

The links on the contract screen enable you to invoke a number of functions vital to the processing of a BC Contract. These buttons have been briefly described in Table 5-1.

Table 5-1 Additional Details

Field	Description
Events	Click this link to view details of the events, accounting entries and Messages generated for each event in the lifecycle of a bill
Advices / FFT	In the screen corresponding to this link; view, suppress and prioritize the advices that are to be generated for a contract. Specify the FFTs and Instructions that should accompany the advices generated for the bill.
Settlement	Invokes the Settlement screens. Based on the details that you enter in the settlement screens, the bill will be settled. The details of these screens have been discussed in the Settlements manual.
Split Settlements	Click on this link to specify split settlement details of the bill.
Collateral	In the screen that corresponds with this button, reduce the cash offered as collateral for the LC to which the Bill is associated.

Table 5-1 (Cont.) Additional Details

Field	Description
Interest	This link invokes the Interest and Charges or Fees (ICCB) service. The Processing Interest manual deals with the application of interest on a bill.
Charges	Click this link to invoke the Contract Charge Details screen. The Charges and Fees manual details the entire procedure of applying charges to a bill.
Tax	This link invokes the Tax services. On invoking this function define a tax scheme, the rule details and the amount details of the contract. The Processing Tax manual details the entire procedure of maintaining tax rules and schemes. It also deals with the linking of a tax scheme to a product and the application of the scheme on a bill.
Import License	Click this link to capture import license details,
MIS	Click this button to define MIS details for the bill.
Loan Preference	Click on this link to invoke the Loan Preference screen to maintain the details of the Loan.
Drawer/Drawee IC	Click this link to invoke the Drawer/Drawee Interest and Charges screen. Define the charge and interest components at the time of initiation of contract.
Brokerage	Click this link to specify the details of the broker and brokerage.
Linkages Details	Clicking this link invokes the Contract Linkages screen. Here, link the bill to funds available in an account or deposit.
FX Linkage	This link invokes a screen to link a bill involving a specific counterparty with FX deals involving the same counterparty.
Fields	Click this link to enter values for custom fields associated with the bill.
Effective Interest Rate	Click on this link to specify effective interest rate details.
Interest Dates	Click on this link to capture Forfaiting interest computation dates.
Loan Accounts	Click on this link to preview the linked loan details.
Charges Transfer	Click this link to invoke the Deferred Charge Component screen.
Message Preview	Click this link to view the messages or advices generated for the contract.
All Messages	Click this link to view all messages associated to contract.
Remarks	Click this button to view the History of Remarks screen
Common Group Message	Click this button to open the common group message call form
Substitution Bills	Click this button to open the Substitution Bills sub screen.

5.1.2 Events

This topic provides the instructions to capture the Event details.

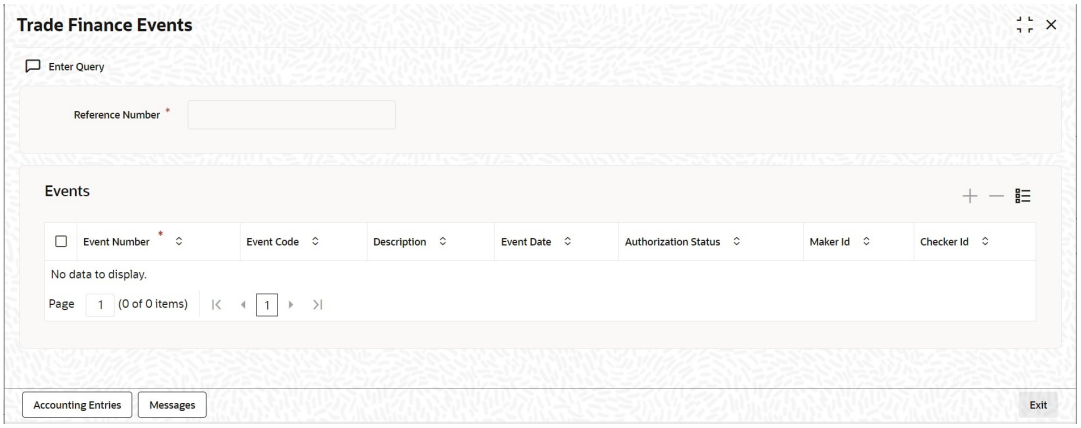
The details of events taken place on the contract are displayed along with pending events. The date on which the event took place is displayed.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On **Bills and Collection Contract Detailed** screen, click **Events**.

   Events screen is displayed.

Figure 5-1 Events

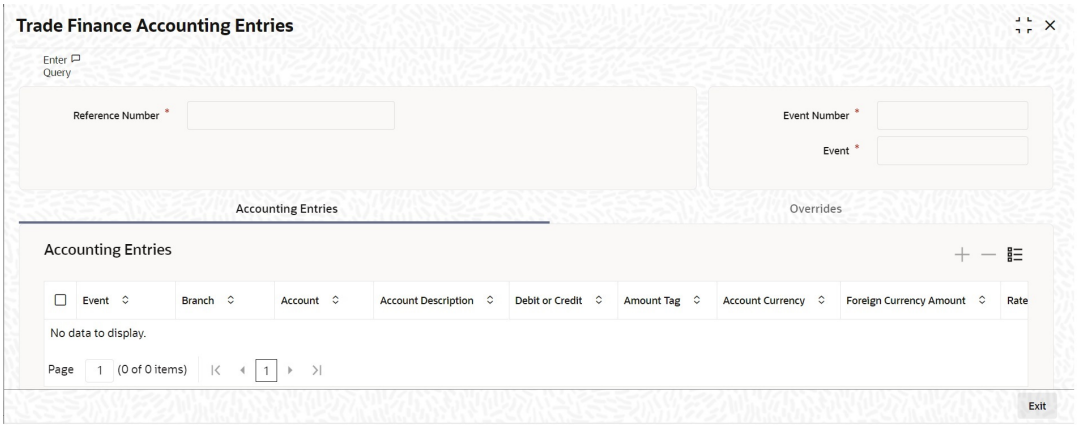


2. On **Events** screen, Click **Accounting Entries** to view the accounting entries for the event.

   The details of the accounting entries that were passed for the event are viewed here. The accounting entries that are passed depend on the type of bill processed.

   Accounting Entries screen is displayed.

Figure 5-2 Accounting Entries



The following information is provided for each event:

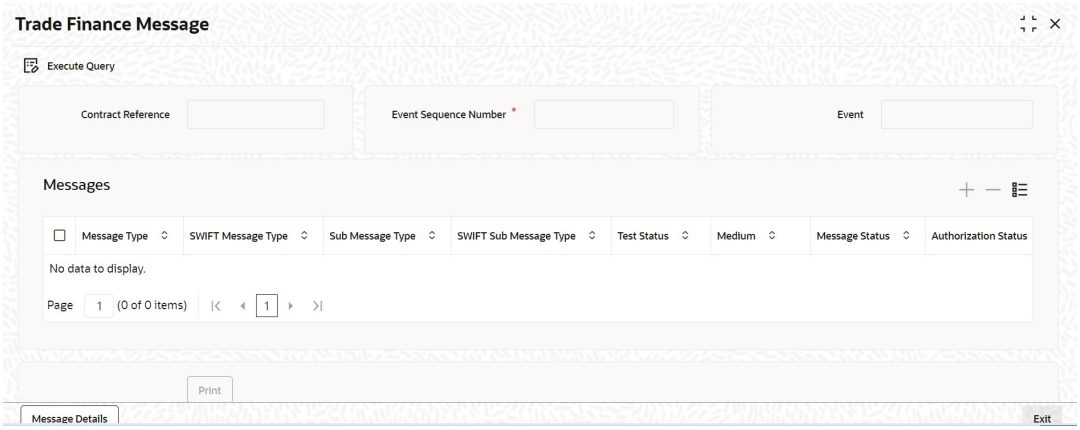
- Events
- Branch
- Account
- Account Description
- Dr/Cr indicator
- Amount Tag
- Amount Ccy
- Foreign Currency Amount
- Rate

- Local Currency
- and all the overrides that were allowed for an event will be displayed

3. On the **Events** screen, click **Messages** to view the list of advices applicable to a particular event in the lifecycle of the bill.

   The **Messages** screen is displayed.

Figure 5-3 Messages



The following details of Advices are displayed:

- The message type
- The Name and ID of the recipient of the message and
- The status of the message.

To view the text of a message, highlight the message and click **Message Details**. Click 'Exit' or Cancel button to exit the screen.

5.1.3 Advices/FFT

This topic provides the instruction to capture the Advices/FFT details.

The advice that have to be generated for an event during the lifecycle of a bill are specified for the Product involved in the bill. While processing a bill,

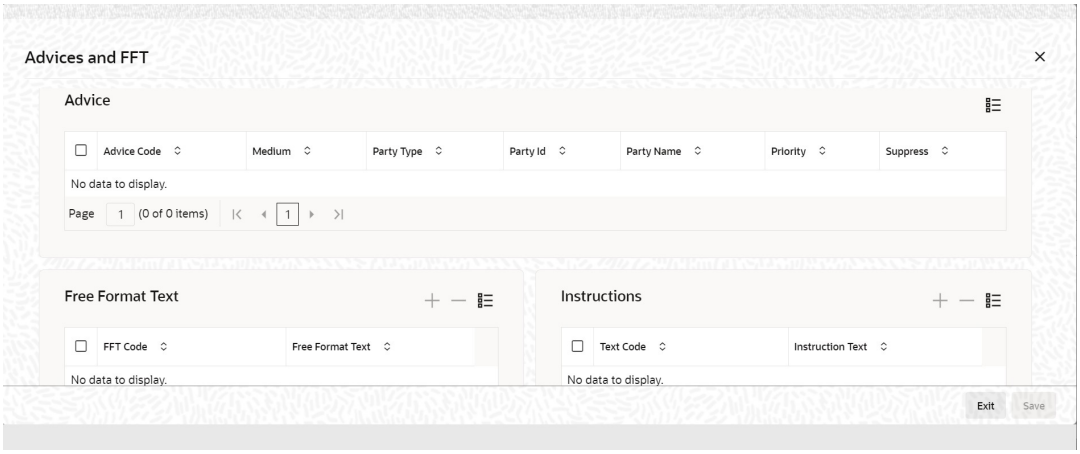
- Specify the advice that should be generated for the bill
- Suppress the generation of any of the advice not applicable to the bill
- Indicate the priority with which the advice should be generated
- Indicate the Free Format Texts and Instructions that should accompany the advice.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Advices/FFT** Button.

   Advices and FFT screen is displayed.

Figure 5-4 Advices and FFT



2. Specify the details as required, and click Ok.

   For information on fields, refer to: Table 5-2

Table 5-2 Advice - Field description

Field	Description
Specify the Advice Details The advices inherited from the product involved in the bill you are processing is displayed in the Advice Code field.	
Suppress	By default, all the advice that is defined for a product is generated for the bills involving it. Ascertain advice may not be applicable to the bill you are processing, suppress its generation by indicating the same in this screen.
Priority	For messages sent through media like SWIFT or TELEX, specify the priority with which the advice is generated. By default, the priority of all advice is marked as Normal. You have the option to prioritize advice to one of the following options: • Normal • Medium • High However, you can change the priority of advice to Urgent only for Payment Advice.
Medium	If advice is to be generated, for the bill you are processing, it is mandatory for you also to specify the medium through which advice is to be transmitted. An advice generated is transmitted Mail, TELEX, or SWIFT. Select the appropriate medium code from the option list.
Advice Code	This is the code that identifies the advice that is generated for a bill. All the advice specified for the product to which the bill is linked will be displayed on this screen. If the advice is not applicable to the bill you are processing; suppress its generation in the corresponding fields on this screen.
Party Type	This is the type of party involved in the bill. For example, drawee, drawer etc. The party type is displayed based on your specifications in the Parties screen.
Party Name	This is the name of the party involved in the bill to whom the advice is to be sent.

Table 5-2 (Cont.) Advice - Field description

Field	Description
Party Type and Identification	This is the type of party involved in the bill. For example, drawee, drawer etc. The party type is displayed based on your specifications in the Parties screen.
Party Name	This is the name of the party involved in the bill to whom the advice is to be sent.
Specify the FFTs for a Bill Free Format Texts (FFTs) are a set of statements that are printed on the advice generated to the parties, involved in the bill. Additional information that should be a part of the bill instrument entered in the form of an FFT. While defining a product, you also specify the FFTs that should accompany advice generated for a bill, involving the product. These FFTs will appear when you select an advice code. This indicates that the FFTs that you specify will appear on the advice which is highlighted. Add to or delete from the list of FFTs that are defaulted from the product involved in the bill. To add an FFT to the list, click add icon and select the code that identifies the FFT, from the option list. The description of the FFT is automatically picked up and displayed. Edit the FFT description that is defaulted to suit the requirements of the bill processed. To delete an FFT from the list, highlight the code that identifies the FFT and click delete icon.	
Note: For the values of Field 72z, Field 75 and Field 76 to be populated in MT 422, it is mandatory that you enter a description for the following FFT codes: • SND2RECMT422 (FIELD 72z) • ADVFATEPQRY (FIELD 75) • ADVFATEPANS (FIELD 76)	
Specify the Instructions for a Bill You have defined instructions and assigned them codes in the Instruction Code Maintenance screen. These instructions sent, along with the advice that is generated, to the parties involved in the bill. When you select an advice code, the advice code is displayed in the Instruction section, of the screen. This indicates that the Instructions that you choose will appear on the advice, which is displayed. The Instruction Codes indicated for the product to which the bill is associated will be defaulted to this screen. Add or delete instruction codes, from the defaulted list of Instructions that accompany advice generated for the bill. Add to or delete from the list of Instructions, defaulted from the product involved in the bill. The list of instructions associated with advice is displayed. Add to or delete from the list of defaulted instructions. To add an Instruction to the list, click adds icon and select the code that identifies the Instruction from the option list. The description of the Instruction is automatically picked up and displayed. Edit the description that is defaulted. To delete Instruction from the list, highlight the code that identifies the Instruction and click delete icon.	

5.1.4 Settlement

This topic provides the instruction to capture the Settlement details.

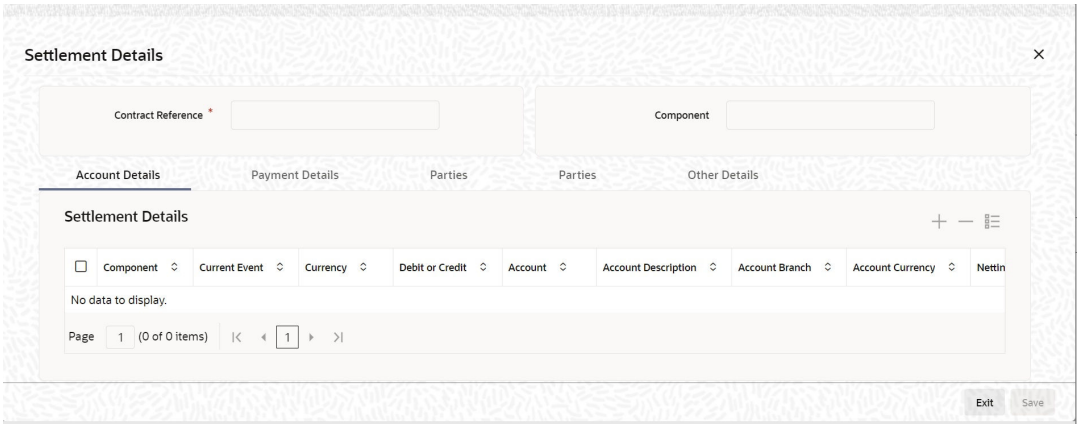
Specify the **User ID** and **Password**, and login to Homepage.

Navigate to **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click **Settlement**.

  Settlement Details screen is displayed.

Figure 5-5 Settlement Details



The bill gets settled based on the details specified in the settlement screen.

Current Event:

Current event of settlements will be checked for the amount tags pertaining to the current event and will be unchecked for the amount tags not pertaining to the current event.

> **Note:**
>
> For more details on this screen, refer to Settlements User Manual, section titled Processing Settlements.

5.1.5 Split Settlement

This topic provides the instructions to capture the split settlements details.

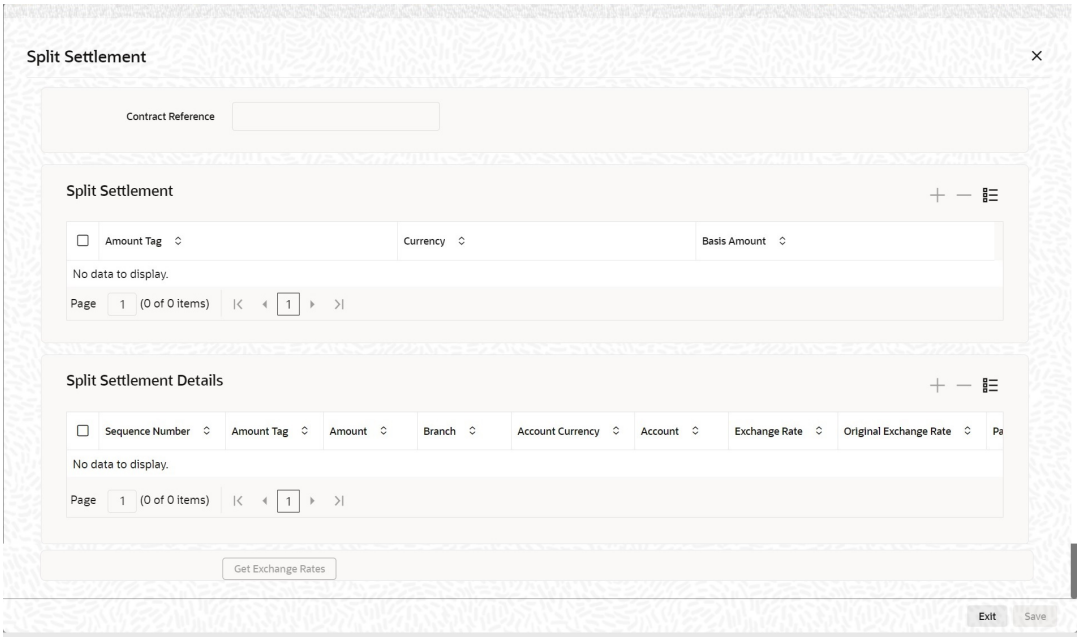
Split settlement details are captured from the bill using the Split Details screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to Bills and Collection Contract Detailed screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Split Settlement**.

   Split Settlement screen is displayed.

Figure 5-6 Split Settlement



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

For more information on fields, refer to: Table 5-3

Table 5-3 Split Settlement - Field description

Field	Description
Split Settlement The following are the Split Settlement details	
Amount Tag	The bill amount tag defined for the current event in the bills contract is displayed here. It is picked up from those defined for the INIT event. You cannot change them.
Currency	The currencies associated with the amount tags (as picked up from the INIT event) are displayed here. You cannot change them.
Basic Amount	The amount for each amount tag (picked up from the INIT event) is displayed here. You cannot change them.
Split Settlement Details The following entries are Split Settlement details	
Sequence No	The system generates a running sequence number for each split record. You cannot modify it. The system automatically generates the sequence number on introducing a new split.
Amount Tag	The selected amount tag in the basic details section is displayed here in the split details section. If there are no settlement tags for the event being processed, the system will display an error.
Amount	Specify the split amount for the split amount tag. The sum of the amount should not be greater than the basis amount. The system calculates the amount based on the split percentage. You cannot leave this field blank.

Table 5-3 (Cont.) Split Settlement - Field description

Field	Description
Percentage of Proceeds	Specify the split percentage of the Bill Amount for each account. The sum of split amounts should be equal to the total amount specified for the corresponding basis amount tag. You cannot leave this field blank.
Customer	Specify the customer to whom the split amount should be assigned. The adjoining option list displays all the customers maintained in the system. You can select the appropriate one.
Branch	The system displays the branch where the settlement account for the split amount tag resides. The adjoining option list displays all the valid branches in the system. You can choose the appropriate one.
Account Currency	The settlement account currency for the split amount tag is defaulted based on the settlement account chosen. You cannot change it.
Account	Select a valid account for the specified settlement account branch, from the option list.
Loan/Finance Account	Check this box if you want the split amount to be booked as a loan. The split settlement amount entered as the Loan Amount is used to create the loan contract. You can select more than one Account as Loan account. This is enabled only for settlement tags BILL_LIQ_AMT or BILL_LIQ_AMTEQ.
Exchange Rate	If the basis amount currency is different from the settlement account currency, you need to specify the exchange rate that should be used for conversion.
Negotiated Cost Rate	Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction. The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product.
Negotiated Reference Number	Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

> **Note:**
>
> Oracle Banking Trade Finance Cloud Service books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

2. (Required) Enter text of second step here.

   (Optional) Enter the result of the step here.

(Optional) Enter the result of the procedure here.

5.1.6 Interest

This topic provides the instructions to capture the interest details.

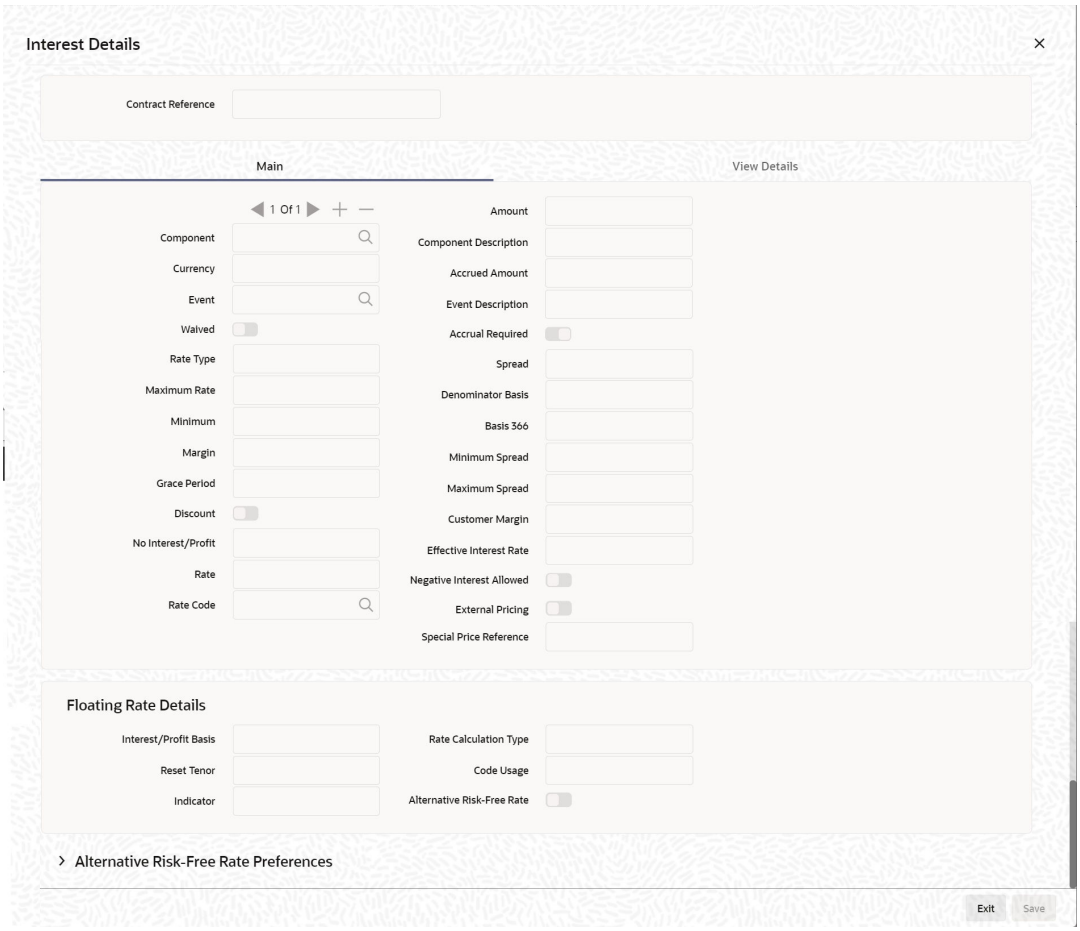
Interest details are captured from the bill using the Interest screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click Interest.

  Interest Details screen is displayed.

Figure 5-7 Interest Details



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

5.1.7 Charges

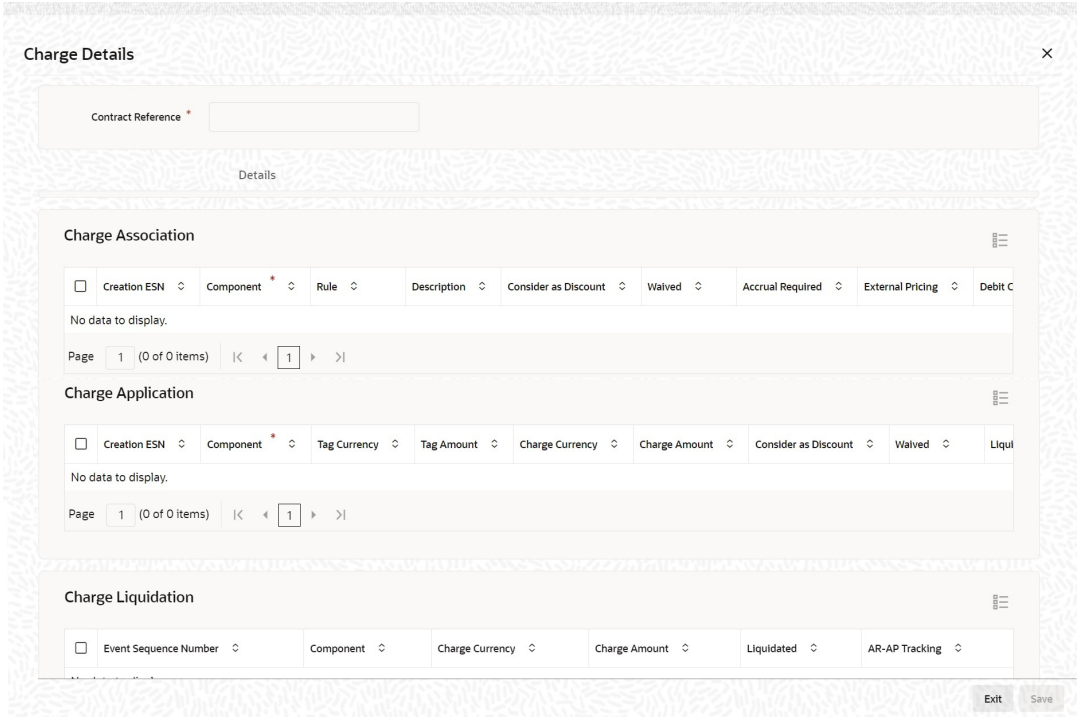
This topic provides the systematic instructions to capture the charges details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to the **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click **Charges**.

  Charges Details screen is displayed.

Figure 5-8 Charges Details



The system displays the charges configured for the event at product definition here.

For more details on the Charges Details screen, refer to Charges and Fees User Guide under Modularity section Contract Charge Details.

5.1.8 Loan Preference

This topic provides the instructions to capture the Loan preference details.

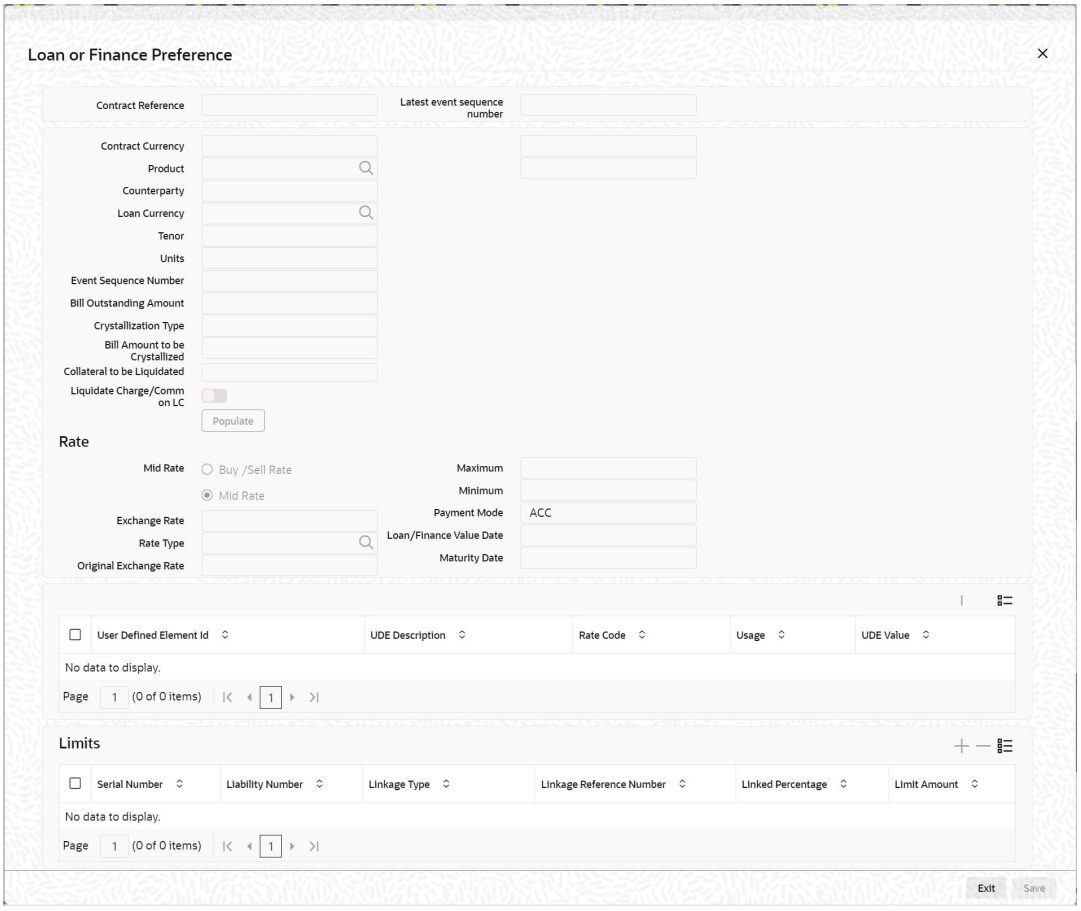
Loan details are maintained in this screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to the **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click **Loan Preference**.

  Loan or Finance Preference screen is displayed.

Figure 5-9 Loan or Finance Preference



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

For information on fields, refer to: Table 5-4

Table 5-4 Loan Preference - Field Description

Field	Description
Contract Reference Number	The system displays the contract reference number.
Loan Currency	The system will display the local currency of the Branch in which the loan is initiated. You cannot change this value.
Tenor	Here you need to indicate the tenor for each loan being maintained. The tenor is expressed in days. The minimum/maximum tenor specified in the loan product underlying the contract has to adhere.

Table 5-4 (Cont.) Loan Preference - Field Description

Field	Description
Exchange Rate	Exchange rate will be the same as Original exchange rate, if the customer is not RP enabled. • During Import Bill liquidation, system should fetch RP Exchange Rate from FCUBS if Bill Counterparty is RP enabled. • RP Exchange rate should be fetched on Subsystem pickup on visiting Loan Preference and will be defaulted in 'Exchange Rate'. User can modify the same if required. RP Exchange rate should be fetched on Save if user does not visit Loan preference. During authorization of Import Bill liquidation, loan amount is computed based on Exchange Rate available.
Rate Type	The Rate Type indicates whether the rate applied for the conversion is the Buy rate, Mid Rate or the Sell Rate. Select the appropriate rate type from the options.
Original Exchange Rate	The base/actual exchange rate between the Contract currency and Collateral currency gets displayed here.
Loan/Finance Value Date	The system displays the debit value date. However, amend this field. For tracking the receivable from the current date, the system will create the loan one day before the debit value date and liquidate on the debit value date. In such cases, specify the loan value date as one day before the debit value date, so that, the system will create the loan (having one day as a tenor) as of that date and will mature on the debit value date.
Event Sequence Number	The system displays the event sequence number.
Units	Specify the units in which the tenor is specified. While creating a loan from the bills module, the system defaults the interest rate and exchange rate specific to the customer. These rates are taken from the section Promotion Maintenance of the Customer Maintenance screen. In case the default rates are not available, the system defaults the standard mid-rate. The system will calculate the penalty based on the loan creation date. That is, even if the value date is different from the loan creation date, the penalty will be calculated after the expiry of the penal start days counted from the date of creation of the loan. Manually change the number of penal value days to start applying the penalty from a different date. Example illustrates a bill with particulars; refer to Table 5-5 In this case, the system will calculate the penal interest from 30-Sep-2010. This date is derived by adding 30 penal start days to the loan creation date of 31-Aug-2010. Change the penal interest start date by manually changing the number of penal start days. That is, in the above case, set the penal start days as 24, and as a result, the effective date for the penalty is set to 24-Sep-2010.
Indicate Preferences for the Interest Components The following entries indicate the Preferences of the Interest Components	
Component	The component gets defaulted from the BC product level.
Description	The description for the component also gets defaulted from the product level.
Rate Type	Indicate the interest rate type that is to be picked up and applied to the loan contracts involving the product. The options available for the rate type are: • Fixed • Floating • Special Choose the appropriate option from the list provided.

Table 5-4 (Cont.) Loan Preference - Field Description

Field	Description
Rate Code	Interest of the contract is computed on the basis of the Rate code associated with it. This field is enabled only if you have opted for Floating rate type for the loan
Basis	The interest basis indicates the method in which the tenor for interest has to be calculated if their application is tenor based. It could be one of the following: • (Euro)/360 • (US)/360 • Actual/360 • (Euro)/365 • (US)/365 • Actual/365 • (Euro)/Actual • (US)/Actual • Actual/Actual The Interest Basis defined for the product involved in the contract will be displayed. Change it here to suit the bill you are processing. The minimum/maximum rate specified in the loan product underlying the contract has to adhere.
Rate	In case you choose the rate type as Fixed, specify the rate that is to be used for computing the interest of the contract.
Usage	The usage indicates the time at which the rate change has to be applied to the loan contract in case the interest is floating rate type. The options available are: • Auto - The rate change is triggered automatically when the rate associated with a rate code changes • Periodic – The rate change is triggered at pre-defined dates.
Spread	Indicate the spread that is applied on the floating rate.
Amount	In the case of 'Special' rate type, the interest component is expressed as an amount and not as a rate. This amount should be specified when the loan is liquidated. When a new loan contract is created the accounting entries passed, refer to: Table 5-6 If a bill contract is booked with Advance by Loan option is not checked at the contract level, the accounting entries passed are: Table 5-7 If a bill contract is booked with Advance by Loan option is checked at the contract level, the accounting entries passed are: Table 5-8 When a loan is booked against a bill, the event 'BLNK- Bill Linkage to Loan' is triggered. There will be no advice or accounting entries passed for this event. If the loan linked with the bill is reversed then the event 'BLRV- Bill Linkage reversal to Loan' is triggered. You cannot reverse a bill if there is a Loan linked to the bill that has not been reversed. Once the loan is reversed, you will be allowed to reverse the bill.
Limits The following are limits entries	
Serial Number	Specify the serial number.
Liability No	Liability number will be defaulted from BC limits. Mutiple liabilities attached to that customer will be listed in the LOV. User can modify the same.
Linkage Type	The system displays the linkage type.

Table 5-4 (Cont.) Loan Preference - Field Description

Field	Description
Linkage Reference Number	Select the linkage reference number from the option list.
Linked Percentage	Specify the linked percentage.
Limit Amount	The system displays the limit amount.

Table 5-5 Example Instance

Particulars	Value
Bill Amount	GBP 10000
Value Date	01-Aug-2010
Maturity Date	31-Aug-2010
Loan Creation Date/Liquidation Date	31-Aug-2010
Dr. Value Date	25-Aug-2010
Loan Value Date	25-Aug-2010
Penal Start Days	30 Days

Table 5-6 Passed Account Entries

Event Code	Dr/Cr Indicator	Accounting Role	Amount Tag
DSBR	Dr	LOAN ASSET GL	PRINCIPAL
DSBR	Cr	BRIDGE GL	PRINCIPAL

Table 5-7 Bill Contract without Advance by Loan

Event Code	Dr/Cr Indicator	Accounting Role	Amount Tag
LIQD	Dr	BC CUSTOMER	BILL_AMOUNT (or) BILL_AMT_EQUIV
LIQD	Cr	NOSTRO	BILL_AMOUNT (or) BILL_AMT_EQUIV

Table 5-8 Bill Contract with Advance by Loan

Event Code	Dr/Cr Indicator	Accounting Role	Amount Tag
LIQD	Dr	BRIDGE GL	BILL_LIQ_AMT (or) BILL_LIQ_AMTEQ
LIQD	Cr	NOSTRO	BILL_LIQ_AMT (or) BILL_LIQ_AMTEQ

5.1.9 Effective Interest Rate

This topic provides the instructions to capture the effective interest rate.

The effective interest rates applied for the contract through the Effective Interest Rate screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click **Effective Interest Rate**.

  Effective Interest or Profit Rate screen is displayed.

Figure 5-10 Effective Interest or Profit Rate

> **Note:**
>
> In this screen view the Effective Interest Rate and the date from which interest rate is effective.

5.1.10 Interest Dates

This topic provides the systematic instructions to capture the Interest Date details.

Forfaiting refers to purchasing of an exporter's receivables (the amount importer owes the exporter) at a discount by paying cash.
The purchaser of the receivables (forfeiter) becomes the entity to whom the importer is obliged to pay his/her debt. Your bank can process such transactions for export bills under an LC and Usance export bills. As mentioned in the earlier chapters, specify the change of operations for such bills at the product level.

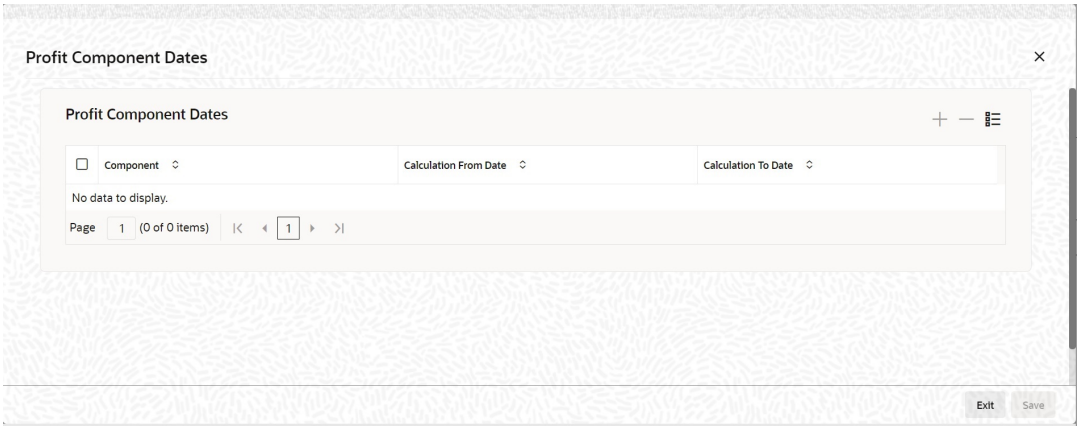
While entering a bills contract, capture Forfaiting interest details in the Interest Computation Dates screen.

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

1. On **Bills and Collection Contract Detailed** screen, click **Interest Dates**.

   Profit Component Dates screen is displayed.

Figure 5-11 Profit Component Dates



2. On the **Profit Component Dates** screen, specify the details as required.
3. Click **Ok** to save the details or **Exit** to close the screen.

   For information on fields, refer to: Table 5-9

Table 5-9 Profit Component Dates - Field Description

Field	Description
Component	Specify the interest components. Choose the appropriate one from the adjoining option list. The Forfaiting and rebate interest components will be displayed in this list only if the bill operation has changed to Forfaiting.
Calculate From Date	Specify the start date for interest computation. The start date for the main interest component and acceptance interest components default from the Bills and Collection Contract Detailed main screen. However, specify the base date to the main component. The start date for Forfaiting and rebate interest components defaults as the current date. However, change this. For components that have already been liquidated, you cannot change this date. The start date for all interest components is less than or equal to the current date. You cannot input a date in the future.
Calculate To Date	Specify the end date for interest computation. This date for the main interest component and acceptance interest components are defaulted from Bills and Collections - Contract Input main screen. However, for the main component, specify the date corresponding to the base date + bill tenor. The system defaults the end date for the Forfaiting and rebates interest components as the contract maturity date. However, change this. For components that have already been liquidated, you cannot change this date. The end date for all interest components should be greater than the start date. Oracle Banking Trade Finance Cloud Service supports the upload of component-level interest start and end dates.

5.1.11 Loan Accounts

This topic provides the instructions to capture the Finance or Loan Accounts details.

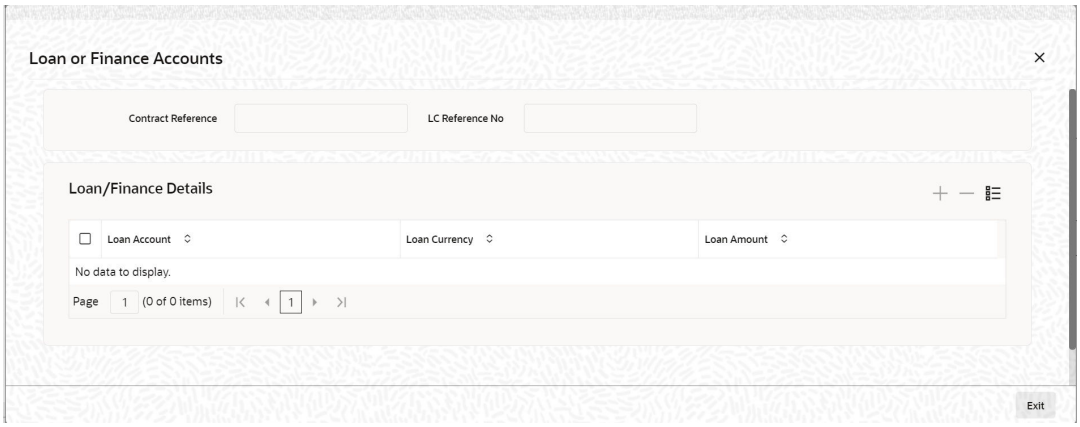
Preview the loan details linked to the bills contract in Loan or Finance Accounts screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click **Loan Accounts**.

  Loan or Finance Accounts screen is

Figure 5-12 Loan or Finance Accounts



The following details are displayed here:

- All the Loan Account Numbers which are linked to bill
- The Amount Financed for the loan account
- The currency of the loan account
- The LC reference Number linked to the bill of the loan account
- All the Loan Account Numbers which are linked to bill
- The Amount Financed for the loan account
- The currency of the loan account

5.1.12 Brokerage

This topic provides the instructions to capture the Brokerage details.

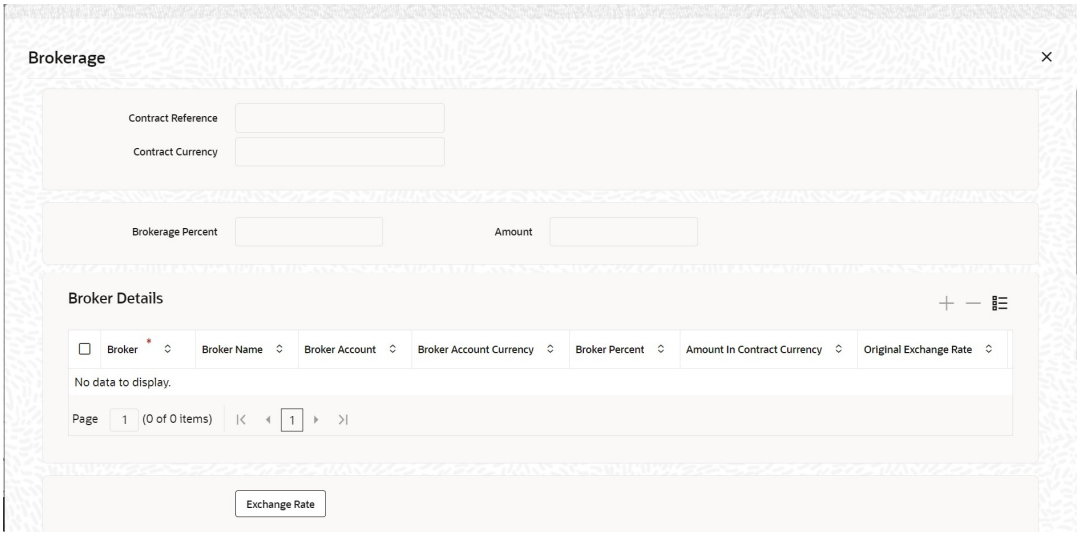
Capture the brokerage details for a BC contract and set your preferences for sharing the brokerage amount among multiple brokers using Brokerage screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On **Bills and Collection Contract Detailed** screen, click **Brokerage**.

   Brokerage screen is displayed.

Figure 5-13 Brokerage



2. Specify the details as required and click **Ok** to save the details or click **Exit**.

   For information on the fields, refer to: Table 5-10

Table 5-10 Brokerage - Field Description

Field	Description
Contract Reference	The system displays the reference number of the contract.
Contract Currency	The system displays the currency of the bills contract. You cannot modify the contract currency
Remarks	Specify the remarks regarding brokerage.
Liquidation Status	Liquidation Status - System displays the liquidation status Different options are 1) Outstanding 2) Liquidated
Brokerage Percent	Specify the percentage of the contract amount that should be paid as brokerage. Based on the percentage set here, the system calculates the brokerage amount. The brokerage amount calculation takes place at the Bills contract level. In the case of Bills contracts, you may directly enter the brokerage amount. However, if you specify the brokerage percentage as well as the amount, the system ignores the amount and calculates it afresh based on the percentage specified here.
Amount	Specify the brokerage amount to be paid. However, if you have entered the brokerage percentage, the system ignores the amount mentioned here and calculates it afresh based on the brokerage percentage. Directly enter the contract amount for Bills contracts only. In the case of LC contracts, the system displays the amount based on the brokerage percentage and contract amount. You cannot modify the brokerage amount in that case.
Brokerage Details Share the brokerage amount among multiple brokers. Click add button to add more brokers to the list. Define the percentage of brokerage amount to be paid to each broker selected under this list.	

Table 5-10 (Cont.) Brokerage - Field Description

Field	Description
Broker	Specify the broker ID. The option list displays all valid broker IDs maintained in the system. Choose the appropriate one. Maintain multiple records for the same broker ID.
Broker Name	Based on the broker ID selected, the system displays the name of the broker.
Broker Account	Specify the broker account. The option list displays all valid accounts maintained for the selected broker along with the Nostro accounts and GLs for which posting is allowed. Choose the appropriate one.
Broker Account Currency	The system displays the currency of the selected broker account.
Broker Percentage	Specify the percentage of total brokerage amount that should be paid to the selected broker. This will make the selected broker eligible for that percentage of the total brokerage amount shown above. Allot a specific percentage of the brokerage to each broker selected here. The system will verify whether the percentages allotted for all brokers together equal to 100 or not.
Amount in Account Currency	The system displays the portion of the brokerage amount allotted to the selected broker in terms of local currency.
Exchange Rate	The system displays the exchange rate between the local currency and the account currency. This rate is used to convert the brokerage amount into the account currency. Modify the exchange rate based on requirement.
Amount in Contract Currency	The system calculates and displays the portion of the brokerage amount allotted to the selected broker in terms of contract currency.
Original Exchange Rate	The system displays the actual exchange rate. This rate is inclusive of all available customer spreads.
Negotiated Rate	Specify the rate of exchange agreed upon after the negotiations with the broker. The system will display an overriding message if the negotiated rate is not within the exchange rate variance maintained at the product.
Negotiation Reference and Liquidation Status	Specify the negotiation reference number. Once you have captured the details, save the contract. The system allows modification of brokerage details until its liquidation. The system will default the brokerage details to the bill contracts associated with this bill. You may modify the brokerage details at the bills contract level. Use the Exchange Rate button to get the exchange rates between the broker account currency and bill currency for all the brokers listed in the screen. The system defaults the brokerage details in Split Settlements screen. Those details are then used in settlements. Enter the routing details for the messages in case the settlement takes place through Nostro account. If you modify the default brokerage details in Split Settlements screen, the system displays an error message. During the liquidation of the brokerage, the system generates credit advice for each of the brokers involved.

5.1.13 Charges Transfer

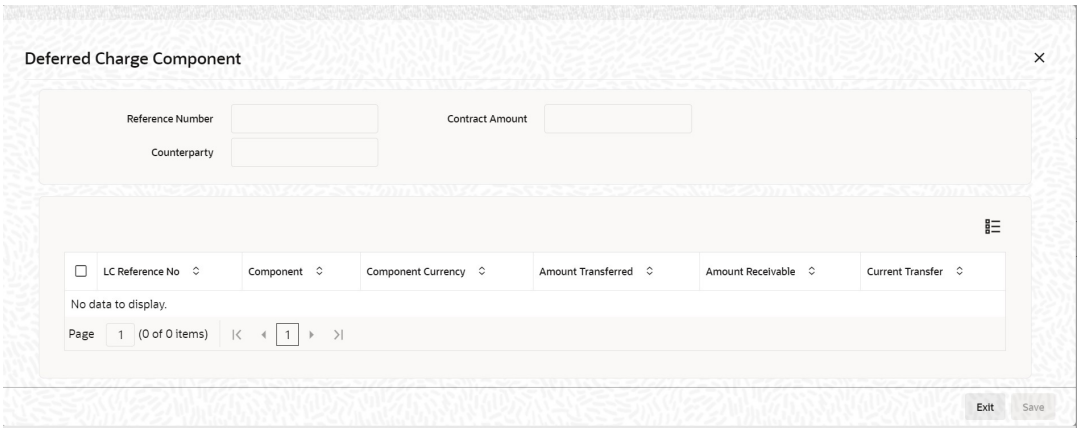
This topic provides the systematic instructions to capture the charge transfer details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to Bills and Collection Contract Detailed screen.

- On Bills and Collection Contract Detailed screen, click **Charges Transfer**.

  Deferred Charge Component screen is displayed.

Figure 5-14 Deferred Charge Component



Following details are displayed:

- Reference Number
- Contract Amount
- Counterparty
- Currency
- LC Reference Number
- Component
- Component Currency
- Amount Transferred
- Amount Receivable
- Current Transfer

The total amount transferred onto the Bill for a component is internally allocated amongst the various events of the LC during which the component was charged. The system transfers the charge from LC completely, and the same gets marked as liquidated.

You have to input the charges transferred as a part of the Bill being input, and it is mandatory to input the amounts in the current transfer field of this screen if the Bill is under an LC and there are charges defined for the LC to be collected as a part of the Bill.

Any event which is triggered in LC (where the charges are applicable, and charge components are marked as Collect LC Charges in Bills) before the bill booking will be allowed for transfer.

In case of a bill lodged under an LC where the partial shipment is allowed, and an event occurred in LC for which Collect LC Charges in bills is selected, then during subsequent Bill booking, these charge components will be available for transfer.

This screen does not display any waived components.

- Account Entries for Charges as a part of Bills

5.1.13.1 Account Entries for Charges as a part of Bills

During LC charges transferred from the LC, the following accounting entries will be passed as a part of Bill Liquidation:

Table 5-11 Account Entries

Dr/Cr	Accounting role	Amount tag propagated from LC
Dr	BC_CUSTOMER	LC_CHG_TFR_LIQD
Cr	BC_LC_CHG_RECV	LC_CHG_TFR_LIQD

The system will not pass any accounting entries with regards to transfer of charge onto bills if the corresponding account entries are not maintained in the LIQD event of Bill. System settles the charges transferred completely in bills.

5.1.14 Drawer/Drawee IC

This topic provides the systematic instructions to capture the Drawer/Drawee IC details.

For inward and outward bills collection, the system records and displays the Presenting Bank's additional charges and interest on advice, as claimed by the drawer. The system can record charges and interest with interest rate and other details, i.e. interest rate, start date and basis of calculation (360/365) and against this charge component, you have to mention the following in the system:

- whether charges to be collected from the drawer or drawee
- whether charges/interest is waived or cannot be waived

View all these details on the advice and upon the settlement of the bill. The system populates and validates all the data.

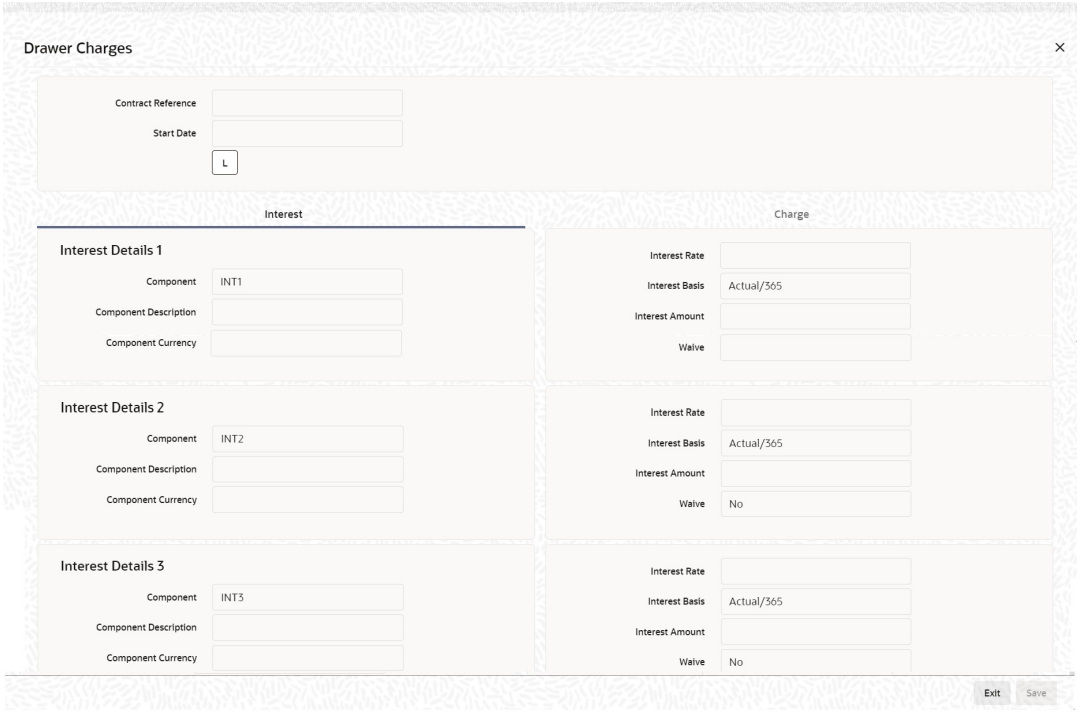
For instance, in the normal scenario, drawer's bank charges are collected from the drawer, and the drawee collects drawee bank's charges. However, some time drawer's bank asks their charges also from the drawee only and additionally; the drawer also will like to collect some interest as well along with the invoice value. The system records the details of these charges/ interest and mentions if these charges is waived or not.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen

1. On **Bills and Collection Contract Detailed** screen, click **Drawer/Drawee IC**.

   Drawer Charges screen is displayed.

Figure 5-15 Drawer Charges



2. Specify the details as required and click **Ok**.

   For information on fields, refer to: Table 5-12

Table 5-12 Drawer Charges - Field Description

Field	Description
Contract Reference Number	Contract Reference Number is displayed.
Start Date	Specify the Start date for interest details. Start date cannot be less than bill booking date.
Interest Tab Specify the following details pertaining to interest:	
Interest Details 1 Specify the following details	
Component	Specify the interest component.
Component Description	Specify the description of the interest component.
Component Currency	Specify the currency of the interest component.
Interest Details 2 Specify the following details:	
Component	Specify the interest component
Component Description	Specify the description of the interest component.
Component Currency	Specify the currency of the interest component.
Interest Details 3 Specify the following details:	
Component	Specify the interest component.
Component Description	Specify the description of the interest component.
Component Currency	Specify the currency of the interest component

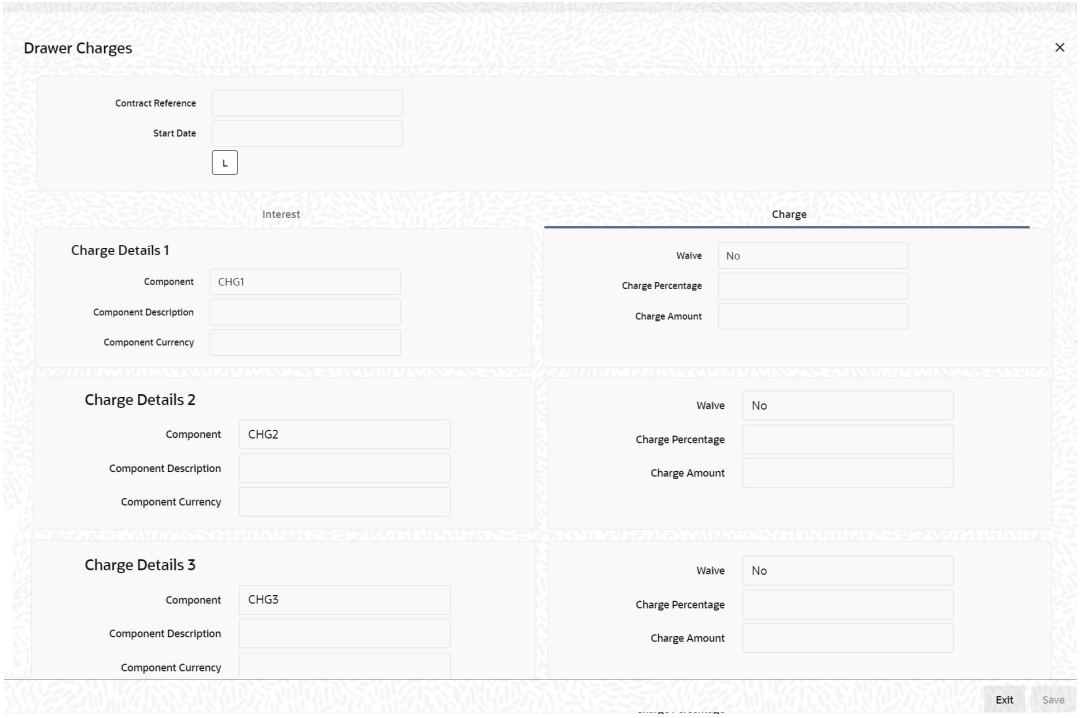
Table 5-12 (Cont.) Drawer Charges - Field Description

Field	Description
Interest Rate	Specify interest rate. Interest rate cannot be greater than 100.
Interest Basis	Select the interest basis from the drop-down list. You have the following options: • Actual/360 • Actual/365 • Actual/364 • 30(Euro)/360 • 30(US)/360 • 30(Euro)/365 • 30(US)/365 • 30(Euro)/Actual • 30(US)/Actual • Actual/Actual • 30(Euro)/364 • 30(US)/364
Interest Amount	The interest amount is the interest to be levied on the drawer.
Waive	Select the waiver from the drop-down list. You have the following options: • Yes - If you select this option, then there will be no implications of calculated interest amount • No - If you select this option, then modify the calculated interest amount The system considers the period between the start date and the date of liquidation for calculating interest amount. During liquidation, the system calculates and displays the amount for each of the defined components.

3. On the **Drawer Charge** screen, click **Charge** tab.

   Drawer Charges - Charge tab screen is displayed.

Figure 5-16 Drawer Charges - Charge tab



4. Specify the details as required, click **Ok** to save the details or **Exit** to view **Bills and Collections - Contract Input - Detailed** screen.

   For information on fields, refer to:

Table 5-13 Charge Details - Field Description

Field	Description
Charge Details 1 Specify the following details	
Component	Specify the charge component
Component Description	Specify the description of the charge component.
Component Currency	Specify the currency of the charge component.
Charge Details 2 Specify the following details	
Component	Specify the charge component.
Component Description	Specify the description of the charge component.
Component Currency	Specify the currency of the charge component
Charge Details 3 Specify the following details	
Component	Specify the charge component.
Component Description	Specify the description of the charge component.
Component Currency	Specify the currency of the charge component.

Table 5-13 (Cont.) Charge Details - Field Description

Field	Description
Waive	Select the waiver from the drop-down list. You have the following options: • Yes - If you select this option, then there will be no implications of calculated charge amount. • No - If you select this option, then modify the calculated charge amount
Charge Percentage	Specify charge percentage. It cannot be greater than 100. System calculates the final charge based on this value.
Charge Amount	The charge amount is the charge to be levied on the drawer. In case of Partial Liquidation, the system calculates the drawer's/ drawee's Interest and Charges in full and recovers during the first liquidation. Interest is calculated until the maturity date of the bill. During liquidation, the remaining Bill amount, the drawer's/drawee's Interest and Charges are not applicable. During liquidation, the system calculates and displays the amount for each of the defined components. In the BC module the initial operations include Purchase, Discount and Negotiation (BPUR, BDIS and INIT) events; refer to Table 5-14. The corresponding events in Loan would trigger the LIQD event in the Loan module, whose appropriate accounting entries are as documented in the table: Table 5-15. In addition to the above events, the system maintains normal LIQD accounting tags for any further Manual Liquidations in the Loan module. For example, let us illustrate accounting entries for the additional events using conditions bulleted below: • Funds received in NOSTRO = USD 600 • Bill Amount = USD 600 • Loan Outstanding in LCY (Principal and Interest) = INR 10,000 • Bills Purchased = USD300 • Effective LCY Exchange Rate USD/INR = 50 For LPUR/LDIS/LIQD events in the BC module, refer to the table: Table 5-16 In case of the event LIQD, you need not maintain accounting entries about Purchase. In the case of Normal Liquidation without any Purchase or Loan linkages, you need to maintain the existing tags BILL_LIQ_AMT and BILL_LIQ_AMTEQ. Finally, in the case or Loan or Purchase Liquidation, the excess funds are linked to the COLL_LIQ_AMT tag. The order for Liquidation Proceeds is Loan Asset, Bills Purchased Asset and then Customer. The corresponding event in the Loan module triggers a Loan LIQD event shown in the table: Table 5-17.

Table 5-14 Initial Operations

Dr/ Cr	Account role code	Amount tag	FCY Amount	Exch. Rate	LCY Amount Date
Dr	BILLS PURCHASED	LOAN_LIQD_AMT	200 USD	50	10000
Cr	BRIDGE GL	LOAN_LIQD_AMT	200 USD	50	10000

Table 5-14 (Cont.) Initial Operations

Dr/ Cr	Account role code	Amount tag	FCY Amount	Exch. Rate	LCY Amount Date
Dr	BILLS PURCHASED	AMT_PURCHAS ED	100 USD	50	5000
Cr	CUSTOMER	AMT_PURCHAS ED	100 USD	50	5000

Table 5-15 Accounting entries of LIQD Event

Dr/ Cr	Account role code	Amount tag	LCY Amount	Date
Dr	BRIDGE GL	PRINCIPAL_LCRY	9000	7-SEP-09
Cr	ASSET GL	PRINCIPAL_LCRY	9000	7-SEP-09
Dr	BRIDGE GL	<INTEREST>_LCRY	1000	7-SEP-09
Cr	INTERESTREC	<INTEREST>_LCRY	1000	7-SEP-09

Table 5-16 LPUR/LDIS/LIQD events

Dr/ Cr	Account role code	Amount tag	FCY Amount	Exch. Rate	LCY Amount	Date
Dr	NOSTRO	LOAN_LIQD_AMT	200 USD	50	10000	10-SEP-02
Cr	BRIDGE GL	LOAN_LIQD_AMT	200 USD	50	10000	10-SEP-02
Dr	NOSTRO	AMT_PURCH ASED	300 USD	50	15000	10-SEP-02
Cr	BILLS PURCHASED	AMT_PURCH ASED	300 USD	50	15000	10-SEP-02
Dr	NOSTRO	COLL_LIQ_AMT	100 USD	50	5000	10-SEP-02
Cr	CUSTOMER	COLL_LIQ_AMTEQ	100 USD	50	5000	10-SEP-02

Table 5-17 Loan LIQD

Dr/ Cr	Acc-role	Amount tag	LCY	Date
Dr	BRIDGE GL	PRINCIPAL_LCRY	9000	10-SEP-02
Cr	ASSET GL	PRINCIPAL_LCRY	9000	10-SEP-02
Dr	BRIDGE GL	<INTEREST>_LCRY	1000	10-SEP-02
Cr	INTERESTREC	<INTEREST>_LCRY	1000	10-SEP-02

5.1.15 Task Title

This topic provides the instructions to view the Message Preview details.

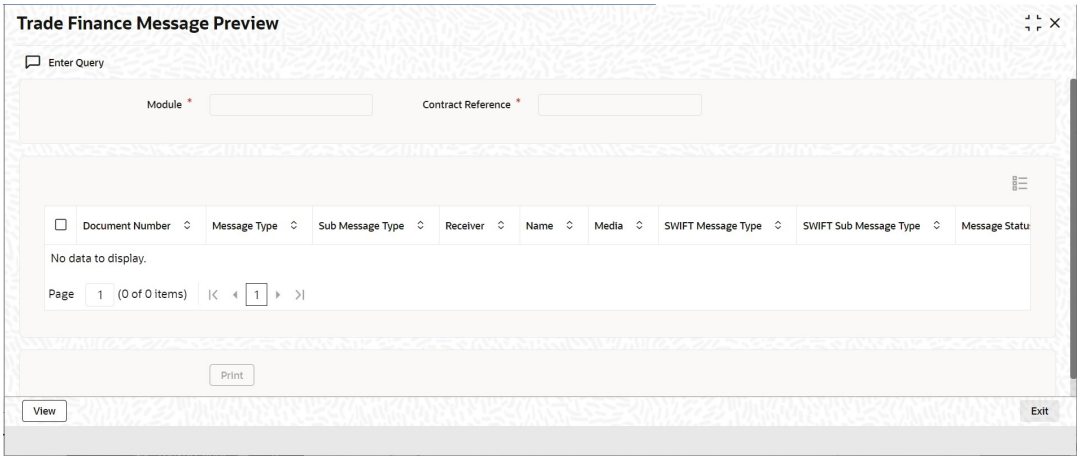
Preview the Messages generated using the Message preview screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Message Preview**.

   Message Preview screen is displayed.

Figure 5-17 Message Preview



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

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

> **Note:**
>
> If the contract is authorized, you cannot use the message preview feature, and the Message Preview button is disabled.

Message preview functionality is available on save for all the BC transactions. Along with the preview option, you will be allowed to print the required message/advice from the preview screen.

2. On the **Message Preview** screen, select a message/advice and click **View** to complete the message/advice.

Message screen is displayed.

Figure 5-18 Message

View the following details:

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

3. On the **Message Preview** screen, select a message and click **Print**.

The Message/advice is printed.

> **Note:**
>
> Using Report option screen print or spool a message.

5.1.16 All Messages

This topic provides the systematic instruction to capture all Messages details.

This screen displays all the incoming and outgoing messages associated to the contact.

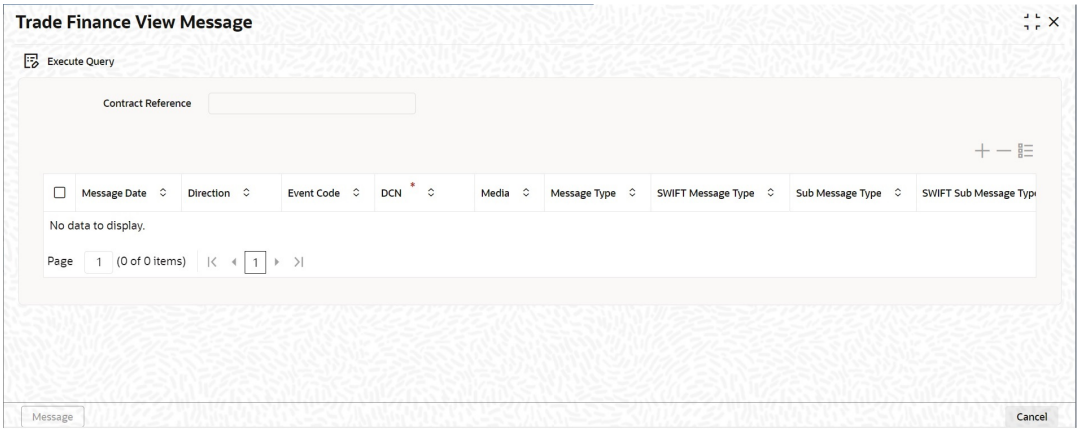
Specify the **User ID** and **Password**, and login to Homepage.

Navigate to **Bills and Collection Contract Detailed** screen.

- On **Bills and Collection Contract Detailed** screen, click **All Messages**.

  Trade Finance View Message screen is displayed.

Figure 5-19 Trade Finance View Message



The Following details are displayed, refer to: Table 5-18

Table 5-18 Messages - Field Description

Field	Description
Contract reference number	Displays Reference number of the contract, for which messages are generated.
Events	System displays the event for which the message/advice is generated
Message Date	Displays the message generation date or received date
Direction	Displays whether the message is an incoming or outgoing message
Event Code	Displays the event code of a contract
DCN	Displays document reference number of a contract.
Media	Displays whether the message is a swift message or mail message
Message Type	Displays the type of message
Swift Message Type	Displays the Swift MT number of the message sent or received
Receiver/Sender	Displays Receiver or Sender ID.
Name	Displays the name of the Sender or Receiver
Message Status	Displays current status of message
Test Status	Displays the test status
Authorized Status	System displays whether the status is authorized or unauthorized
Acknowledgment Status	Displays the Ack / Nack status of a message
PDE Flag	Displays the PDE flag Select a message and click on Message button to view details of the message

5.1.17 Import License

This topic provides the systematic instructions to capture the Import License details.

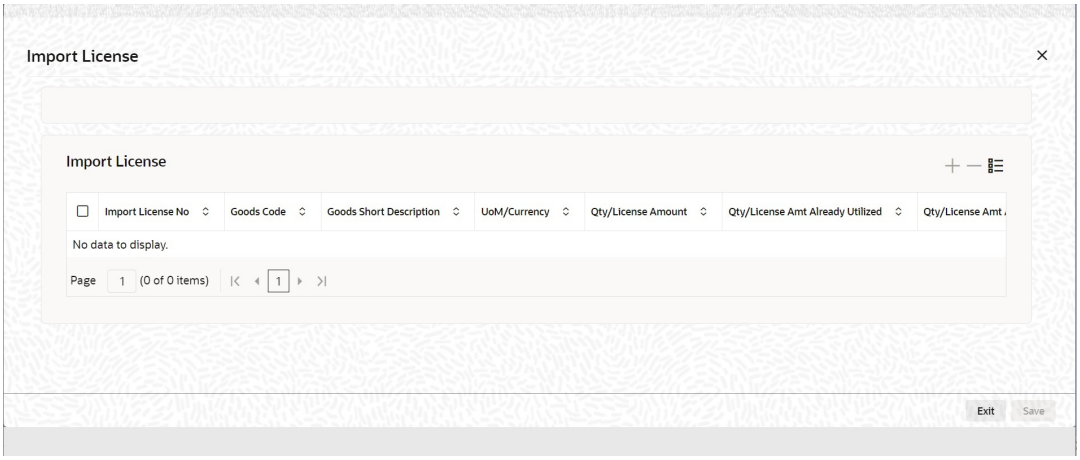
Link the import license to an import BC contract and update the utilization amount or quantity for the linked import licenses.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On **Bills and Collection Contract Detailed** screen, click **Import License**.

   Import License screen is displayed.

Figure 5-20 Import License



2. On the Import License screen, Select the details as required.

   For information on the fields, refer to: Table 5-19

Table 5-19 Import License - Field description

Field	Description
Import License No	Select the import license number from the adjoining option list. The options list displays the import licenses maintained for the party type Applicant in the Import License Maintenance screen.
Goods Code	Select the goods code from the adjoining option list.
Goods Short Description	The system displays the goods code description maintained in the 'Bills and Collections Commodity Code Maintenance' screen.

Table 5-19 (Cont.) Import License - Field description

Field	Description
UoM/Currency	The system displays the unit of measurement or currency captured for the goods code of import license. **Note:** If the basis is Quantity, then the system displays the UoM maintained for the goods code. If the basis is Amount, then the system displays the currency maintained for the import license.
Qty/License Amount	The system displays the Quantity or License Amount captured for the goods code of import license.
Qty/License Amt Already Utilized	The system displays the total sum of Quantity or License Amount already utilized for the goods code.
Qty/License Amt Already Reinstated	The system displays the total sum of Quantity or License Amount already reinstated for the goods code.
Available Qty/License Amt	The system displays either the Available Quantity or Available License Amount for the goods code.
Qty/License Amt Utilized	Specify the quantity or the license amount utilized. **Note:** If the license utilization basis is Quantity, then the system defaults the License Amount Utilized as Quantity Utilized * Rate/Unit.

Table 5-19 (Cont.) Import License - Field description

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

5.1.18 Collateral

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

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to Bills and Collection Contract Detailed screen.

(Optional) Enter task prerequisites here.

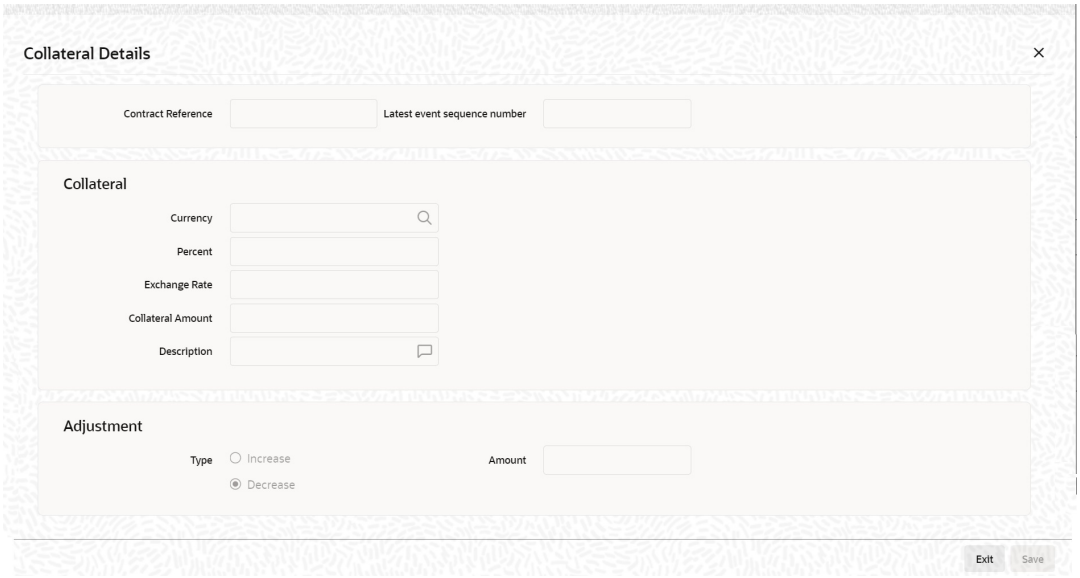
1. On the **Bills and Collection Contract Detailed** screen, click **Collateral**.

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

message is displayed. Oracle FLEXCUBE will not automatically reverse the cash collateral when an availment is made against an LC.

Collateral Details screen is displayed.

Figure 5-21 Collateral Details



2. On the **Collateral Details** screen, Specify the details as required.
3. Click **Ok** to save the details or **Exit** to view the **Bills and Collection Contract Detailed** screen.

5.1.19 Linkage Details

This topic provides the systematic Instructions to capture the Linkage details.

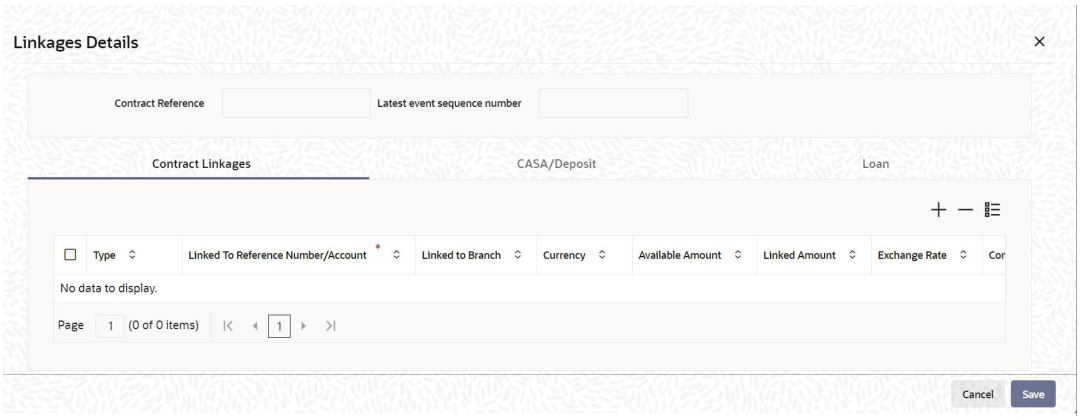
Linking of reference/account to the trade contract are linked under this linkage details callform.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On the Bills and Collection Contract Detailed screen, click **Linkage Details**.

   Linkage Details screen is displayed.

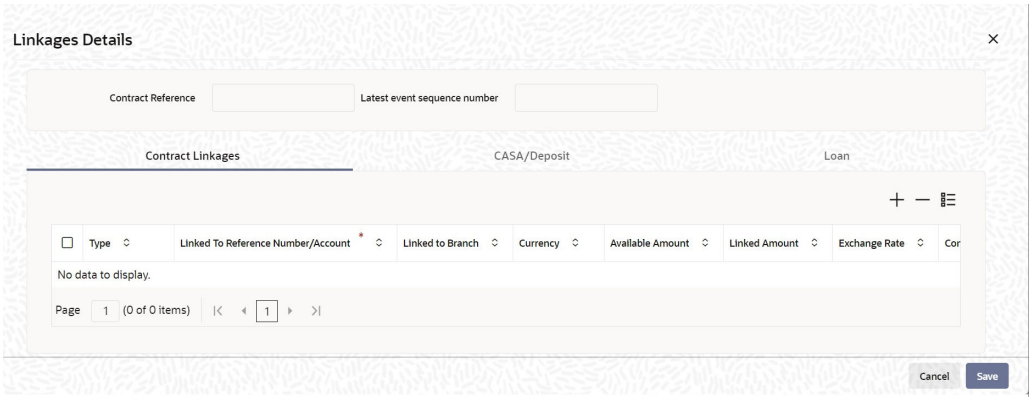
Figure 5-22 Linkage details



Specify the details as required.

2. Click **Ok** to save the details or click **Exit** to view **Bills and Collection Contract Detailed** screen
3. In the **Linkages Details** screen, specify the type of linkage.
   - **Contract Linkages**
     Linkage type grouped under contract linkages are:
     - Shipping Guarantee
     - LC
     - LI
     - EL
     - Import Bills
     - Buyers Credit Bills

Figure 5-23 Linkage Details-Contract Linkage



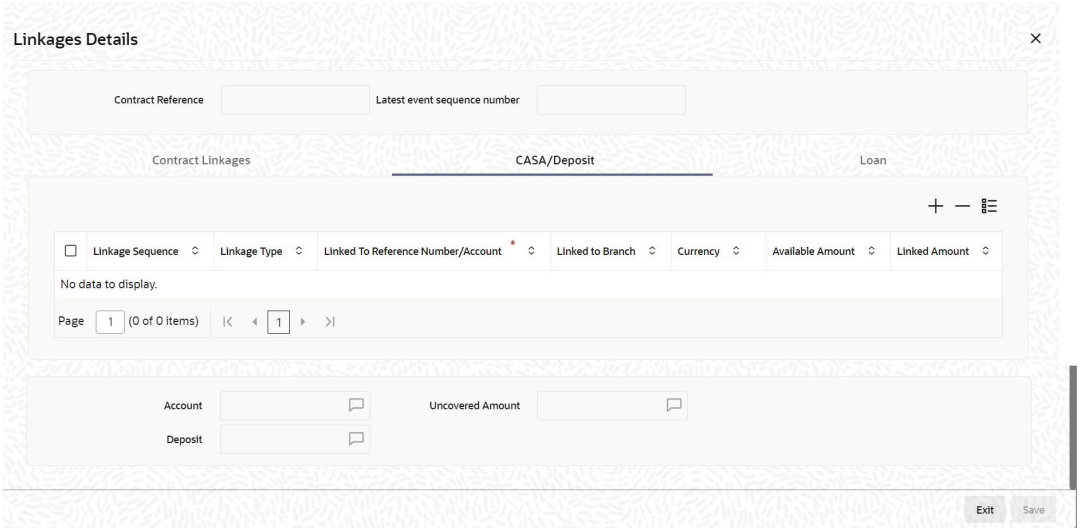
4. For export LC, note the following:
   - Export type of LC is the only option displayed in the option-list.
   - The system allows Export LC for linkage only for bills under reimbursement type of LC.
   - An overriding message is displayed if any outstanding advising charges are collected at the time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

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

5. **CASA/Deposit**

   Linkage type grouped under CASA/ Deposit linkages are:
6. CASA
   - CD

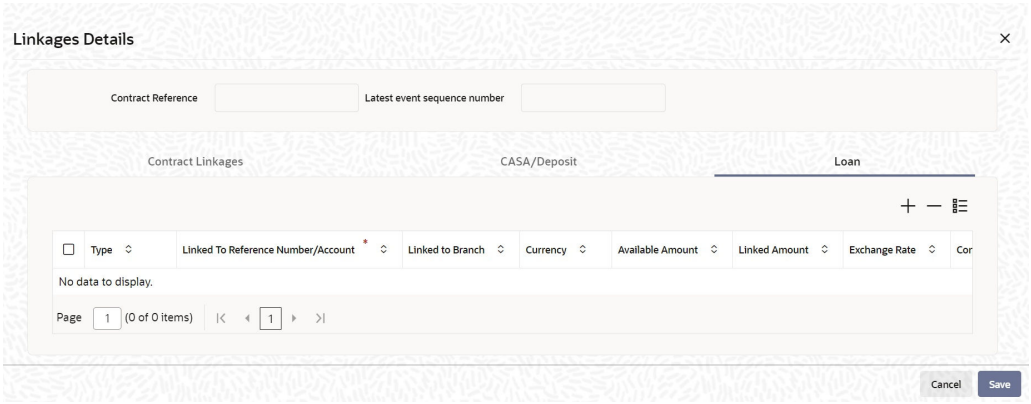
Figure 5-24 CASA/Deposit



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

   - **Loans**
     Linkage type grouped under Loans linkages are:
     - OL
     - Buyers Credit Reference

Figure 5-25 Loans



8. For information on fields, refer to: Table 5-20

Table 5-20 Linkage Details - Field Description

Field	Description
Linkage Sequence	The Linkage Sequence number of a linked type.

Table 5-20 (Cont.) Linkage Details - Field Description

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

- Create Deposit/Create amount block request is send on linking the Deposit contract or CASA accounts
- Close Deposit/Close amount block request is send on delinking the deposit contracts or CASA accounts.
- Linkages will be delinked automatically during Closure/Cancel/Rollover/Contract reversal.
- When a bill is drawn under LC/Guarantee, the details of CD/CASA account booked should get defaulted at bill.
- Available amount for linking at bills would be the linked amount at LC/Guarantee contract.
- Linked amount will be proportionality defaulted with the contract amount or linked amount whichever is lower, against the corresponding CD sequentially on contract save.

- User will be allowed to delink or modify the defaulted CD details at BC contracts.
- Close Deposit /Close amount block followed by Create Deposit/Create amount block is send when there is change in linked amount either manually or proportionate change based on events(Liquidation of bills,.)
  For example: Partial liquidation of bill initiates close deposit/close amount block for linked amount and initiates create deposit/create amount block for new linked amount proportionate with the contract outstanding amount after liquidation.
- Import Bills - Applicable only for Buyers Credit Bills. During Buyers credit undertaking bill creation, Original import bill created earlier for the customer to be attached by choosing "Import Bills".
- Buyers Credit Bills - Applicable only to Original Import Bill. Once buyers credit bill is authorised, Original bill will have an entry automatically created in linkage details with "Type" as "Buyers Credit Bill", "Linked to reference number/Account", "Linked to Branch", "Currency" and "Linked amount" details from Buyers credit bill.

5.1.20 FX Linkage

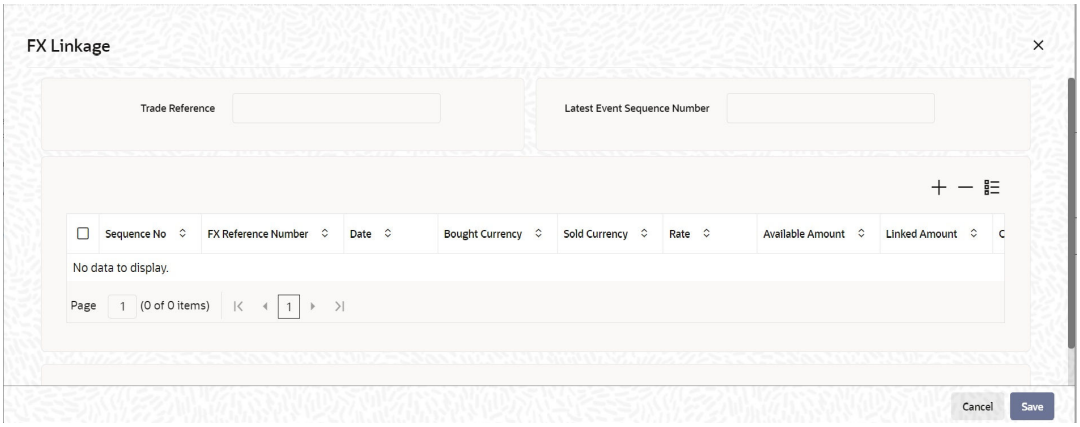
This topic provides the systematic Instructions to capture the Linkage details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

- On the **Bills and Collection Contract Detailed** screen, click **FX Linkage Details**.

  FX Linkage screen is displayed.

Figure 5-26 FX Linkage



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

You can link one or more FX deals to a bill. The value of an FX deal should not exceed the value of the bill it hedges.

If you link several FX deals to a bill, the total value of all the deals should not exceed the bill amount.

Table 5-21 FX Linkage - Field Description

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

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

1. During initiation of bills with operation other than purchase/negotiation/discount, link request is being initiated from OBTF.
2. During initiation of bills with operation purchase/negotiation/discount or liquidation of bills, link followed by Utilization is being initiated from OBTF.
3. Manual delink of FX, delink request is being initiated from OBTF.Delink of FX is allowed only if the linked FX is not utilized at bills.
   When a bill is drawn under LC, available FX linkages will be defaulted to bills from LC with linked amount same as contract amount of bills.

   Multiple forward FX contract could be linked and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/ discount or liquidation of the bill.

5.1.21 Change Log- Remarks

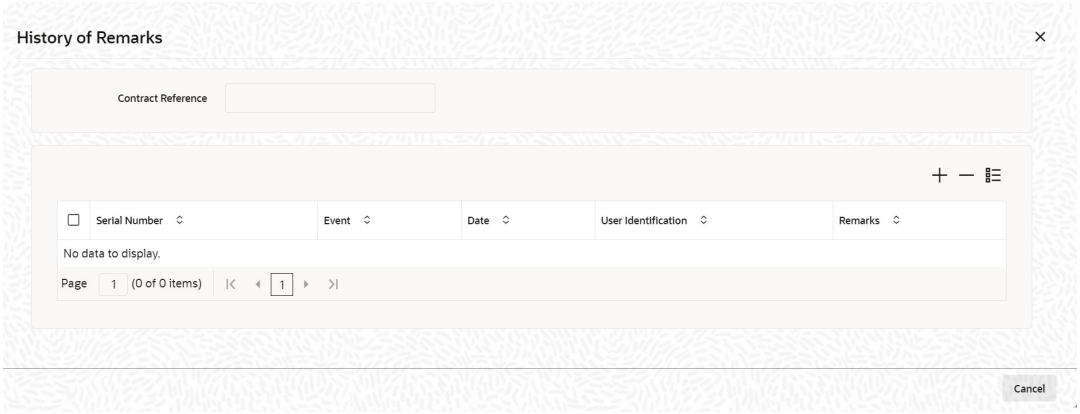
This topic provides the instructions to view the remarks details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On **Bills and Collection Contract Detailed** screen, click **Remarks**.

   History of Remarks is displayed.

Figure 5-27 History of Remarks



2. On the **History of Remarks** screen, View the details as required.

   For information on fields, refer to: Table 5-22

Table 5-22 History of Remarks - Field Description

Field	Description
Contract Reference Number	The system displays the contract reference number.
Serial Number	The system displays the serial number.
Event	The system displays the event code of the event.
Date	The system displays the date on which the instructions were captured.
User Identification	The system displays the user id of the user who created the notes
Remarks	The system displays the instructions that the user captures

5.1.22 Common Group Message

This topic provides the systematic instructions to capture the common group message details.

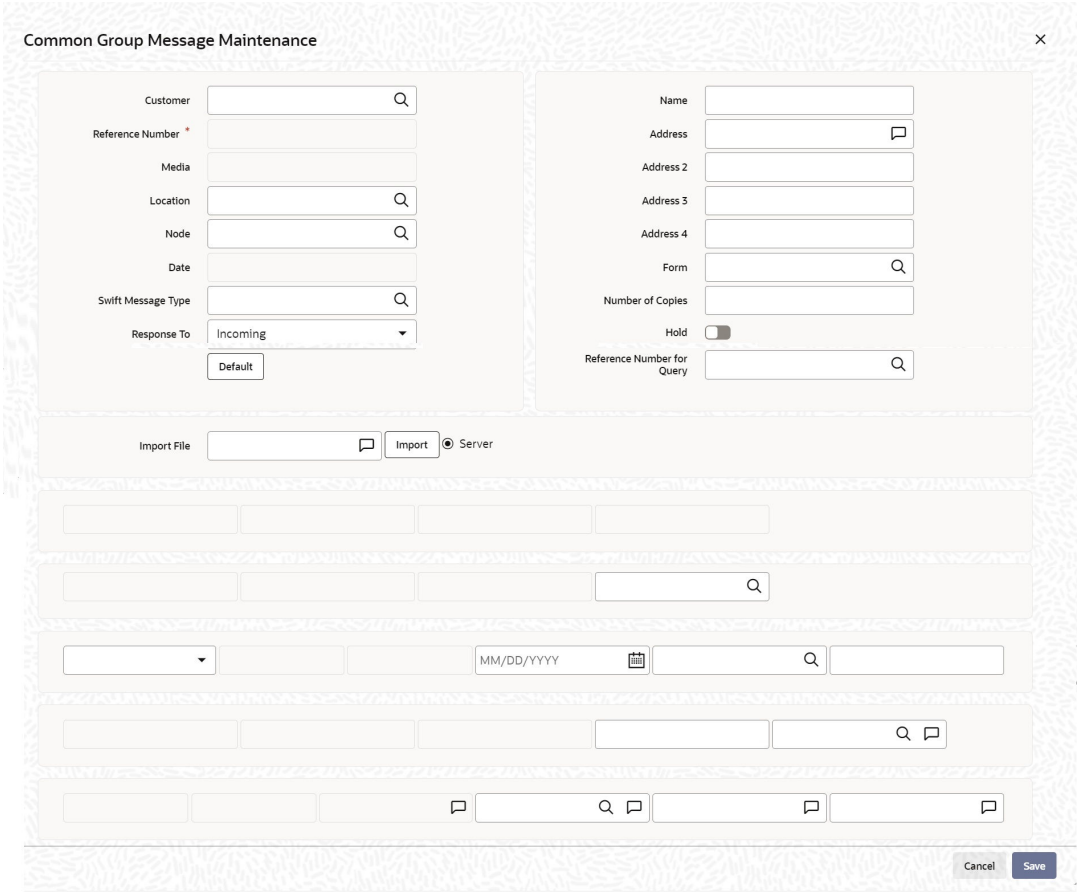
Enter details of common group messages using the Common Group Message.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Common Group Message**.

   Common Group Message Maintenance screen is displayed.

Figure 5-28 Common Group Message Maintenance



2. On **Common Group Message Maintenance**, Enter the details as required.
3. Click **Ok** to save the details or **Exit** to close this screen.

   The saved messages are viewed in the message preview subsystem before authorization. On authorization of the contract, the message is generated. After authorization, the messages are viewed from the All Messages subsystem and Events subsystem.
   The common group messages which are supported are listed below:

MT	MT Name
n90	Advice of Charges, Interest and Other-Adjustments
n91	Request for Payment of Charges, Interest and Other Expenses
n92	Request for Cancellation
n95	Queries
n96	Answers
n98	Proprietary Message
n99	Free Format

5.1.23 Customer Instructions

This topic provides the systematic instructions to capture the customer instructions details.

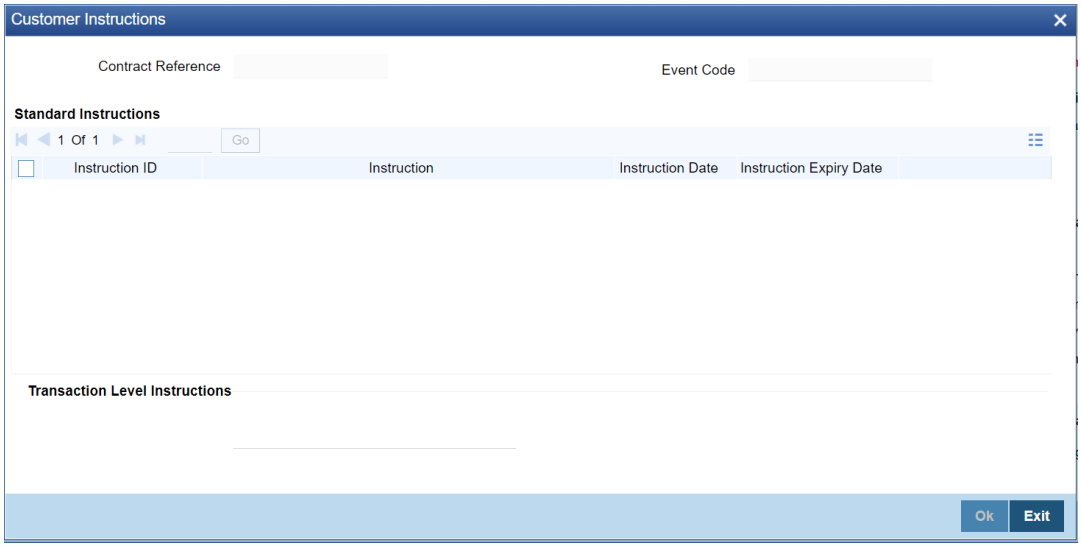
Enter details of transaction level instructions and view standard instructions using the customer instructions

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Customer Instructions**.

   Customer Instructions screen is displayed.

Figure 5-29 Customer Instructions



2. On **Customer Instructions** screen, Enter the transaction level instruction and view the standard instructions.

Table 5-23 Customer Instructions - Field Description

Field	Description
Contract Reference Number	System displays the contract reference number.
Event Code	System displays the Event Code of the contract.
Standard Instructions Customer would want to give Standard instructions in advance to the bank that need to be referred by the bank while processing certain type of transactions.	
Instruction ID	System displays the Instruction ID.
Instruction	System displays the customer standard instruction.
Instruction Date	System displays the start date of the customer instruction.
Instruction Expiry Date	System displays the expiry date of the customer instruction.
Transaction Level Instruction	Enter the transaction level instructions for the event.

3. Click **Ok** to save the details or **Exit** to close this screen.

MT759 - Ancillary Trade Structured Message – Trade Finance Common Group Message Maintenance Screen (MSDTFCGM)
Ancillary structured message details are entered using the Trade Finance Common Group Message.

MT759 – Ancillary Trade Structured Message has been added to the existing list of SWIFT Message Types.

- Introduced fields to capture the Function of Message and Narrative details in Common Group Maintenance Screen.
- System has been enabled to generate MT759 message from Common group Message maintenance screen by providing the Message type (as MT759) and the mandatory values of the corresponding message as per the SR2018 standard.

- MT759 - Ancillary Trade Structured Message – Common group Maintenance Subsystem (BCDTRONL/LCDTRONL)

5.1.23.1 MT759 - Ancillary Trade Structured Message – Common group Maintenance Subsystem (BCDTRONL/LCDTRONL)

The ancillary trade details are entered structured message using the Common Group Maintenance BCDTRONL / LCDTRONL subsystem screen.

MT759 – Ancillary Trade Structured Message has been added to the existing list of SWIFT Message Types.

- Introduced fields to capture the Function of Message and Narrative details in Common Group Maintenance Screen
- The system has been enabled to generate MT759 message from LCDTRONL/ BCDTRONLL subsystem Common group Message maintenance screen by providing the Message type (as MT759) and the mandatory values of the corresponding message as per the SR2018 standard
- The system is enhanced to enable the support of message MT759 - Ancillary Trade Structured Message from Common Group Message Maintenance and from Common Group Message of BC contract input screen.
- Multiple MT759's (upto eight messages) are supported.
- As per the existing system, the generation of multiple MT759 is supported only from LC or BC contract input screen based on the flag 'Ancillary Message', where as generation MT759 or Multiple MT759 from Common group Maintenance Screen and Common group Message subsystem of LC or BC contract input screen is not available.
- BCDTRONL: Introduced fields 23H – Function of Message and 45D Narrative as mandatory fields for generation of message MT759 as per SR2018 standard.
- 23H Function of Message specifies the type of request or function of the message, list of possible function codes as per SR2018 standard are
  - PREDENOT
  - CLSVCLOS
  - CLSVOPEN
  - FRAUDMSG
  - GENINFAD
  - ISSAMEND
  - ISSUANCE
  - OTHERFNC
  - REIMBURSE
  - REQAMEND
  - REQFINAN

- REQISSUE
- TRANSFER

45D Narrative is a text box to capture narrative details corresponding to the message. Three fields are introduced to capture the narrative details, in total, the detail are upto 72,800 characters(9600*8 – 9600 is the number of character and 8 is a number of the message).

Multiple MT759 messages generated based on the provided ‘Narrative’ details when narrative details exceed 9600 characters (9600 characters and 150 considering as entering line – in total 9750 characters), the second MT759 is generated. Similarly, when the second message exceeds the allowed limit, the third message will be generated, and it continues upto eight messages.

5.1.24 Substitution Bills

This topic provides the instructions to view the Substitution Bills.

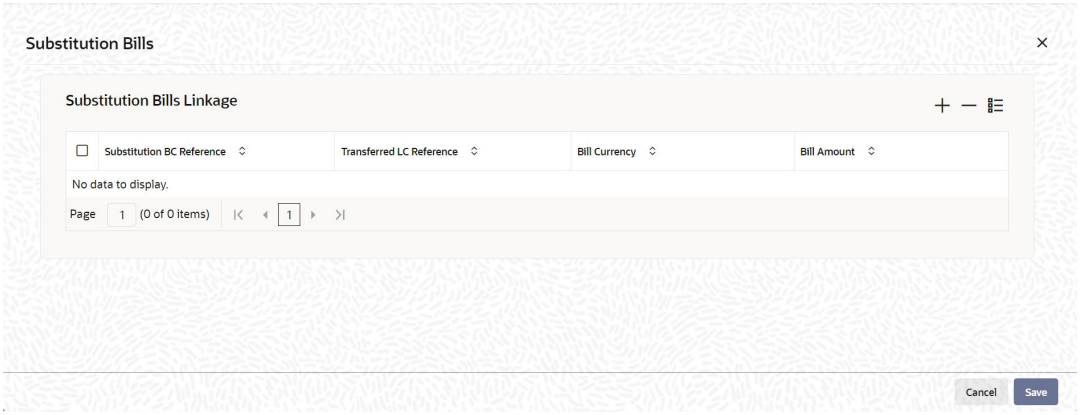
Import bill reference details are captured in the Substitution bills screen.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Bills and Collection Contract Detailed** screen.

1. On the **Bills and Collection Contract Detailed** screen, click **Substitution Bills**.

   Substitution Bills screen is displayed.

Figure 5-30 Substitution Bills



2. Enter the details as required and click **Ok** to **Save** the details or **Exit** to close the details.

   For information on fields, refer to: Table 5-24

Table 5-24 Substitution Bills - Fields description

Field	Description
Substitution BC Reference	Specify the substitution bill reference number. Alternatively, select the reference from the option list. The list displays all the bills which are created under the product category Bill under transferred LC and are linked to LC contract which are created on the transfer of the parent LC contract to which the export bill is linked. You cannot link an import bill which is already linked to another export bill.

Table 5-24 (Cont.) Substitution Bills - Fields description

Field	Description
Transferred LC Reference	Specify the transferred LC reference number.
Bill Currency	The system displays the billing currency.
Bill Amount	The system displays the bill amount.

5.1.25 User Defined Events Triggering

This topic provides the instructions to view the Trade Finance Events Triggering details.

- On Query from contract input screen click UDE to launch the Trade Finance User Defined Events Triggering screen (UDDTFEVT) and perform additional accounting entries for active and authorized contracts.

  The **UDE** screen is displayed.

Figure 5-31 Trade Finance User Defined Events Triggering

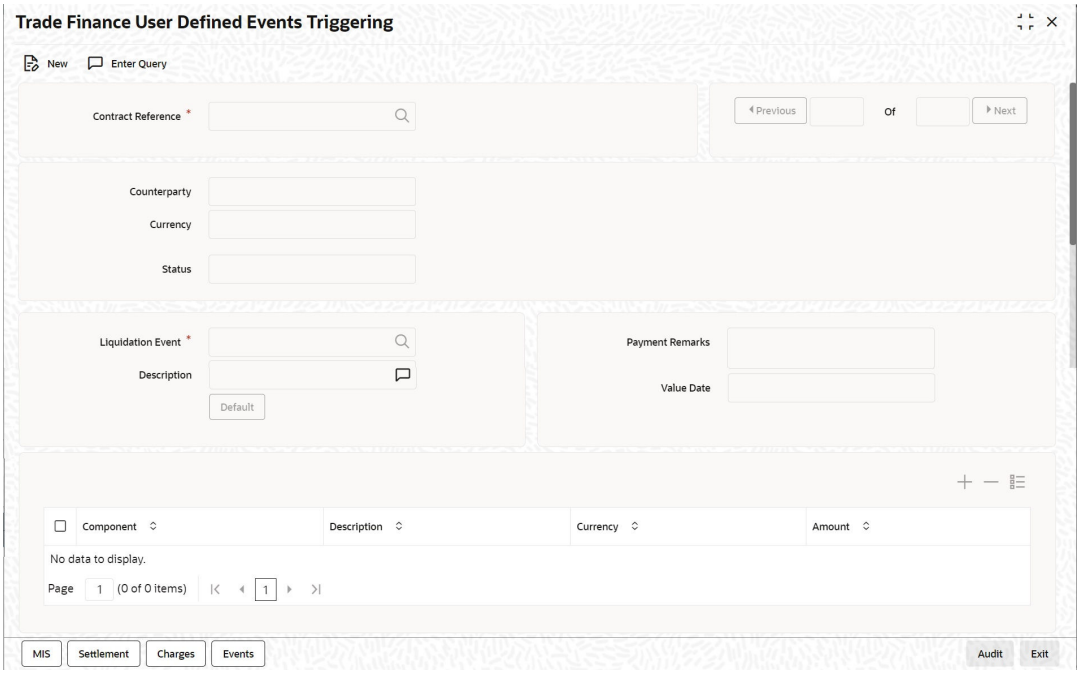


Table 5-25 Trade Finance User Defined Events Triggering - Field Description

Field	Description
Contract Reference Number	On click of New the contract reference number defaults.
Counterparty	On click of New the counterparty defaults.
Status	On click of New the status defaults.
Currency	On click of New the currency defaults
Liquidation Event	Select the event from the adjoining option list.
Description	Description defaults on select of event from the field liquidation event

Table 5-25 (Cont.) Trade Finance User Defined Events Triggering - Field Description

Field	Description
Payment Remarks	Specify remarks pertaining to the payment on the account.
Value Date	If the value date derivation rule has been maintained for the event code, the system will calculate the value date and display it here. However, you can change it

Click 'Default' to default the following details:

Amount Details: The system displays the following amount details

Component

Description

Currency

Amount

5.2 Bill Liquidation

The following are covered in this topic:

1. Liquidating Receivable Components of a Bill
2. Reverse Liquidation Entries
3. Partial Payment of Discounted Bills

- Liquidating Receivable Components of a Bill
- Reverse Liquidation Entries
- Partial Payment of Discounted Bills

5.2.1 Liquidating Receivable Components of a Bill

The components of a bill is liquidated either automatically or manually. The receivable components of a bill, however, will have to be liquidated manually. This is because when a component is due from a customer, and the customer is unable to pay, you debited your interest receivable account and credited the income account.

When the customer pays, liquidate the outstanding receivable components of the bill from the Bills and Collections Contract screen either by selecting Liquidate from the Application toolbar or clicking liquidate icon. Enter the liquidation amount and save the liquidation. The contract will be liquidated.

5.2.2 Reverse Liquidation Entries

Reverse the authorized accounting entries that were passed when you liquidated an outstanding receivable component of a bill. Reverse the accounting entries passed for the liquidation of an outstanding component of a bill through the Receivable Liquidation screen. Specify the Contract Reference Number of the bill. All the outstanding components of the bill that were paid from a receivable account will be displayed.

Query the component whose liquidation entries you want to reverse. Choose Reverse form the Processing sub-menu of the Application toolbar. The system will prompt you to indicate

whether you want to reverse the liquidation entries passed for the outstanding component or make the component outstanding again.

If you indicate that the entries should be reversed, the accounting entries that were passed earlier will be reversed. However, you will not be able to pass further entries for the payment of that component at a future date. If you indicate that the component should be made outstanding, the accounting entries that were passed earlier is reversed, and the component will become outstanding again.

The reversal of the liquidation of a component may sometimes entail a change in the status of the bill. If the contract is set for automatic status change, this change will be made by the system automatically.

For further details on generic attributes that define for liquidation of a BC contract, please refer to the 'Liquidation' User Manual under Modularity.

5.2.3 Partial Payment of Discounted Bills

For discounted export bills partially liquidate the principal before the maturity date of the bill. In this case, correction entries will be passed for the:

- Interest that has been collected in advance and
- Interest receivable in the future along with the respective accruals/amortization as the case

For example, you have entered a bill worth USD 20000 in Oracle Banking Trade Finance Cloud Service on 1 February 2001. The bill expires on 31 March 2001. Original Interest calculation period: 01 Feb to 31 March 2001 On 08 Feb you partially liquidate USD 8000 of the Original Bill Amount. The excess interest that should be refunded to the customer is derived as follows:

- Interest collected in advance on USD 20000 = X
- Interest on 20000 between 1 Feb to 7 Feb 01 = Y
- Interest on 12000 between 1 Feb to 7 Feb 01 = Z
- Excess interest refunded to the customer = X - (Y+Z)

Accrual adjustment entries as on 11 Feb 2001 (the liquidation date)

- Accruals already done on interest between 1 Feb to 10 Feb 2001 = A
- Interest calculated on 20000 between 1 Feb 01 to 7 Feb 01 = B
- Interest calculated on 12000 between 8 Feb 01 to 11 Feb 01 = C
- Accrued interest after partial liquidation = (B + C) – A

5.3 BC Authorize Contract Details

The following topics are covered:

- Authorize BC Contracts
  This topic provides the instructions to Authorize the BC Contracts.
- Multilevel Authorization of a Contract
- Remarks
  This topic provides the instructions to view the remark details.

5.3.1 Authorize BC Contracts

This topic provides the instructions to Authorize the BC Contracts.

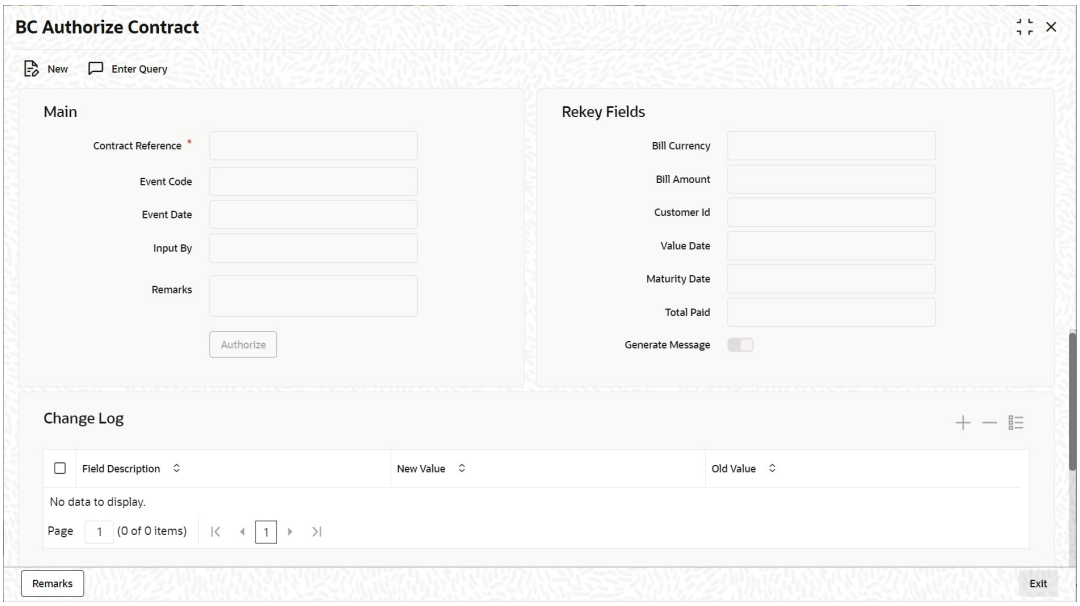
This screen is used to authorize BC contract registration, input, amendment and payment operations.

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

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

   BC Authorize Contract screen is displayed.

Figure 5-32 BC Authorize Contract



2. Specify the details as required.

   For information on fields, refer to: Table 5-26

Table 5-26 Authorize - Field Description

Field	Description
Contract Reference	Specify the contract number which you are authorizing
Generate Message	Check this option to generate the messages.
Remarks	Specify remarks if any
Rekey Fields	Rekey the following details to authorize a contract. • Bill Currency • Bill Amount • Customer ID • Value Date • Maturity Date • Total Paid

Table 5-26 (Cont.) Authorize - Field Description

Field	Description
Change Log Details	If there are any values changed in the contract, then the following details are displayed here: Field Description Old Value New Value
Overrides	The following override details of the contract for all operations is displayed here: • Confirmed • Override text • Authorized By • Authorized Date • Status **Note:** If the contract has multilevel of authorization pending. if the level of authorization is greater than or equal to 'N' and if the limit of the authorizer is less than the difference of contract value and the sum of authorization limit of authorizers (if multiple users are authorizing the contract) involved in the authorization. If the transaction amount is greater than the authorizer limit in case of the single authorizer.

3. While processing handoff requests from external system, Release Amount Block - Close amount block is initiated by OBTF if the release amount block parameter is enabled in Trade Finance Bank Preference

5.3.2 Multilevel Authorization of a Contract

3High value transactions may require multilevel of authorization. The levels of authorizations are defined in the Product Transaction Limits screen. Use the Multilevel Authorization Detailed screen for authoring a contract n-1 times. However, final authorization can take place only on the contract screen.

Note:

For more information, refer to the Procedures User Manual and the section Multilevel Authorization of Contract/Loan Account.

5.3.3 Remarks

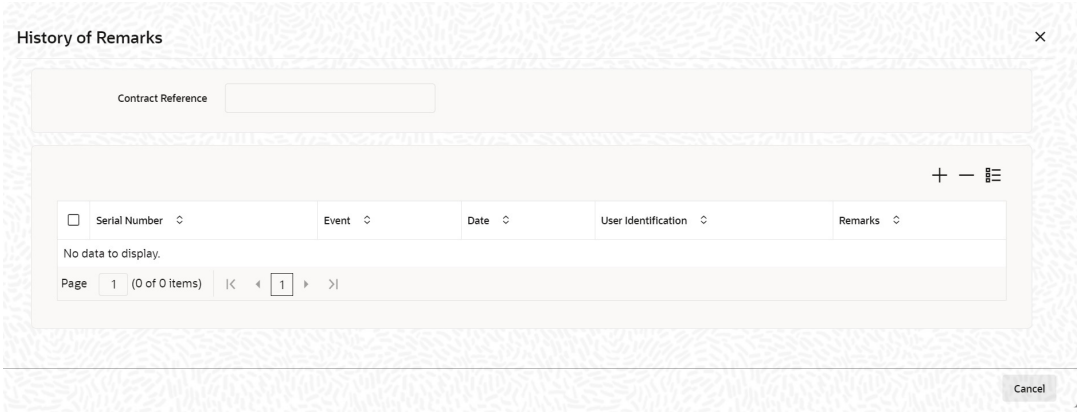
This topic provides the instructions to view the remark details.

Specify the **User ID** and **Password**, and login to Homepage.
Navigate to **Authorize** screen.

- On the **Authorize** screen, click **Remarks**.

  History of Remarks screen is displayed.

Figure 5-33 History of Remarks



For more details on this screen refer to section 6.1.21 Change Log- Remarks

5.4 Customer Address Maintenance

The following topics are covered:

- View the Media Addresses of a Customer
  This topic provides the instructions to view the Media Addresses of a Customer.

5.4.1 View the Media Addresses of a Customer

This topic provides the instructions to view the Media Addresses of a Customer.

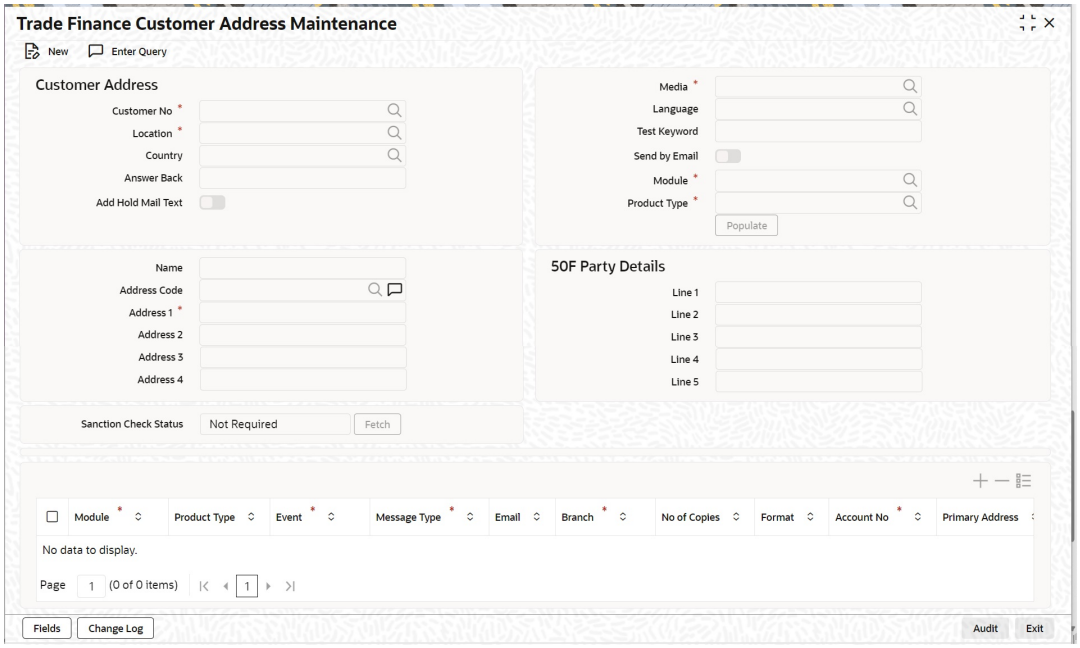
Specify the CIF ID of the counterparty involved in a bills contract; the Media Address details that you maintain for the customer is displayed in **Customer Address Maintenance** screen.

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

- On the Homepage, type **MSDTFCAD** in the text box, and click the next arrow.

  Customer Address screen is displayed.

Figure 5-34 Customer Address



> **Note:**
>
> When you specify the CIF ID, the system checks whether you have maintained multiple media addresses for the customer. If you have maintained multiple media addresses, a list of all the media addresses will be displayed in a separate window.

5.5 Bills and Collections Contract Reassign

The following topic are covered:

- Reassign the Contract to other User
  This topic provides the systematic instruction to Reassign the Contract to other User.

5.5.1 Reassign the Contract to other User

This topic provides the systematic instruction to Reassign the Contract to other User.

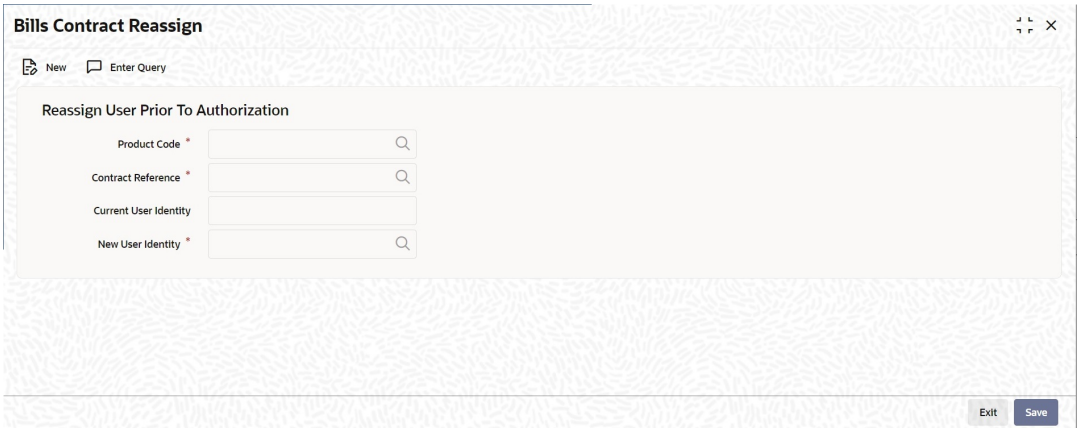
A contract is deleted only by the user who entered it. While deleting a contract and the user who inputs the same is not available to do it, reassign the contract to another user so that the other user can delete it. Typically, this situation may arise during EOD operations, when a contract that is not authorized has to be deleted and the user who input it as left the office for the day.

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

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

   Bills and Collections Contract Reassign screen is displayed.

Figure 5-35 Bills and Collections Contract Reassign



2. Reassign a contract based on the requirement. to reassign a contract the following steps are required.
   a. Indicate the product associated with the bill. Select a product code from the option list, which contains a list of the authorized products that you have created.
   b. Indicate the contract reference number of the bill you wish to reassign, to another user. Select a reference number from the option list, which contains a list of all the active bills.
   c. Select the User ID of the user to whom you, are assigning the contract

   The Contract is reassigned.

> **Note:**
>
> This user to whom you reassign a contract should have access rights to enter a bill contracts.

3. Your User ID will default from the login screen. Select Save from the Application toolbar or click save icon to save the specifications you have made or Click Exit or Cancel button to exit the screen.

5.6 Outstanding Items Report

The following topics are covered:

- Generate Outstanding Items Report
- Selection Options
- Contents of the Report

5.6.1 Generate Outstanding Items Report

This report lists all the outstanding items (including commissions and charges), which are debited to a GL account, which is usually the accounts receivable ledger. The items are marked as outstanding. This report is available in the Application Browser under LQ (indicating liquidation).

5.6.2 Selection Options

The report is sorted based on currency. It is listed in the serial order of the Accounts receivable account under the currency type. Ap11s the sequence of this report is by the Accounts Receivable account, a bill is reported in more than one place, i.e., different charges and interest items were booked to different GLs. This report highlights the necessary details for collection or payment of the outstanding amount, so that the required action is taken.

5.6.3 Contents of the Report

The report contains the following information:

Table 5-27 Contents of the Report

Field	Description
Party CIF ID	This is the ID assigned to the customer in the Customer Information File (CIF) of the Core Services module of Oracle Banking Trade Finance Cloud Service.
Party Name	The short name of the Customer maintained in bill will be printed. For all credits which have been opened at your branch, the name of the applicant is printed here. For those credits which have been advised or confirmed (i.e., the original operation was advise, advise & confirm or confirm) the name of the beneficiary bank is printed in this field.
Party Type	This is the party type assigned to the customer in the Parties screen.
Ac CCY	This is the currency of the outstanding amount.
Module	This is the module to which the outstanding receivable component belongs.
Contract Ref No	This is the reference number of the contract whose outstanding receivable components are overdue.
Event Code	This is the event under which the Outstanding component should have been paid.
Booking Date	This is the date on which the original entry was passed.
Receivable Ac Code	This is the account that is to be credited when the customer pays the outstanding component.
Ac Branch	This is the branch to which the account belongs.
Amount	This is the amount of the outstanding component that is to be received from the customer.
Amount Tag	This is the amount tag of the component.
Description	This is a description of the amount tag

5.7 Bills and Collections Payment Input Details

This topic contains the following subtopics:

- Liquidate Overdue Components
  This topic provides the systematic instructions to capture the Liquidate Overdue Component details.

5.7.1 Liquidate Overdue Components

This topic provides the systematic instructions to capture the Liquidate Overdue Component details.

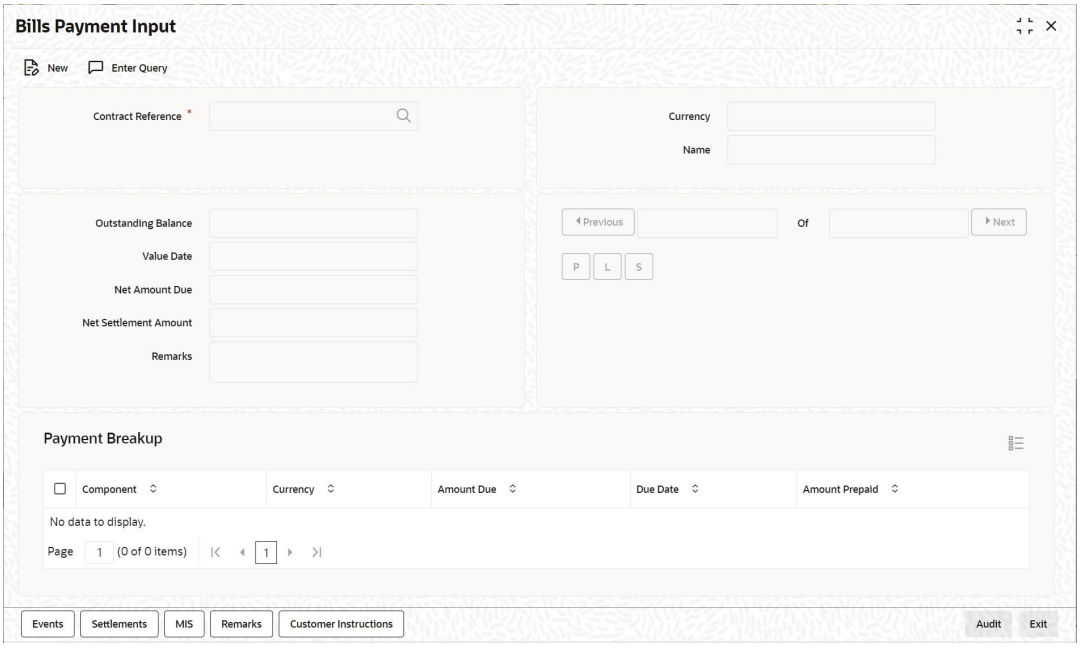
Overdue components i.e. Normal and Penal components partially or fully are liquidated through the Payment Input screen.

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

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

   Bills & Collections Payment Input screen is displayed.

Figure 5-36 Bills & Collections Payment Input



2. On **Bills & Collections Payment Input screen**, Click **New**.
3. On **Bills & Collections Payment Input screen- New** screen, specify the details as required.

   For information on fields, refer to: Table 5-28

Table 5-28 Bills & Collections Payment Input - Field Description

Field	Description
Contract Reference	Specify the contract you want to liquidate. Select the contract from the adjoining option list. The list displays all the active contracts with bill amount zero.

Table 5-28 (Cont.) Bills & Collections Payment Input - Field Description

Field	Description
Net Amount Due	Net amount due to all the sub-components of a multi tenor contract is displayed here. However, for a non-multi-tenor contract, the system displays the total amount due for all the components. Click P to display the outstanding amount. This screen also displays all the overdue interest and penalty interest on the Principal. On clicking L, the system will allocate the payment amount towards each component. On clicking the S button, the system displays the total amount paid, and this total amount is displayed in the Net Settlement Amount field. The following details are displayed in 'Payment Breakup' section of the screen: • Component • Currency • Amount Due • Due Date • Amount Prepaid **Note:** Choose to liquidate the overdue components only if the interest component is specified as Arrears For a multi tenor contract, sub-components are populated as components Pay negative Interest due amount for fully liquidated bills with Interest liquidation mode as deferred. Positive Interest is displayed against <Comp>_LIQD tag, and negative Interest will be displayed against <Comp>_N_LIQD tag.

Table 5-28 (Cont.) Bills & Collections Payment Input - Field Description

Field	Description
Remarks	Specify remarks if any. This provision is applicable for incoming advance bills where interest is collected in arrears and outgoing discounted/purchased bills (penalty interest is always collected in arrears). In case the components are liquidated, the screen amends the status of the contract is liquidated. Also, reverse the interest component that is liquidated. On saving the transaction, the bill amount is validated against the product transaction limit, and the user input limit maintained in the system. The system displays an appropriate override/error message if the amount exceeds the allowed input limit. It also indicates the level of authorization required if the transaction the amount is more than the transaction limit maintained. The system converts the bill amount using the standard mid-rate to the transaction limit currency and check against the transaction limit amount maintained for the product if the billing currency is different from the transaction limit currency. Click Remarks button to view all the instructions captured on every transaction of the contract in History of Remarks screen. For more details on the screen, refer to section 6.1.21 Change Log- Remarks.

Example for Negative Interest Settlement through BCDTRPAY

For a contract with negative interest component BCNEGINT and penalty component BCPENLINT, if the total positive interest due is 13 (including a penalty) and the negative interest is 5, then on click of Populate (P) button system will populate the dues for each component against the corresponding tags and the settlement through BCDTRPAY done in two ways as below:

Scenario 1:

In this case, since the sum of negative interest is less than the sum of positive interest, on click of allocating the amount due against the negative component is completely settled first and the amount dues against the positive component are allocated in proportion to the net settlement amount provided.

Net Amount Due	8
Net Settlement Amount	7

Component	Currency	Amount Due	Amount Prepaid
BCNEGINT_LIQD	GBP	10	10
BCNEGINT_N_LIQD	GBP	5	5
BCPENLINT_LIQD	GBP	3	2

Scenario2

Amount prepaid is entered against each component and user clicks on S button (Sum), the system will populate the Net settlement amount.

Net Amount Due	8
Net Settlement Amount	5

Component	Currency	Amount Due	Amount Prepaid
BCNEGINT_LIQD	GBP	10	10
BCNEGINT_N_LIQD	GBP	5	5
BCPENLINT_LIQD	GBP	3	2

Alternatively, for the case where the negative interest is more than the sum of all positive interests the settlement as mentioned in scenario.

Scenario 3

In this case since the sum of negative interest is more than the sum of positive interest, on click of allocate the amount dues against the positive component is completely settled first and the amount due against the negative component is allocated in proportion to the net settlement amount provided.

Net Amount Due	8
Net Settlement Amount	5

Component	Currency	Amount Due	Amount Prepaid
On BCNEGINT_LIQD	GBP	5	5
BCNEGINT_N_LIQD	GBP	15	12
BCPENLINT_LIQD	GBP	2	2

On save, system passes the accounting against each component based on the amount prepaid value.

5.8 Bills and Collections Document Arrival Notice Input

This topic contains the following subtopics:

1. Maintain Document Arrival Details

- Maintain Document Arrival Details
  This topic provides the systematic instructions to Maintain the Document Arrival Details

5.8.1 Maintain Document Arrival Details

This topic provides the systematic instructions to Maintain the Document Arrival Details

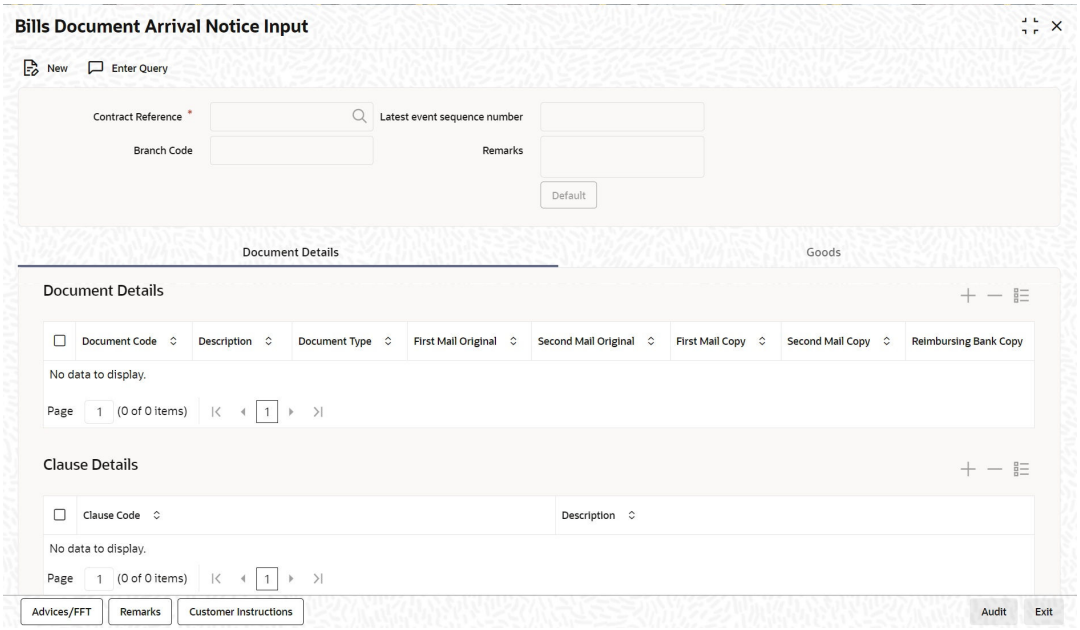
Document arrival notice message is generated whenever the documents arrive after the payment is made for a Bill under LC. Oracle Banking Trade Finance Cloud Service does not allow you to capture the document details of a contract after making a payment in contract online screen. Hence, whenever the documents arrive after the payment, the same details are captured in the Bill and Collections Document Arrival Notice Input screen.

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

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

   Bill & Collections Document Arrival Notice Input screen is displayed.

Figure 5-37 Bill & Collections Document Arrival Notice Input



2. On the **Bills & Collections Document Arrival Notice** Input screen, click New.
3. Specify the details and click **OK** to save the details or click **Exit** to close the screen.

   For information on fields, refer to: Table 5-29

Table 5-29 Document Arrival - Field Description

Field	Description
Contract Reference	Specify the contract number for which you are maintaining the document details. Also select the contract details from the adjoining option list. The list displays all the authorized contracts maintained in the system.
Latest Event Sequence Number	The system displays the latest event number. Click the Default button to display the documents details maintained for the contract.
Branch Code	Specify the branch code.
Remarks	Specify remarks if any.

Document Details Tab

Specify the following document details:

- Document Code – the document code
- Description – the description of the document code
- Document Type – the type of document
- First Mail Original – the first original mail
- Second Mail Original – the second original mail
- First Mail Copy – the first mail copy
- Second Mail Copy – the second mail copy
- Reimbursing Bank Copy – the reimbursing bank copy
- Document Reference – the document reference number

- Document Date – the document date
- Covering Letter Reference – the covering letter reference
- Covering Letter Date – the covering letter date

Clause Details

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

Goods Tab

Maintain the goods details in Goods tab.

Remarks

View all the all the instructions captured on every transaction of the contract in History of Remarks screen. For more details on this screen refer to section 6.1.21 Change Log-Remarks.

6

Define Discount Accrual Classes

This topic contains the following subtopics:

- Introduction
- Discount Accrual
- Computation of Net Discount Accrual Amount for a Processing Day

6.1 Introduction

In Oracle Banking Trade Finance Cloud Service, define the different types of charges or fees that apply on a product as classes. A charge class is a specific type of charge component (E.g. Charges for amending the terms of a loan).

When defining a product, attach the required classes. In this manner, a contract processed under a particular product acquires the classes (components) associated with the product.

A Discount Accrual class made applicable for loans and bills processed in Oracle Banking Trade Finance Cloud Service. To apply a Discount Accrual , first define attributes for each of the components.

6.2 Discount Accrual

The following topics are covered:

- Process Discount Accrual
- Define a Discount Accrual Class
  This topic provides the systematic instructions to Define the Discount Accrual Class
- Associate Discount Accrual Components to Products
  This topic provides the systematic instructions to capture the Associating Discount Accrual Components to Product details.

6.2.1 Process Discount Accrual

The following steps are involved in processing Discount Accrual:

1. Defining Discount Accrual classes
2. Associating Discount Accrual classes with a product

6.2.2 Define a Discount Accrual Class

This topic provides the systematic instructions to Define the Discount Accrual Class

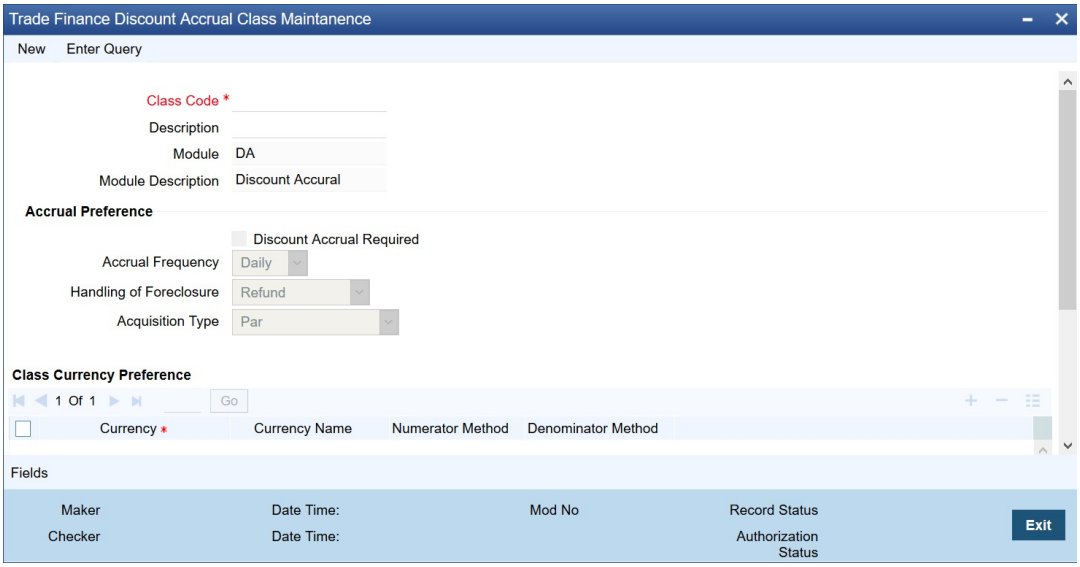
A Discount Accrual fee class specifies the accrual parameters for interest and charges. Define the attributes of a Discount Accrual class in the Trade Finance Discount Accrual Class Maintenance screen.

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

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

   The **Trade Finance Discount Accrual Class Maintenance** screen is displayed.

Figure 6-1 Trade Finance Discount Accrual Class Maintenance



2. On the **Trade Finance Discount Accrual Class Maintenance** screen, click **New** and specify the details.
3. Click **Save** to save the details or **Cancel** to exit the screen.

   For information on fields, refer to: Table 6-1.

Table 6-1 Trade Finance Discount Accrual Class Maintenance - Field Description

Field	Description
Class Code	This is a Mandatory Field Specify a unique identifier for the class.
Description	Enter a brief description for the class. A description would help you easily identify the class.
Module	Specify the module to which the class is associated.
Module Description	A brief description of the module is displayed here.
Accrual Preferences	This is a Mandatory Field When building a Discount Accrual fee class, you define the following attributes:
Discount Accrual Required	Specify whether Discount accrual should be performed for the class.
Accrual Frequency	Specify the frequency at which Discount Accrual should be performed. This can be either Daily or Monthly. For monthly accruals, the Discount Accrual will be done on the last day of the month.

Table 6-1 (Cont.) Trade Finance Discount Accrual Class Maintenance - Field Description

Field	Description
Acquisition Type	The Acquisition Type determines whether the initial cash flows for a C contract with more (Premium) or less (Discount) or equal (Par) to the bill amount. The Acquisition Type determined by the cash flows of interest, charges and fees for which Consider as the Discount option is checked. The drop-down list comprises of the following values: • Par • Par/Discount • Par/Premium • Par/Discount/Premium If the incoming cash flows of all the above components are greater than outgoing cash flows considering Incoming flow as Positive (In case of bills), the acquisition type considered is Discount. the incoming cash flows of all the above components are less than outgoing cash flows considering Incoming flow as Positive (In case of bills), the acquisition type considered is Premium. If the incoming cash flows of all the above components are equal to outgoing cash flows considering Incoming flow as Positive (In case of bills), the acquisition type considered is Par. **Note:** The acquisition type of a contract can change from premium to par/ discount or otherwise depending on the charges getting liquidated during the life cycle of the contract.
Handling of Foreclosure	Specify how foreclosures for the contracts using the class is handled. Opt for the completion of pending accruals, or refund. In case the Acquisition Type is Par, there are no refunds. Only the pending accruals are completed.
Day Count Method Details	Specify the day count methods for each currency using the class. Define the day count methods for both the Numerator and the Denominator

6.2.3 Associate Discount Accrual Components to Products

This topic provides the systematic instructions to capture the Associating Discount Accrual Components to Product details.

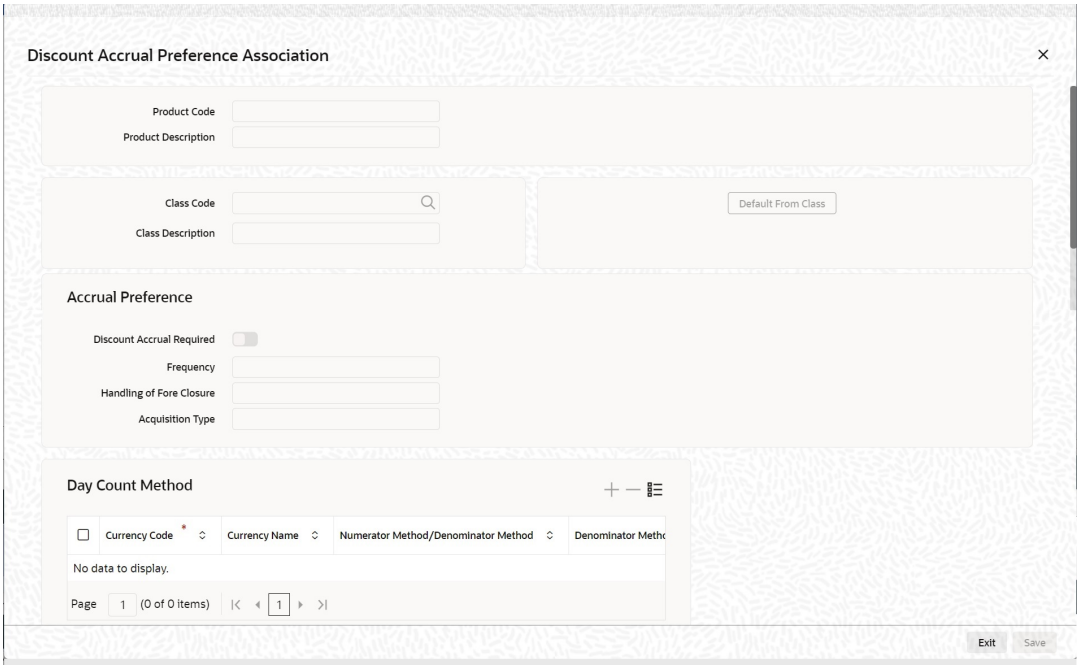
After building Discount Accrual fee classes, associate the class with loans or bills products.

Specify the **User ID** and **Password**, and login to Homepage.
On the Homepage, navigate to **Bills and Collections Product Definition** screen.

1. On the **Bills and Collections Product Definition** screen, click **Discount Accrual**.

   Discount Accrual Preference Association screen is displayed.

Figure 6-2 Discount Accrual Preference Association



2. On **Discount Accrual Preference Association** screen, click **Default From Class** to Associate Discount Accrual fee class with a product.
3. Select the appropriate Discount Accrual fee class from the list of classes.

   The attributes defined for the Discount Accrual fee class defaults to the product. You have the option to modify the attributes defined for the class, to suit the requirement of the product you are creating. Alternatively, choose to define the Discount Accrual details for the product.
   The system derives the acquisition type based on the following criteria

Product Type	Inflow/Outflow	Acquisition Type
Asset	Inflow > Outflow	Discount
Asset	Inflow < Outflow	Premium
Asset	Inflow = Outflow	Par

An asset here is a BC contract and Inflow/Outflow could pertain to the charges and discounted interest associated with a contract. Now, if the acquisition type derived by the system for a contract and the acquisition type of the Discount Accrual class linked at the product are different, system does not allow saving of a contract.

An asset here is a BC contract, and Inflow/Outflow could pertain to the charges and discounted interest associated with a contract. Now, if the acquisition type derived by the system for a contract and the acquisition type of the Discount Accrual class linked at the product is different, the system does not allow saving of a contract.

- Events and Accounting Entries for Discount Accrual
- Specify the Status Change Details for Discount Accrual
- Process Discount Accrual

6.2.3.1 Events and Accounting Entries for Discount Accrual

While defining the accounting entries for the Loans and Bills modules you must identify the events and accounting entries that are required for Discount Accrual fee accounting. One of these is the YTM based Discount Accrual (YACR) event.

It is meant to indicate the periodic Discount Accruals for the contract. The Accounting Roles that should be associated with the event YACR are

Table 6-2 Accounting Roles

Accounting Role	Acquisition Type	Product Type	Description
EIMDISCRIA	Discount	Asset	Effective Interest Based Discount To Be Accrued
EIMDISCINC	Discount	Asset	Effective Interest Based Discount Accrued Till Date
EIMPREMPIA	Premium	Asset	EIM Premium paid in advance
EIMPREMEXP	Premium	Asset	EIM Premium Expense
EIMINTADJREC	Par	Asset	EIM Interest Adjustment Receivable
EIMINTADJINC	Par	Asset	EIM Interest Adjustment Income\

The Amount Tags for the YACR event:

Amount Tag	Description
EIMDISC_ACCR	Net Discount Accrual amount for the processing day
EIMDISC_ADJ	Discount Accrual refund amount
EIMPREM_ACCR	Net premium accrual amount for processing day
EIMINTADJ_ACCR	Interest adjustment amount
EIMPREM_ADJ	Premium accrual refund amount

The following entries should be maintained for the YACR event for assets (BC contracts):

Accounting Role	Amount Tag	Dr/Cr Indicator
EIMDISCRIA	EIMDISC_ACCR	Debit
EIMDISCINC	EIMDISC_ACCR	Credit
EIMDISCRIA	EIMDISC_ADJ	Debit
CUSTOMER	EIMDISC_ADJ	Credit
CUSTOMER	EIMPREM_ADJ	Debit
EIMPREMPIA	EIMPREM_ADJ	Credit
EIMINTADJREC	EIMINTADJ_ACCR	Debit
EIMINTADJINC	EIMINTADJ_ACCR	Credit
EIMPREMEXP	EIMPREM_ACCR	Debit
EIMPREMPIA	EIMPREM_ACCR	Credit

The account head mapped to the accounting role EIMDISCRIA and account heads mapped to the subsystem specific RIA (Received in Advance) accounting roles should be maintained as the same account.

For Discount Accrual, you must also maintain the following accounting set-up for the Charge Liquidation event. The charge liquidation event is the event in the life of a bill contract at which the charge is going to be levied; you would have specified this while building a charge class or while attaching a charge class to the product. This is in addition to the normal accounting set-up that you would define for the LIQD event.

Accounting Role	Description
component_RIA*	Charge amount Received in Advance

* The component is replaced by the appropriate Charge Rule

Amount Tag	Description
component_DISC*	Charge Amount to be discounted
component_PIA	Charge amount paid in advance

* The component will be replaced by the appropriate Charge Rule. The following entries should be maintained for the charge liquidation event.

Accounting Role	Amount Tag	Dr/Cr
<Charge rule>_RIA	<Charge rule>_DISC	Credit
CUSTOMER	<Charge rule>_DISC	Debit
<Charge rule>_INC	<Charge rule>_LIQD	Credit
CUSTOMER	<Charge rule>_LIQD	Debit
<Charge rule>_PIA	<Charge rule>_PREM	Debit
CUSTOMER	<Charge rule>_PREM	Credit

Along with the normal accounting entry setup for the LIQD event, you must also maintain the following accounting entries:

Accounting Role	Amount Tag	Dr/Cr Indicator
EIMDISCRIA	EIMDISC_ADJ	Debit
CUSTOMER	EIMDISC_ADJ	Credit

6.2.3.2 Specify the Status Change Details for Discount Accrual

It would help if you defined the manner in which Discount Accrual is processed in the event of status changes. Maintain the following details as part of status maintenance for bills:

- Whether Discount Accruals should be stopped or reversed.
- The transfer GLs for Discount Accrual

Specify the following roles as part of the transfer GLs

Accounting Role	Description
EIMDISCRIA	Effective Interest Based Discount To Be Accrued
EIMDISCINC	Effective Interest Based Discount Accrued Till Date

Accounting Role	Description
EIMPREMPIA	EIM Premium Paid In Advance
EIMPREMEXP	EIM Premium Expense
EIMINTADJREC	EIM Interest Adjustment Receivable

To recall, at the BC product level, you maintain preferences about status change processing through the Bills – User Defined Status Maintenance screen (which you invoke by clicking Status button in the Bills and Collections – Product Definition screen). During the contract status change processing, the following are supported by the system based on the preferences maintained:

- All Discount Accrual accounting roles are made available for transfer.
- The balances transferred are:
  - Premium TBA to Premium Accrued
  - Discount TBA to Discount Accrued

The setting of the Stop Accrual flag stops the Discount Accrual also. This indicates that the YACR event will not pass any accounting entries.

The setting of Reverse Accrual flag reverses the following balances:

- Premium Accrued
- Discount Accrued

> **Note:**
>
> For more information, refer to the Products User Manual, chapter Product Definition section Aging Analysis for a Product.

6.2.3.3 Process Discount Accrual

The System provides a batch process for Discount Accrual. Trigger the batch process through the Setting up Mandatory Programs screen. The YACR event is initiated, and the net Discount Accrual amount for the day is computed.

6.3 Computation of Net Discount Accrual Amount for a Processing Day

This topic contains the following subtopics:

- Compute the Net Discount Accrual Amount
- RR calculation and IRR Re-calculation
- Discount Accrual Processing

6.3.1 Compute the Net Discount Accrual Amount

The following details are stored in the system during Discount Accrual:

- Outstanding bill amount

- Outstanding arrears interest accrued
- Discounted interest to be accrued
- Premium to be accrued
- Discount to be accrued
- Interest adjustment accrued already
- Premium accrued till date
- Discount accrued till date

Catch-Up of Discount Accrual is done during a BC contract rollover also. The net Discount Accrual amount for a processing day is computed as follows:

- All future cash flows are discounted to the processing day using the IRR useful as of the processing day, and the net present value (NPV) of the contract as of the processing day is obtained. The NPV is calculated based on the acquisition type as follows:
  - If the acquisition type is Discount, NPV is given by NPV = outstanding bill amount + outstanding arrears interest accrued + outstanding acquired interest – (discounted interest to be accrued – discounted interest accrued) – (discount to be accrued - discount accrued).
  - If the acquisition type is Premium, the NPV is given by NPV = outstanding bill amount + outstanding arrears interest accrued + outstanding acquired interest - (discounted interest to be accrued – discounted interest accrued) + (discount to be accrued - discount accrued).
  - If the acquisition type is Par, the NPV is given by NPV = outstanding bill amount + outstanding arrears interest accrued + outstanding acquired interest – (discounted interest to be accrued – discounted interest accrued) + (interest adjustment accrued already + interest adjustment accrued).
  - Outstanding arrears accrued interest is only for arrears (bearing) type contracts. The discounted interest is only for discounted type contracts.
  - The till date Discount Accrual amount is computed using the following expression:

$$TDA_n = NPV_n - (P_n - DTA_s) - AI_n + DA_s$$

- where,
  - TDAn represents the Till Date Discount Accrual for nth Accrual Date
  - NPVn, the Net Present Value of the contract as of nth Accrual Date
  - Pn, the Outstanding Principal of the contract as of nth Accrual Date
  - DTAs, the Discount to be accrued as of current IRR Effective Date
  - AIn, the Current Period Accrued Interest as of nth Accrual Date, and
  - DAs, the Discount Accrued as of current IRR Effective Date
- The difference between the Till date Discount Accrual amount as of the previous processing day and the Till date Discount Accrual amount as of the current processing day is the Net Discount Accrual amount is realized as income as of the processing day. The expression used would be

$$NDA_n = TDA_n - TDA_{(n-1)}$$

Where,

- NDAn represents the Accrual for nth Accrual Date,
- TDAn, the Till Date Discount Accrual for nth Accrual Date and
- TDAn-1, the Till Date Discount Accrual for n-1th Accrual Date.

6.3.2 RR calculation and IRR Re-calculation

IRR calculation does not happen in the below mentioned cases:

- Collection
- Payment
- Acceptance
- Initial stage of a contract
- Advance by loan is marked for the contract
- Contract closure

IRR recalculation happens during the following events with new effective date:

- Value dated amendment of a contract maturity date
- Floating interest rate revision
- Partial prepayment to a principal amount for a contract
- New charge on a contract, payable by customer
- Amendment of the Interest to Date
- Amendment of the interest rate
- Partial prepayment to an interest amount

> **Note:**
>
> The above events pertain to bearing/arrears type of BC contracts

For discounted/true discounted type of BC contracts where the interest is collected in advance, IRR recalculation is done with a new effective date during the following events:

- A partial prepayment to a principal amount
- New charge on a contract, payable by your Customer

Additionally, IRR recalculation happens during the below mentioned events if charges are applicable on them:

- REFA – Refusal of Bill/draft acceptance
- REFP – Refusal of bill/ draft payment
- TAFT – Acceptance of payment fate transfer
- TACP – Bill/draft acceptance tracer
- TPAY – Principal payment follow-up tracer
- TPFT – Principal payment fate tracer

- AFAT – Advice of acceptance fate
- PFAT – Advice of payment fate
- PRNA – Protest of non-acceptance of draft
- PRNP – Protest of non payment of principal
- BACP – Acceptance of bill

> **Note:**
>
> IRR recalculation is undone during reversal of a partial prepayment.

IRR recalculation is not done during the following events:

- When a payment is overdue
- For a regular payment
- For a full prepayment
- Amendment of a bill amount

Amendment of a bill amount is supported for collection bills, and this does not form part of funding operations of the bank. It is also assumed that there will be no interest components on the collection bills.

6.3.3 Discount Accrual Processing

Let us consider a Loan contract with following parameters:

Loan Amount	**USD 1,000,000**
Value Date	01-Jan-2003
Maturity Date	01-Jan-2004
Interest Rate	12%
Commission Rate	6%
Commission Value Date	01-Jan-2003
Interest Repayment Frequency	Monthly (Month Ends)
Principal Repayment Frequency	Bullet
Interest Basis	Actual/365
Discount Accrual Day count Numerator Method	Actual
Discount Accrual Day count Denominator method	365
Interest Payment Method	Bearing
IRR	20.30%

The projected cash flow for the contract would be

Due Date	**Component**	**Amount (USD)**
01-Jan-2003	Principal	-1,000,000
01-Jan-2003	Commission	60,000

Due Date	Component	Amount (USD)
01-Feb-2003	Interest	10,191.78
01-Mar-2003	Interest	9,205.48
01-Apr-2003	Interest	10,191.78
01-May-2003	Interest	9,863.01
01-Jun-2003	Interest	10,191.78
01-Jul-2003	Interest	9,863.01
01-Aug-2003	Interest	10,191.78
01-Sep-2003	Interest	10,191.78
01-Oct-2003	Interest	9,863.01
01-Nov-2003	Interest	10,191.78
01-Dec-2003	Interest	9,863.01
01-Jan-2004	Interest	10,191.78
01-Jan-2004	Principal	1,000,000

If the Discount Accrual Processing Date is 15-Feb-2003, the processing for Discount Accrual is as follows:

Step 1

NPV of the contract is computed as of 15-Feb-2003 by discounting the future cash flows as shown below:

Table 6-3 Cash Flows

Due Date	Amount	(di-d1)/D	1+IRR	(1+IRR)^((di-d1)/D)	Discount CF
01-Mar-2003	9205.48	0.038	1.203	1.0071	9140.46
01-Apr-2003	10191.78	0.123	1.203	1.023	9962.22
01-May-2003	9863.01	0.205	1.203	1.0387	9495.54
01-Jun-2003	10191.78	0.29	1.203	1.0551	9659.27
01-Jul-2003	9863.01	0.373	1.203	1.0713	9206.78
01-Aug-2003	10191.78	0.458	1.203	1.0882	9365.53
01-Sep-2003	10191.78	0.542	1.203	1.1054	9219.70
01-Oct-2003	9863.01	0.625	1.203	1.1224	8787.80
01-Nov-2003	10191.78	0.71	1.203	1.1401	8939.02
01-Dec-2003	9863.01	0.792	1.203	1.5755	8520.56
01-Jan-2004	1010191.78	0.877	1.203	1.1759	859105.75
					951402.94

The NPV of the Contract as of 15-Feb-2003 = USD 951,402.94

Step 2

IRR Start date = 01-Jan-2003

Outstanding Principal as of 12-Feb-2003 = USD 1,000,000

Discount to be accrued as of 01-Jan-2003 = USD 60,000

Accrued Interest as of 15-Feb-2003 = USD 4602.74

Discount Accrued as of 01-Jan-2003 = USD 0.00

Previous process till date = 14-Feb-2003

$$TDA_n = NPV_n - (P_n - DTA_s) - AI_n + DA_s$$

TDAn = 951402.94 – (1000000-60000)-4602.74+0

TDAn = 6800.2

Net Discount Accrual = TDAn – TDAn-1

Net Discount Accrual = 6800.20 – 6647.43

Net Discount Accrual = 152.77

Net Discount Accrual amount for 15-Feb-2003 processing = USD 152.77

7

Registration of a Bill

This topic contains the following subtopics:

- Introduction
- Bills and Collections Registration Input

7.1 Introduction

The details of a bill are captured through the Bills - Contract Registration screen. No accounting entries are passed nor will any charges be levied during the registration of a bill. A bill is registered based on the first set of documents (original or duplicate) received. On registration, an acknowledgment reference number is allocated to the bill. At the time of processing a bill that has already been registered, specify the acknowledgment reference number of the bill.

7.2 Bills and Collections Registration Input

The following topics are covered:

- Maintain the Bills and Collections Registration Details of a Bill
  This topic provides the instructions to Maintain the Bills and Collections Registration Details of a Bill
- View BC Registration Input Summary
  This topic provides the instructions to view BC Registration Input Summary.

7.2.1 Maintain the Bills and Collections Registration Details of a Bill

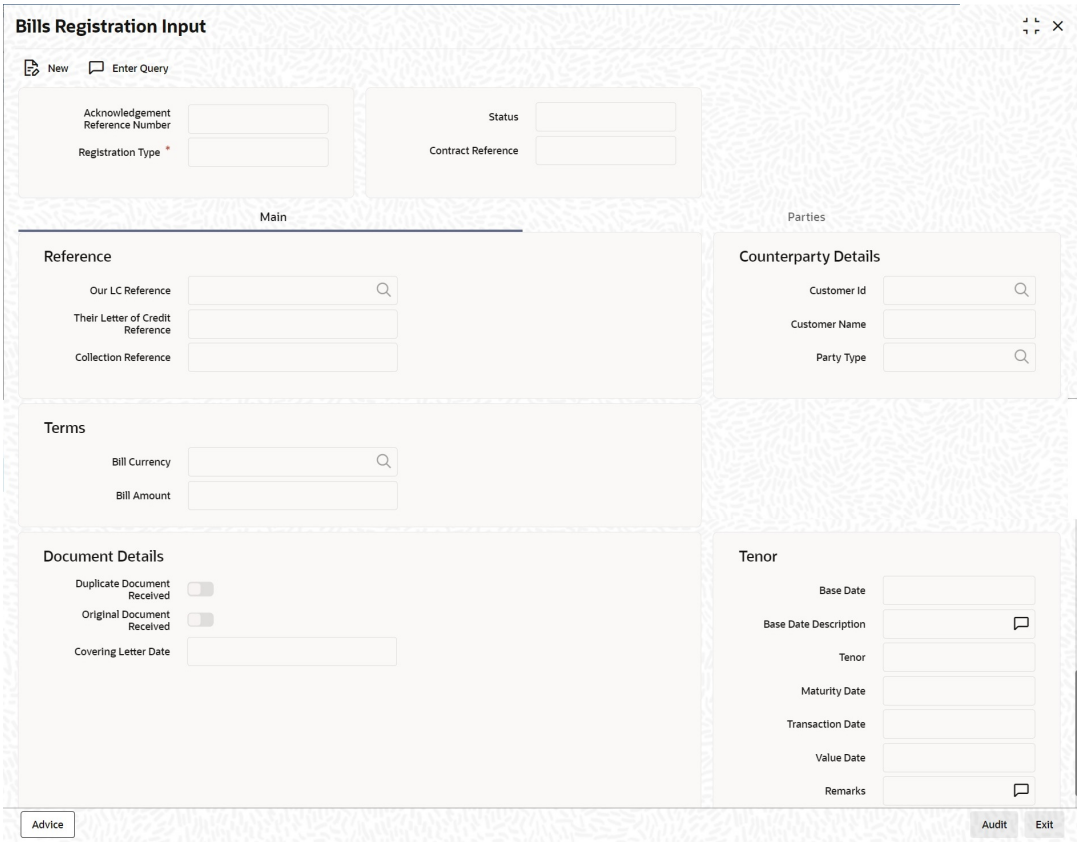
This topic provides the instructions to Maintain the Bills and Collections Registration Details of a Bill

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

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

   Bills & Collections Registration Input screen is displayed.

Figure 7-1 Bills & Collections Registration Input



2. On the **Bills and Collections Registration** screen, click **New** and specify the details as required.
3. Click **Save** to save the details, or **Cancel** to exit the screen.

   If you are calling a bill that is already registered, double click on the reference number of the bill from the summary screen.

   For information on Fields, refer to: Table 7-1

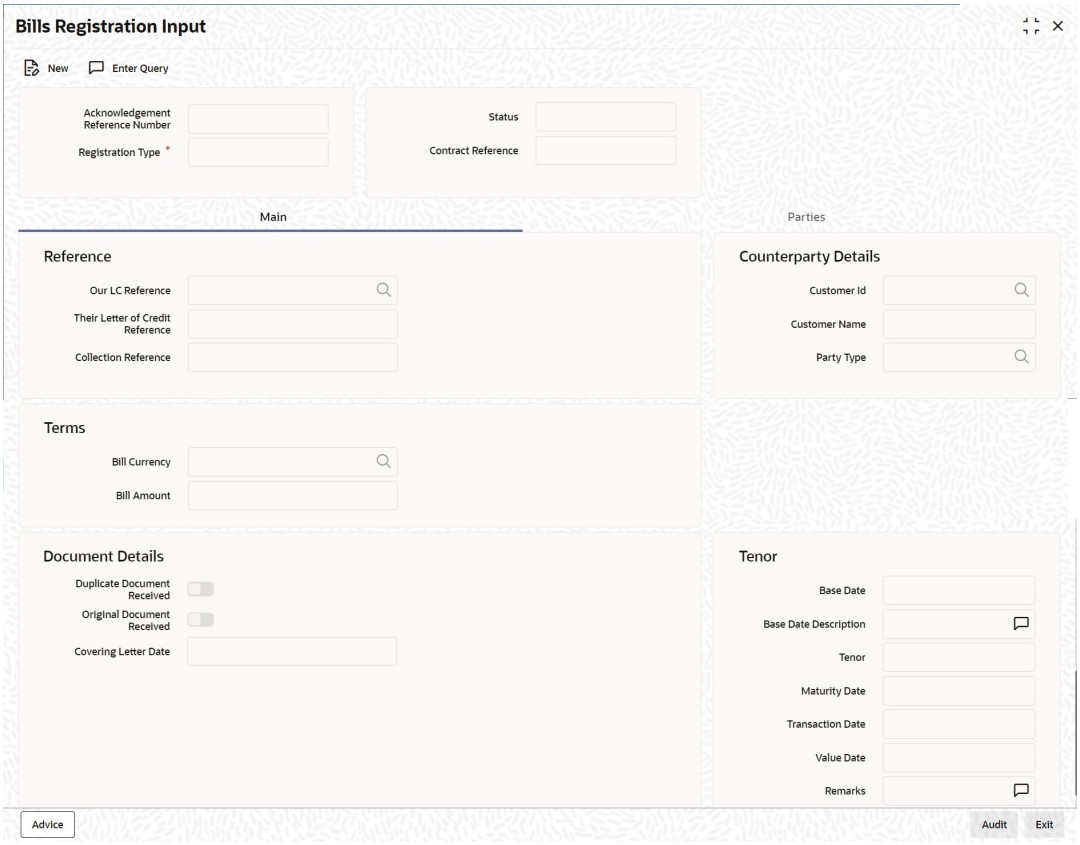
Table 7-1 Header Block - Field description

Field	Description
Acknowledgment Reference Number	The system displays the unique acknowledgment reference number generated for the registration on save.
Status	The system displays the status of the registration. The options are: • Registered • Processed • Closed
Registration Type	Specify the type of registration from the drop-down list. The options are: • Bills Under LC • Bills Not Under LC
Contract Reference	The system displays the contract reference number

4. On **Bills and Collections Registration** screen, click **Main**

   Bills and Collections Registration screen with the **Main** tab is displayed.

Figure 7-2 Bills and Collections Registration - Main



5. Fill in the details as required and click **Save**, or click **Cancel** to exit the screen.

   For information on fields, refer to: Table 7-2

Table 7-2 Bills and Collections Registration - Main Tab

Field	Description
Reference The bills that come to your bank raised against an LC drawn at an earlier date by another bank.	
Our LC Reference	Specify our LC Reference Number. Alternatively, you can select the reference number from the option list. The list displays all the valid reference numbers maintained in the system.
Collection Reference	Enter a unique reference that will help you identify the bill. In case of an outgoing bill, you can specify an identification of your own. In case of an incoming bill, you can indicate the reference assigned to the bill by your confirming bank.
Their Letter of Credit Reference	If you are processing an outgoing bill under an LC that was issued by another bank, enter the Reference number assigned to the LC by the other bank.
Counterparty Details The following are the counterparty details	

Table 7-2 (Cont.) Bills and Collections Registration - Main Tab

Field	Description
Customer ID	Specify the Customer Id for which you need to maintain. Alternatively, you can select Customer No from the adjoining option list. **Note:** BIC Code appears next to the 'Customer No' only if the BIC code is mapped with that customer number. If the BIC Code is not mapped with that Customer Number, then the BIC Code will not appear next to the 'Customer No' in the adjoining option list. While processing an Export bill, specify details of the 'Drawer' of the bill. If the drawer is a customer of your bank you should specify the CIF Id assigned to the customer, the other details of the bill is automatically picked up.
Customer Name	The system displays the name of the customer.
Party Type	Specify the party type of the customer indicated in the customer field. If you are processing an export bill, it defaults to DRAWER.
Document Details The document detail entries are as follows.	
Document Duplicate Received	This field is applicable only for Documentary bills. Indicate whether the duplicate set of documents required under the bill is received. **Note:** If you had indicated negatively in the Document Original Received field, you should indicate positively in this field. This is because the bill contract should be entered based on the first set of documents that are received.
Document Original Received	This field is applicable only for Documentary bills. Here you can indicate whether the original set of documents required under the bill received.
Covering Letter Dated	This field is applicable only for Documentary bills. Here you can indicate the date printed on the covering letter based on which the contract entered. This date used to retrieve information on pending documents
Terms The terms defined for a bill, while registering it, will form the basis on which the bill will be processed. Specify the following terms for a bill:	
Bill Currency	Specify the currency in which the bill is drawn.
Bill Amount	Specify the amount for which the bill is drawn. While processing a bill that was registered, all the terms that you specify during registration displayed in the respective fields of the Contract Main screen.
Tenor Specify the following tenor related details here.	

Table 7-2 (Cont.) Bills and Collections Registration - Main Tab

Field	Description
Base Date and Description	The base date is the date from which the tenor specified for the bill becomes effective. The base date is used to calculate the maturity date of the bill. In effect, the tenor of the bill will begin from the base date. For example, you indicate the base date of a bill to be 01-Jan-99 and the tenor of a bill as 45 days. The 45 day tenor of the bill will begin from 01-Jan-99. If you are processing a sight bill, the base date is the lodgment date, and for a Usance bill, it can be the Invoice date or the Shipping Date.
Tenor	Usance bills are generally associated with a tenor. The tenor of a bill is expressed in days. The standard tenor defined for the product involved in the bill defaults. Change the default to suit the tenor of the bill you are processing. However, the tenor that you specify for a bill should be within the minimum and maximum tenor specified for the product involved in the bill. The tenor of a sight bill always defaults to zero days. You will not have an option to change it.
Maturity Date	The maturity date is the date on which the bill falls due for payment. The maturity date that you specify should be a date later than or equal to the Value date specified for the bill. The maturity date is calculated in the following manner based on the entries you have made to the previous fields: Maturity Date = Base date + Tenor Change the maturity date of a bill that is arrived at using the above method.
Base Date Description	Here you can specify a description of the base date specified in the earlier field. For example, you can indicate that the base date is the lodgment date or the shipment date etc.
Transaction Date	The transaction date is the date on which the bill was entered into Oracle Banking Trade Finance Cloud Service. The system defaults the transaction, date to the current system date (today's date). You cannot amend or change the defaulted date.
Value Date	This is the date from which the bill becomes effective. The accounting entries triggered off by events like input, amendment and liquidation hitting the Nostro and customer accounts will be passed as of the value date. The value date should be earlier than or same as today's date. If you do not enter a value date for a bill, the system defaults to today's date. Enter a value date of your choice; however it can be one of the following: • Today's Date • A date in the past • A date in the future (Enter a date in the future only if future dating has been allowed for the product) **Note:** The Value date of a bill should not be earlier than the Start Date or later than the End Date specified for the product involved in the bill.

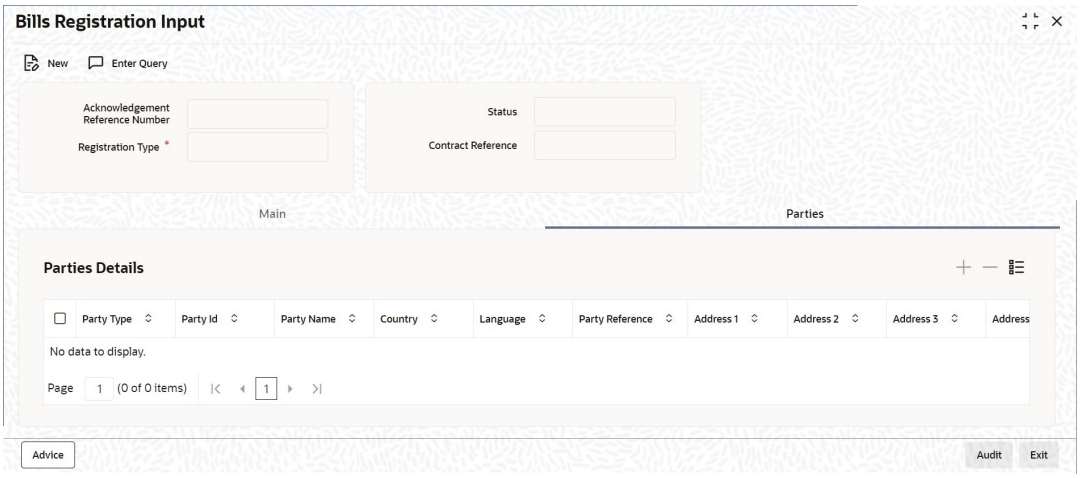
Table 7-2 (Cont.) Bills and Collections Registration - Main Tab

Field	Description
Remarks	Enter information for the internal reference of your bank. This information will be made available at the time you retrieve the information on the bill. Specifying the details of the Parties Involved in a Bill. In the Bills and Collections Registration Input screen, you can capture details pertaining to all the parties involved in a bill. You can capture the following details in the bill you are registering: • Party type of customer • CIF Id assigned to the party • Name of the party • Country to which the party belongs • Language in which tracers and messages should be sent to the party • Reference to the party involved in the bill • Party's mail address The parties that can be involved in a bill not only depend on the type of bill you are processing but also on the operation that you are performing on the bill. At the time of processing a bill, which was registered, the documents, tracers, advice and messages applicable to the bill will be sent to the concerned parties, based on the details you specify in this screen. **Note:** Use a particular Party Type only once in a bill that you register.

6. On the **Bills & Collections Registration Input** screen, Click **Parties**.

   Bills & Collections Registration Input screen with **Parties** tab details are displayed.

Figure 7-3 Bills & Collections Registration - Click Parties



7. Specify the details as required; Click **Save** to save the details or **Cancel** to exit the screen.

   For information on fields, refer to Table 7-3

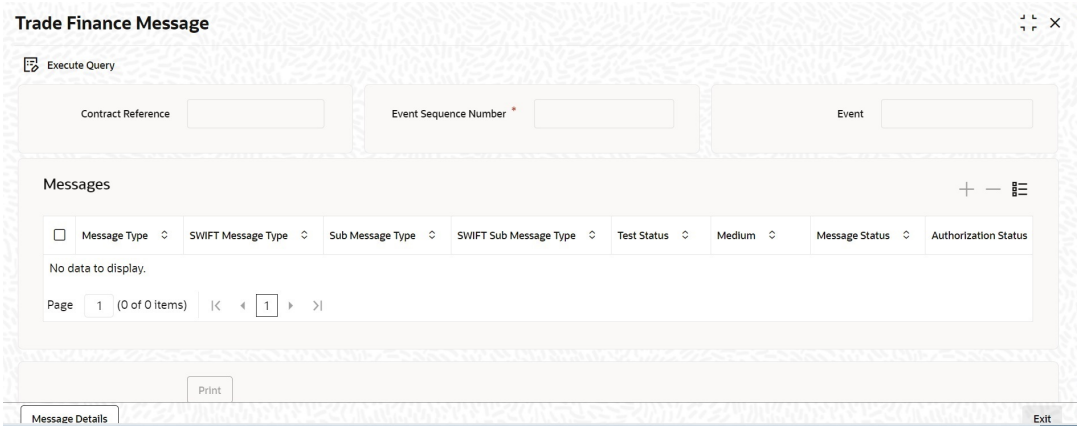
Table 7-3 Parties - Field Description

Field	Description
Party Type	Specify the party type. Also, select the same from the adjoining option list. The list displays all the valid party types maintained in the system.
Party ID	Specify the Party ID for which you need to maintain. Alternatively, select the 'Customer No' from the adjoining option list also. **Note:** BIC Code appears next to the Customer No only if the BIC Code is mapped with that Customer Number. If the BIC code is not mapped with that customer number, then the BIC Code will not appear next to the Customer No in the adjoining option list. The list displays all the valid parties maintained in the system. On selecting the party ID, the following details are displayed: • Party Name • Country • Language • Party Reference • Address

8. On the **Bills & Collections Registration Input** screen, click **Advices** to open the Messages screen OR On the Homepage, type **CSDTFMVW** in the text box, and click the next arrow.

   Trade Finance Message screen is displayed.

Figure 7-4 Trade Finance Message



For information on fields, refer to Table 7-4

Table 7-4 Trade Finance Message - Fields Description

Field	Description
Contract Reference	• Specify the contract reference number. The adjoining list displays a list of reference numbers maintained in the system. Choose the appropriate one.
The system displays the following message details of the contract reference number. • Message Type • Swift Message Type • Sub Message Type • SWIFT Sub Message Type • Test Status • Medium • Message Status • Authorization Status • Receiver • Receiver Name • DCN	

9. Click **Message Detail** to view the message in detail.
10. Click **Print** button to print the acknowledgment advice.

7.2.2 View BC Registration Input Summary

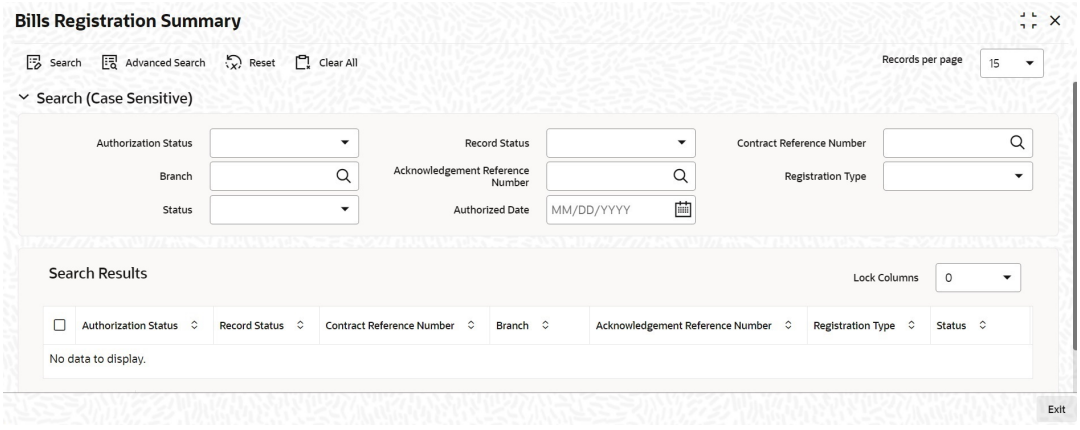
This topic provides the instructions to view BC Registration Input Summary.

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

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

   Bills & Collection Registration Summary screen is displayed.

Figure 7-5 Bills & Collection Registration Summary



2. Filter the search results using the following criteria:

   The Criteria are:

   - Authorization Status
   - Record Status
   - Contract Reference Number

- Branch
- Acknowledgment Reference Number
- Registration Type
- Status
- Authorized Date

3. Click **Search** button to display the records matching the specified search criteria.

   For each record fetched by the system based on your query criteria, the following details are displayed.

   - Authorization Status
   - Record Status
   - Contract Reference Number
   - Branch
   - Acknowledgment Reference Number
   - Registration Type
   - Status
   - Authorized Date
   - Customer ID
   - Bill Currency
   - Bill Amount
   - Transaction Date
   - Value Date
   - Maturity Date
   - Party Type

8
Automatic Processes

This chapter contains the following topics:

- Introduction
- Mandatory Batch Program Maintenance
- Bills and Collections Branch Parameter Maintenance
- Processes Running during Beginning of Day (BOD)
- Receivable Liquidation (LQ) EOD Batch

8.1 Introduction

We have seen the procedures involved in creating products and process bills. While processing a bill, you were provided with automatic options. The events that are to take place automatically are triggered off during the Batch Process. The Batch process is an automated program, which is run as a mandatory Beginning of Day (BOD) and End of Day (EOD) process.

The Batch processes that are initiated either at the Beginning of Day (BOD) or End of Day (EOD) execute certain events on the days they fall due. To recall, while entering the details of a bill, you were provided with the following automatic options:

- Automatic liquidation of bills
- Automatic tracer generation
- Automatic accrual of interest
- Automatic contract status change
- Automatic change from acceptance to advance
- Automatic floating rate change

The Batch program, when running as part of the BOD processes the automatic events that fall due today. It also processes the automatic events for a holiday previous to today (this, however, depends on the preferences stated in the Branch Parameters screen).

The Batch program, when running as part of the EOD, processes the automatic events that fall due today and the automatic events that should be processed for a holiday which falls on the next day (this, however, depends on the preferences stated in the Branch Parameters screen).

8.2 Mandatory Batch Program Maintenance

This topic contains the following:

- Maintain Bills Batch Process
  This topic provides the systematic instructions to maintain the bills batch process.

8.2.1 Maintain Bills Batch Process

This topic provides the systematic instructions to maintain the bills batch process.

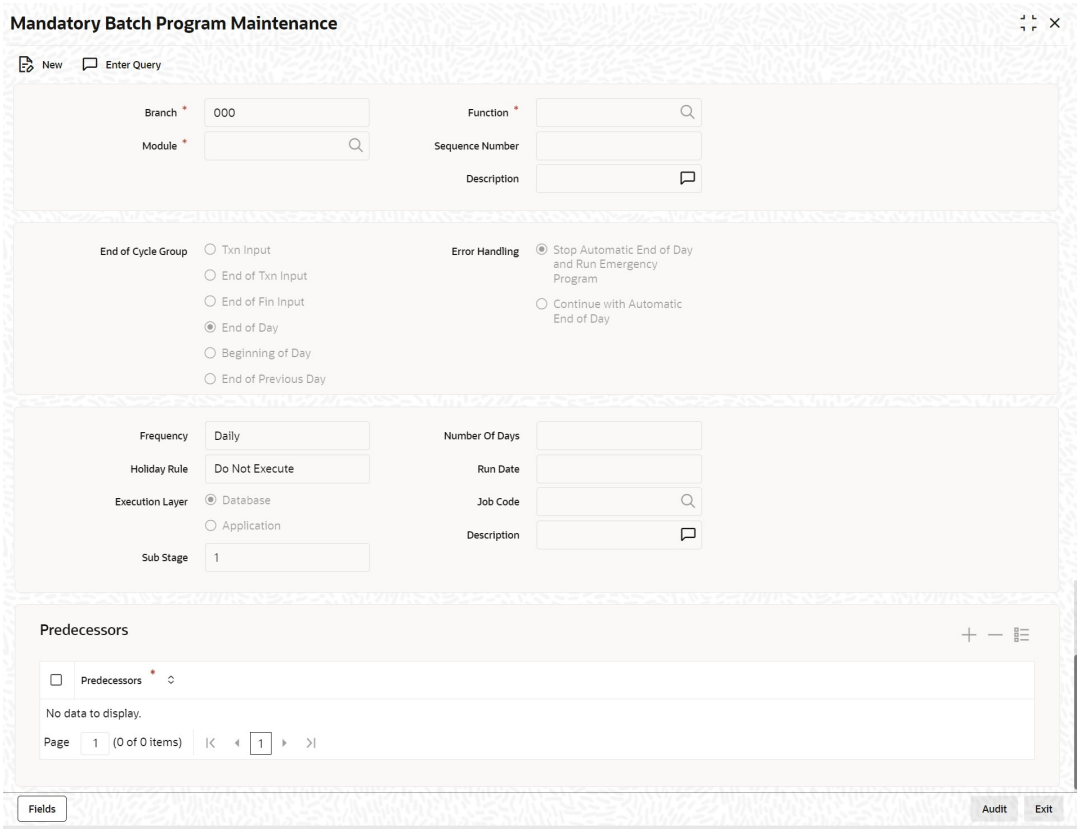
Batches run automatically, in the mandatory programs, all batches whichever are required are maintained in sequence and triggered automatically, based on the maintenance in the Mandatory Batch Program Maintenance screen.

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

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

   Mandatory Batch Program Maintenance screen is displayed.

Figure 8-1 Mandatory Batch Program Maintenance



2. On the **Mandatory Batch Program Maintenance screen**, specify the details as required.
3. Click **Save** to save the details or **Exit** to close the screen.

   For more information on fields, refer to: Table 8-1.

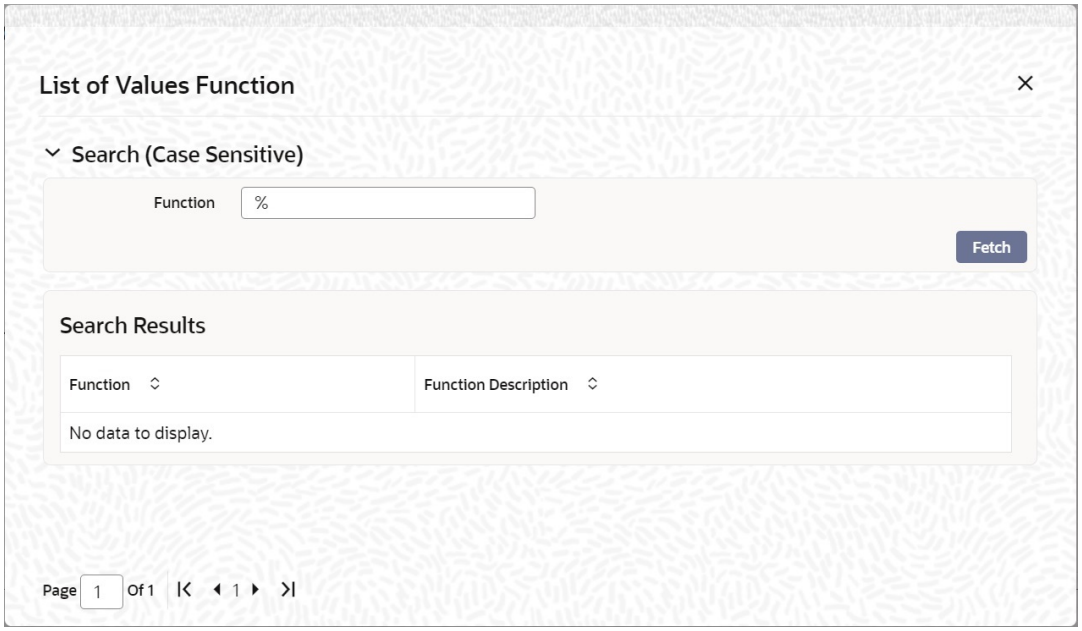
Table 8-1 Mandatory Batch Program Maintenance - Field Description

Field	Description
Module	Choose the module code from the adjoining option list.
Function Identification	Choose the function ID of batch that you wish to run. The adjoining option list displays all batch processes available for the module, as shown in Figure 9.2: List of Value Function

Configure the batch to be run at various stages of day like EOD, EOTI etc.

For further details about this screen, refer the AEOD User Manual chapter Setting- up Mandatory Programs for EOD in the

Figure 8-2 List of Value Function



8.3 Bills and Collections Branch Parameter Maintenance

This topic contains the following:

- Maintain Branch Parameters
  This topic provides the systematic instructions to Maintain the Branch Parameters.

8.3.1 Maintain Branch Parameters

This topic provides the systematic instructions to Maintain the Branch Parameters.

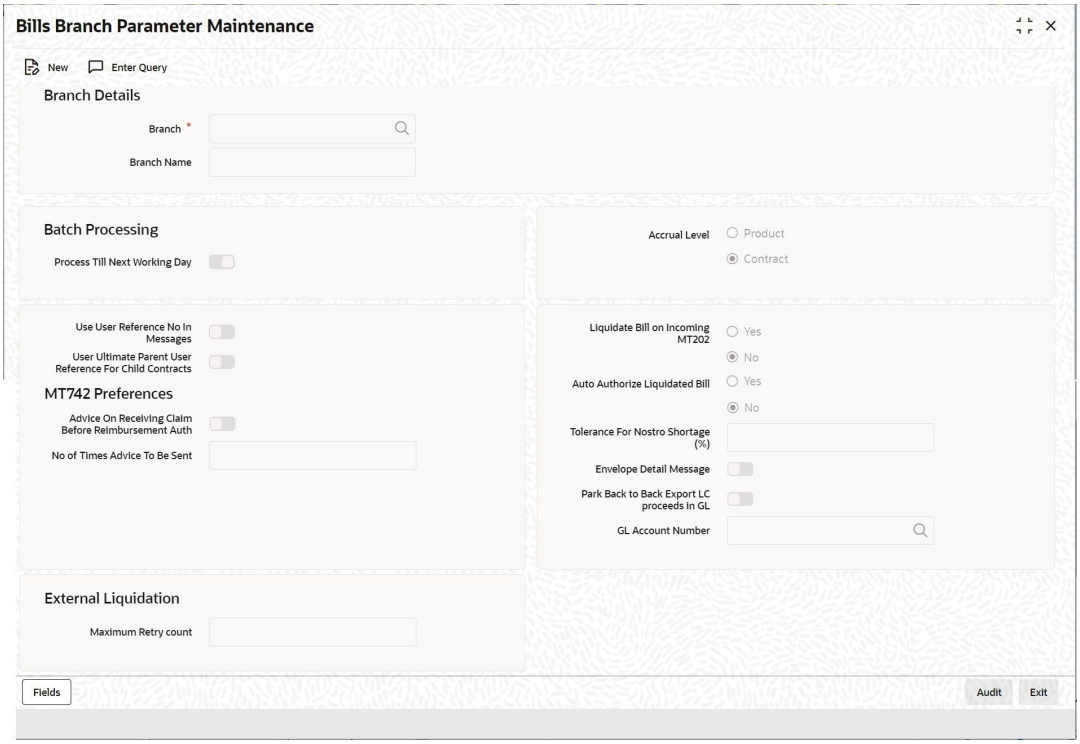
A set of rules that governs the processing of bills in a particular branch of your bank is defined in the Bills & Collections Branch Parameter Maintenance screen.

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

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

   Bills & Collections Branch Parameter Maintenance screen is displayed.

Figure 8-3 Bills & Collections Branch Parameter Maintenance



2. On **Bills & Collections Branch Parameter Maintenance** screen, specify the details as required.
3. Click **Ok** to save the details or **Exit** to close the screen.

   For information on fields, refer to: Table 8-2.

Table 8-2 Bills & Collections Branch Parameter Maintenance - Field Description

Field	Description
Branch Details The following are the Branch details	
Branch	Select the branch code from the option list provided. Maintain branch parameters only from the respective branches. At the head office level, alter branch parameters of other branches also.
Description	When you select the branch code from the option list, the description of the same defaults.
Batch Processing Preferences The events, for which you had indicated automatic processing, are triggered off during the Batch Process. Specify preferences for the automatic events that fall on a holiday in the Branch Parameters screen.	

Table 8-2 (Cont.) Bills & Collections Branch Parameter Maintenance - Field Description

Field	Description
Process Till Next working Day	If you indicate that the processing is done the next working day - 1, all the automatic events falling due on holiday will be processed by the batch process as part of the EOD. The batch process should process automatic events falling due on holiday, on either of the following dates: • Next working day • Upto system date If you indicate that processing has to be done only upto the System Date by unchecking **Process Till Next Working Day**, then only the events scheduled for today (the last working day before the holiday) will be processed. The events of the holiday are processed by the batch process as part of the BOD process on the next working day. For example, the current branch date is 20 October 1999. On 21, October 1999, which is a holiday, the following automatic events fall due: • Automatic tracer generation • Automatic accrual of interest • Automatic contract status change **Next working day - 1** If you specify that the processing to be done on the last working day - 1, the above events are processed on 20 October as part of the batch process run at EOD. **System date** If you specify that the processing should be done only upto the system date by unchecking 'Process Till Next Working Day, then the events scheduled for 21 October 1999, will be processed as part of the Batch Process run as part of Beginning of Day on 22 October 1999.
Use User Reference No in Messages	If you wish to display the user reference number in the advices that are generated for a contract, select this option. All the advice generated at your branch will display the appropriate user reference number. **Note:** Specify a format for the generation of the User Reference Number in the Sequence Generation screen available in the Application Browser. Refer to the Core Services User Manual for details on maintaining a sequence format.
Use Ultimate Parent User Reference for Child Contracts	If you wish to display the user reference number of the ultimate parent in the advices generated for child contracts, select this option. If this box is unchecked, the user reference number of the child is displayed for the child contracts.

Table 8-2 (Cont.) Bills & Collections Branch Parameter Maintenance - Field Description

Field	Description
Accrual Level	At the time of creating a product, you specified the following: • Whether accrual of interest is allowed for the product • The accounting entries that should be passed for the accrual event • The frequency with which the accrual entries should be passed A bill will inherit the accrual frequency defined for the product associated with the contract For bills, which are automatically liquidated, indicate the level up to which they should be accrued. The options available are: • Product • Contract If you indicate that automatic accrual should be done at the product level, a single entry for all contracts will be passed. However, if these contracts have moved into different user-defined status, the accrual entries will be passed at the product level and for each user-defined status. This helps reduce the time taken to pass each entry. If you indicate that the automatic interest accrual process should pass accrual entries at the contract level; accrual entries passed for each of the contracts for which interest was accrued automatically. For example, you have created a product - INB1 to cater to incoming bills. The product has the following characteristics: • Interest is collected in advance • Interest has to be accrued every month
	The accounting entries during interest accrual (defined for the event ACCR) are as mentioned in: Table 8-3. You have entered the following contracts using the product INB1: The interest calculation method is 360/365, refer to: Table 8-4 The accounts, into which the accrual entries should be passed, for each of these contracts, are the same as they are linked to the same product. **Accrual entries level - Product** If you indicate that the automatic interest accrual process should pass accrual entries at the product level, a single accrual entry for all the contracts is passed. **Accrual entries level - Contract** If you indicate that the automatic interest accrual process should pass accrual entries at the contract level, three accounting entries for the contracts passed. View details of the individual accrual entries that were automatically passed by invoking the Accrual control journal report.

Table 8-3 Accounting entries during interest accrual

Accounting Role	Accounting Head	Amount Head	Dr/Cr
INTEREST_RIA	INTLI01	Interest	Dr
INTEREST_INC	INTINC01	Interest	Cr

Table 8-4 Interest Calculation

Contract	Tenor	Interest
Contract 1	3 months	US $300
Contract 2	6 months	US $500
Contract 3	12 months	US $1000

- Specify the User Defined Fields

8.3.1.1 Specify the User Defined Fields

Link the User Defined Fields with Branch Parameters Maintenance screen using Function field mapping screen which can be invoked from the Application Browser by selecting Common Core, then Maintenance and then UDF, Function Field Mapping.

The value for these fields can be specified in the Branch Parameters Maintenance screen.

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

8.4 Processes Running during Beginning of Day (BOD)

This topic contains the following subtopics:

- Automatic Liquidation of Bills
- Tracer Generation
- Automatic Accrual of Interest
- Automatic Status Changes
- Straight through Processing of SWIFT Messages
- STP of MT400 – Advice of Payment
- STP of MT410 (Acknowledgment Received)
- STP of MT430 – Amendment of Instructions
- STP of MT742 – Reimbursement Claim
- Deriving Maturity Date of Bills
- Acceptance to Advance on Future Advance Date

8.4.1 Automatic Liquidation of Bills

The auto-liquidation function liquidates all the outstanding components of a Bill contract on the liquidation date specified for the bill. To recall the liquidation date is calculated in the following manner:

Maturity Date = Base Date + tenor + transit days

This function will liquidate only active bills for which you have specified the liquidation method is automatic. The pertinent details of the bill with respect to tax, limits, interest and charges will be updated to indicate that the bill has been liquidated and authorized.

When running as part of the BOD process, the function automatically liquidates all the bills that have a liquidation date between the last working date and the current processing date. When running as part of EOD, the function liquidates those bills that were processed during the day

and need to be liquidated as on the current day. If the next working day is a holiday, and you specified that in the branch parameters screen that holiday processing should be done upto the last working day - 1 such bill will be liquidated as part of the BOD run on the previous day.

If the option 'Verify Funds' is checked for the product, approved block amount will be fetched from ECA request which was initiated in BCAUTLIQ batch and will be proceed further.

In case of reimbursement bills, if the funds in the account are insufficient for liquidation. We will receive failure response for ECA request which was sent during BCAUTLIQ batch and LIQF event will be triggered and generates a message for the claiming bank and the issuing bank. This message needs to be configured for the LIQF event.

The system triggers the LIQF events as many times as the number specified in Auto Liquidation Retry Count in the Product Preferences screen. When LIQF event is generated for the first time, MTN99 advice message is generated to issuing and claiming banks. During subsequent attempts, the system does not generate MTN99 in issuing and claiming banks.

On successful automatic liquidation of a bill, the system generates MT202 and MT900/MT940 to the issuing banks, if this has been configured at the product level.

In the case of non-reimbursement bills, if the funds in the account are insufficient, the system does not process automatic liquidation. The system will attempt to liquidate the bill during the subsequent batches.

The bills falling due for liquidation on holiday are processed during End of Day on the last working day before the holiday.

- ECA Request Creation Batch
- Account Entries that are Passed
- Account Entries Passed for a Status Change
- Advices
- Holiday Processing
- Creation of Loan during Auto Liquidation
- Delink of CASA/CD during Auto Liquidation
- Delink and Utilization of FX Linkage during Auto Liquidation

8.4.1.1 ECA Request Creation Batch

This function trigger the generation of ECA request to accounting system for liquidating an active contract with verify funds option at product level or settle available amount and advance by loan at contract level options are selected.Based on the request sent to accounting system, we will receive successful response with either full or partial amount block. In case of failure response contract will be skipped for the day and will be processed during next EOD.

This function is to avoid failure of liquidation event in case of insufficient funds in customer account.

BCAUTLIQ is the batch ID for ECA request creation batch. The purpose of this batch is to avoid failure of liquidation event in case of insufficient funds in customer account.

For verification the balance, verify funds flag at product level or settle available amount and advance by loan options are selected in additional tab at contract level. Then during batch processing, ECA request is initiated to block the liquidation amount (full or Partial) before processing actual liquidation. In case of any issues during ECA request creation then liquidation of contract will be skipped for the day and will be processed during next EOD.

It is mandatory to execute this batch before auto liquidation batch.

No Accounting entries will be passed during this batch execution

8.4.1.2 Account Entries that are Passed

When a bill is automatically liquidated by the function, the necessary accounting entries specified for the liquidation event (LIQD) will be booked and automatically authorized.

8.4.1.3 Account Entries Passed for a Status Change

If the liquidation of the bill involves a status change, the accounting entries defined for the status change event (STCH) of the bill automatically passed when the bill moves from one status to another. Further, if you have indicated the following:

- The accrual entries passed till date should be reversed when the bill moves into a specific status, the function will reverse all the accrual entries booked for the bill till date.
- The bill amount should be transferred to a new GL head when the bill moves to a particular status, the accounting entries for transferring the bill amount to a new GL head is automatically passed.
- The accrued amounts should be moved to a new GL head when the bill moves to a particular status, the accounting entries for transferring the accrued amounts of the bill to the new GL head will be automatically passed.

8.4.1.4 Advices

The advices specified for the liquidation event (LIQD) for the product associated in the bill will be automatically generated.

8.4.1.5 Holiday Processing

If the liquidation of a bill falls due on a holiday, the liquidation will be done as per your holiday handling specifications for automatic processes, in the Branch Parameters screen.

- If you specified that processing has to be done today (the last working day before the holiday) for automatic events, right up to the day before the next working day, the bills falling due for liquidation on the holiday will be processed during End of Day on the last working day before the holiday.
- If you specified that processing has to be done only up to the System Date (today), then only the bills scheduled to liquidate today (the last working day before the holiday) will be processed. The events of the holiday will be processed on the next working day after the holiday, during Beginning of Day processing.

8.4.1.6 Creation of Loan during Auto Liquidation

The system creates loans for the shortfall amount during auto liquidation of a bill contract. For such loan creation, the statuses of the following check boxes are considered:

- Advance by Loan
- Settle Available Amount
- Liquidate Using Collateral

If you have checked the options Advance by Loan and Settle Available Amount; the bill contract is liquidated as given below:

- The system verifies the amounts of customer account balance and the OD limit for liquidating the bill based on approved block amount received in response to request sent to accounting system during ECA batch. Refer section 9.4.1.1 for more details
- The balance amount is then debited from the customer based on availability in order to adjust the shortfall.
- If the customer account balance is not sufficient, the system creates a loan for the shortfall amount during auto liquidation. This loan is created based on the loan preferences maintained for the product.

If you have checked the option ‘Liquidate Using Collateral’ along with ‘Advance by Loan’ and ‘Settle Available Amount’, the bills contract is liquidated as given below.

The system adjusts the collateral amount towards settling the balance of the bill

In case the value of the collateral is not sufficient to liquidate the bill, the system checks the customer account balance for the remaining liquidation amount and adjusts that amount towards the settlement.

If the collateral amount is not sufficient, the system creates a loan for the shortfall amount.

Now, suppose that you have checked the option ‘Advance by Loan’. At the same time, the options ‘Settle Available Amount’ and ‘Liquidate Using Collateral’ are not checked. In that case, the system creates a loan for the entire bill outstanding amount without checking any of the available balances

Consider the following examples:

Collateral is less than the bill amount:

Consider a bill for an amount of GBP 10000. The following check boxes are checked.

- Advance by Loan
- Liquidate Using Collateral
- Settle Available Amount

The properties of the collateral and the customer account balance are given below:

- Collateral: GBP 3000
- Customer Account Balance: GBP 4000

While liquidating, initially, the system recovers GBP 3000 from the collateral. Further GBP 4000 is debited from the customer account. These amounts together settle GBP 7000 of the total bill amount of GBP 10000. For the remaining GBP 3000, the system creates a loan.

The system passes the following accounting entries on liquidation:

Table 8-5 Accounting entries on liquidation

Account	Debit/Credit	Amount
Collateral A/c	Dr	3000
Nostro A/c	Cr	3000
Customer A/c	Dr	4000
Nostro A/c	Cr	4000
Loan Bridge GL	Dr	3000
Nostro A/c	Cr	3000

Collateral is greater than the bill amount:

Consider a bill for an amount of GBP 10000. The following check boxes are checked.

- Advance by Loan
- Liquidate Using Collateral
- Settle Available Amount

The properties of the collateral and the customer account balance are given below:

Collateral: GBP 12000.

- Here the collateral amount is more than the Bill Amount so that the full collateral amount is assigned to the debit leg (S01).
- The remaining amount is computed by subtracting the collateral amount from the bill liquidation amount, and the amount is negative.
- If this remaining amount is negative, then the same will be assigned to split tag master (S02) with the negative value and with the Customer Account details. This will credit the excess amount to the customer's account.

While liquidating, initially, the system recovers GBP 10000 from the collateral. Further GBP 2000 is credited to the customer account.

The system passes the following accounting entries on liquidation:

Table 8-6 Accounting entries on liquidation

Account	Debit/ Credit	Amount
Collateral A/c	Debit	12000
Nostro A/c	Credit	10000
Customer A/c	Credit	2000

8.4.1.7 Delink of CASA/CD during Auto Liquidation

The system creates Close Deposit/Close amount block request during auto liquidation of a bill contract for the attached Deposit/Amount block.

Linkages will be delinked automatically on batch processing.

8.4.1.8 Delink and Utilization of FX Linkage during Auto Liquidation

The system creates Delink request during auto liquidation when a bill/Islamic bill is drawn under LC/LI, delink of FX at BC is allowed only if the linked FX is not utilized by the bill/Islamic bill.

The system creates Utilization request during auto liquidation when the linked FX is utilized by bill/Islamic bill.Current Utilized amount will display the liquidated amount of BC contract. It cannot go beyond the linked FX amount. Total Utilized amount will display the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version.

8.4.2 Tracer Generation

Specify the tracers are generated for a bill in the Bills - Contract Exceptions screen. This function triggers the generation of tracers specified for active authorized bills on the day they

fall due. Tracers can be triggered for a generation as part of BOD, EOD or can be invoked at any time during the day. This function is available in the Application Browser through Bills & Collections and Batch under it. The date on which a tracer should be generated for a bill is determined by the entries you made to the fields of the Contract Exceptions screen.

The following tracers will be generated by the function:

- Tracer for release of reserve
- Tracer for Non-Payment
- Tracer for Non-Acceptance
- Tracer for Payment of Charges
- Tracer for Discrepancies Approval
- Advices

8.4.2.1 Advices

An advice of the bill is generated whenever the corresponding tracer for the exception is generated.

8.4.3 Automatic Accrual of Interest

While defining interest components for a billing product in the Product, ICCB details screen, you specified whether accruals need to be done for the accruable interest components. For a product, accruals should be done, then the frequency of accrual should also be specified for a product (through the Product Preferences screen, at the time of product definition).

This function when running as part of the batch process run at EOD calculates the accrual amount and passes accrual accounting entries for the accruable tenor based interest components of a bill.

The Automatic Accrual function will pick up bills for processing on the following criterion:

- Active and authorized bills which are not yet liquidated
- Bills whose accrual date falls on the current processing date or bills whose accrual date falls between the current processing date and the next working date

The date on which accrual is due for a bill is calculated based on the accrual date and accrual frequency defined for the product associated with the bill.

When the function automatically accrues the interest components of a bill, is done the accounting entries defined for the accrual event (ACCR) are passed and the internal accounts will be updated with the accrual related details.

If the accrual date of a bill falls on a holiday, the accruals are done as per your holiday handling specifications for automatic processes, in the Branch Parameters screen.

The list of bills whose commission components were accrued is printed in the Accrual Control report.

> **Note:**
>
> This function will not accrue interest for bills that have moved into a user defined status for which accruals have been stopped.

8.4.4 Automatic Status Changes

A bill that is yet to reach its repayment date is considered as having an Active status. When repayment against the bill is not made on the due date, you may want to do an aging analysis of the bill.

A forward status change is one in which a bill moves from a given user defined status to another in the forward direction.

A reverse status change is one in which the status of a bill changes from a given status to the previous status defined for the bill. Such a situation arises when a payment is made on a bill whose status is not active.

This function will automatically pickup and move bills from one user defined status to another (either forward or reverse) only if the bill matches the following criterion:

- The bill is Active and Authorized
- You have indicated automatic status change for the bill
- The criteria for a status change have been met - That is, any of the components of the bill remain unpaid for the number of transfer days defined for the status.
- Account Entries Passed
- Advices Generated
- Holiday Processing
- Floating Rate Change

8.4.4.1 Account Entries Passed

The accounting entries defined for the status change event (STCH) of the bill is automatically passed when the bill moves from one status to another. Further, if you have indicated:

- That the accrual entries passed till date should be reversed when the bill moves into a specific status, the function will reverse all the accrual entries booked for the bill till date.
- That the bill amount should be transferred to a new GL head when the bill moves to a particular status, the accounting entries for transferring the bill amount to a new GL head will be automatically passed.
- That the accrued amounts should be moved to a new GL head when the bill moves to a particular status, the accounting entries for transferring the accrued amounts of the bill to the new GL head will be automatically passed.

8.4.4.2 Advices Generated

The advices will be automatically triggered for the generation to notify the customer about the status change. They would like possible to urge the party to pay the amount due and liquidate the ageing components of the bill.

8.4.4.3 Holiday Processing

If the day on which the forward or reverse status change is due happens to be a holiday, then, the processing of such bills will depend on your specifications in the Branch Parameters screen.

If you specify that the forward or reverse changes should not be carried out automatically, the status remains unchanged (even if repayment is made on the bill) till you specifically change it for a bill.

Manually change the status of a bill through the Bills - Contract Details screen.

8.4.4.4 Floating Rate Change

While defining Floating Rates, you have the option of indicating whether the floating rates should automatically be applied to the bill every time they change, in the Product ICCB screen.

The Automatic Floating Rate Change function run as part of EOD.

This function will pick up:

- Active and authorized bills
- Bills for which you have specified automatic Floating Rate change

Every time the Floating rates change, the new rates will be applied for the number of days for which they remained unchanged in the rate table.

This is indicated in the example below.

The rates in the floating rate table change in the following manner:

Table 8-7 Floating rate

Effective Date	Rate
1 October 1999	12%
12 October 1999	11.5%
25 October 1999	11%

The rates will be applied for the number of days for which they remain unchanged in the rate table, as follows:

From	To	Rate
1 October 1999	11 October 1999	12%
12 October 1999	24 October 1999	11.5%
25 October 1999	31 October 1999	11%

You have entered a bill, which has a Base Date as 1 October 1999 and matures on 30 November 1999. The interest accrual frequency is to be monthly. The bill has been linked to a floating interest rate.

If the first interest accrual is to be done on 31 October, all the rate changes between 1 October and 31 October will be considered automatically.

8.4.5 Straight through Processing of SWIFT Messages

- STP SWIFT Messages
- STP of MT202 and MT203
- STP of MT754 - Advice of Payment/Acceptance/Negotiation

8.4.5.1 STP SWIFT Messages

The SWIFT messages that you receive are either uploaded into Oracle Banking Trade Finance Cloud Service as new BC contracts or they trigger changes (events) to the existing BC contracts. The message upload process takes one message at a time and applies a sequence of logical steps to derive information required to derive the BC contract upload tables.

The various SWIFT messages supported in Oracle Banking Trade Finance Cloud Service are listed below:

- MT754 - Advice of Payment/Acceptance/Negotiation
- MT412 - Advice of Acceptance
- MT416 - Advice of Non Payment/Non Acceptance
- MT430 - Amendment of Instructions
- MT400 - Advice of Payment
- MT742 - Reimbursement Claim
- MT410 - Acknowledgment Received

The Straight Through Processing (STP) of each of the above messages is discussed in the following sections.

As part of STP processing, for some of the messages, Generated Reference Number needs to be updated in the Incoming message data source with Contract Reference Number. They are:

- MT742Reimbursement Claim
- MT754Advice of Payment/Acceptance/Negotiation
- MT700Issue of a Documentary Credit
- MT710Documentary Credit
- MT740Authorization to Reimburse
- MT747Amendment to an Authorization to reimburse
- MT707Amendment to documentary credit
- MT705 Pre-Advice

For MT202 the value in tag 21 is updated as Generated reference Number

The Generated Reference Number is not updated automatically for the following messages:

- MT400Advice of Payment
- MT410 Acknowledgment
- MT430 Amendment For Instructions
- MT730 Acknowledgment Message
- MT768 Acknowledgment for guarantee amendment

If the above messages are processed successfully, then the processed contract reference number is updated as Generated Reference Number.

8.4.5.2 STP of MT202 and MT203

As part of STP for MT202, if you check ‘Liquidate Bill on Incoming MT202’ option in the ‘Bills and Collections Branch Parameter Maintenance’ screen, the system will validate to check if

any Export Bill Contract exists for the reference number in the field 21 in 202. The system checks the value in field 21 against the Contract Reference Number first. In case the Contract Reference Number does not exist, the system will check the User Reference Number.

If a contract exists, which is liquidated, the ‘Status’ & the ‘Process Status’ will be updated with ‘Repair’. If a contract exists and not liquidated and if the Bill amount matches with the Amount in the Message, the system will try to liquidate the Bill Contract. In case of failure, the system displays an appropriate error message and the ‘Status’ will be updated to ‘L’ (Pending Liquidation). In contrast, the ‘Process Status’ will be updated as ‘R’ (Repair). If the Bill is liquidated successfully, then system updates the ‘Status’ and the ‘Process Status’ as ‘P’. The Generated Ref No is updated with the Bill Contract Ref No. View the status and the generated reference number in ‘Incoming Message Browser’ screen for the respective DCN.

For further information on ‘Incoming Message Browser’ screen, refer ‘Manual Processing of Incoming Messages’ section in the Processing Incoming Messages chapter in the ‘Messaging System’ User Manual.

Once the Bill is liquidated successfully and the status of the Message is marked as ‘P’, any change in the contract like deletion or cancellation will not impact the Message that triggered the Liquidation.

The system checks the following mismatch between the Bill amount and the Amount in the Message:

- If the Amount in the Message is greater than the Bill Amount, then the Bill will be liquidated with the Bill due amount
- If the Amount in the Message is lesser than the Bill amount and the difference is within the% mentioned in ‘Tolerance for Nostro Tolerance’, then the Bill will be liquidated with the Bill due amount
- If the Amount in the Message is lesser than the Bill amount and the difference is above the% mentioned in ‘Tolerance for Nostro Tolerance’, then the ‘Status’ will be updated to ‘L’ (Pending Liquidation) and the ‘Process Status’ will be updated as ‘R’ (Repair). Suppress the Message and liquidate the Bill manually.

If the Bill is liquidated successfully, if the flag ‘Auto Authorize liquidated bill’ in the ‘Bills and Collections Branch Parameter Maintenance’ screen is ‘Yes’, then the Liquidation will be authorized automatically otherwise, post liquidation, the contract will be in Unauthorized status.

For further information on ‘Bills and Collections Branch Parameter Maintenance’ screen, refer ‘Maintaining Branch Parameters for Bills and Collections’ section in the Maintenance chapter in the ‘Bills and Collections’ User Manual.

If the Bill liquidation process is failed and if the status is ‘L’, then you will have to liquidate the Bill manually by suppressing the message. As part of Bill liquidation, the Value date (32A) will be considered for the Credit Value date & Debit Value date of the contract.

The system picks up the records with ‘R’ (Repair) in ‘Process Status’ and tries reprocessing the same. In the case of Trade-Related MT202 message (where the ‘Status’ is ‘L’), then the system will not check again if it is a Trade-Related MTM202. The system will directly try liquidating the underlying Bill contract.

The system creates multiple 202 messages on receiving MT203. The above validation is done for all the MT202 messages created out of single MT203.

8.4.5.3 STP of MT754 - Advice of Payment/Acceptance/Negotiation

Using the bills upload utility, the system automatically books an import bill underpayment. The relevant product is derived based on the mapping maintained for the message type and

product combination in the ‘Product Mapping Detailed’ screen to process the import bill created as a result of the incoming MT754 (Advice of Payment/Acceptance/ Negotiation).

The bills contract generated inherits the following details from the underlying LC:

- The party details
- The document/shipment details
- All details in the ‘Main’ tab of the Bills Contract

Tenor Details for the Bill

The system picks the following tenor details for the bills contract, from the product maintenance:

- Base Date – This is the system date.
- Bill Tenor – This is the standard tenor.
- Transit Days – This is the transit days.
- Maturity Date – This is the Base date + Transit days + Base Tenor

Document Related Details for the Bill

The following details will be blank for the bills contract:

- Original Documents Received
- Duplicate Documents Received
- Letter Dated
- Document Details

Nostro Account for the Bill

The system uses the SWIFT tags 53, 57 and 58 to derive the Nostro account in the following manner:

- If tag 53 is present, the system will pick the Nostro account maintained for reimbursing bank in the Settlement Instructions maintenance screen.
- If tag 53 is not present, the system will pick the Nostro account you have maintained for the counterparty (either 57 or 58) in the ‘Settlement Instructions Maintenance’ screen.
- If none of the tags (53, 57 or 58) is available, the system will pick the Nostro account by deriving the sender from the BIC in the header details.

The system checks for the following during STP:

- Field 32A or B value cannot be more than outstanding liability amount of LC.
- If Field 34 amount is less than Field 32 amount, then the system will reject the record.

The system creates an authorized or unauthorized contract based on the ‘Post Upload Status’ maintained through the ‘Upload Source Preferences’ screen.

You need to maintain the following entries for INIT (initiation) event in order to pass accounting entries for ‘Their Charges’:

Dr/Cr	Accounting Role	Amount Tag	Netting
Dr	BC CUSTOMER	THEIR_CHG	Yes
Cr	NOSTRO ACCOUNT	THEIR_CHG_EQUIV	
Dr	NOSTRO ACCOUNT	BILL_AMOUNT	

Dr/Cr	Accounting Role	Amount Tag	Netting
Cr	BC CUSTOMER	BILL_ AMT_EQUIV	Yes

The system maps the SWIFT tags in MT754 and the fields in BC contract as depicted below:

Table 8-8 SWIFT tags in MT754

Status	Tag	Description	Oracle Banking Trade Finance Fields	Remarks
M	20	Sending Bank's TRN	Their LC reference	
M	21	Related reference	Our LC reference	
M	32A or B	Principal Paid/ Accepted/Negotia ted	Bill Amount	This amount is deducted from outstanding balance of LC.
O	33B	Additional amounts	FFT	
O	71B	Details of Charges	FFT	
O	73	Charges added	FFT	
O	34A or B	Total amount claimed	Their charges	Difference of 34 and 32
O	53A, B or D	Reimbursing bank		
O	57A, B or D	Account with bank		
O	58A or D	Beneficiary bank		
O	72	Sender to receiver information	FFT	
O	77A	Narrative	FFT	

8.4.6 STP of MT400 – Advice of Payment

STP of MT400 results in the liquidation of the sight/Usance bill (only for collections). The system derives the contract reference number in the following manner:

- First, the contract reference number of the bill contract is checked using field 21. If the contract reference number is not found, the system will check for the User Reference number from field 21.
- If both Bill Contract Reference Number and User Reference Number are not found, the system will check for ‘Our LC Reference’ number in Field 21.

The system rejects the incoming record in the following cases:

- In case the reference number can not be found
- In case multiple bills are present with the same Our LC reference number

The following mappings are maintained between SWIFT tags in MT400 and the fields in BC contracts:

Status	Tag	Description	Fields of Export Bill	Remarks
M	20	Sender’s reference		

Status	Tag	Description	Fields of Export Bill	Remarks
M	21	Related reference	Contract reference	
M	32A,B or K	Amount collected	Liquidation Bill Amt	
M	33A	Proceeds remitted	Their charges	Difference of 32 and 33
O	52A or D	Ordering bank		
O	53A,B or D	Sender's correspondent		
O	54A,B or D	Receiver's correspondent		
O	57A or D	Account with bank		
O	58A,B or D	Beneficiary bank		
O	71B	Details of Charges	FFT	
O	72	Sender to receiver information	FFT	
O	73	Details of amount added	FFT	

As a result of the STP of the incoming MT400, the system creates a new version of the bills contract and also triggers the liquidation event (LIQD) for the contract. All the information in the following fields is stored as Free Format Text as under:

Field	FFT Code	Advice
72	SND2RECMT400	PAYMENT_ADVICE
71B	71CHGTOBEDED	PAYMENT_ADVICE
73	73CHGTOBEADD	PAYMENT_ADVICE

The system updates the following fields in the BC contract based on Field 72:

72 Field Value	BC Contract
ALCHAREF	Our charges refused and Their charges refused should be checked
OUCHAREF	Our charges refused should be checked
UCHAREF	Their charges refused should be checked

- Deriving the Debit Account

8.4.6.1 Deriving the Debit Account

The system utilizes the following SWIFT tags to derive the debit account from the settlement instructions sequentially:

- 57 (Account with Institution)
- 54 (Receiver correspondent)
- 53 (Sender correspondent)

In case the system does not find any of the three tags, it derives the debit account from the BIC of the sender of the message. The system then updates the tags 52, 53, 54, 57 and 58 in the settlement subsystem maintained for the Nostro account. STP of MT400 results in

authorized or unauthorized liquidation record based on the post upload status you have maintained in the ‘Upload Source Preferences’ screen.

When an MT400 message is uploaded, the system checks for the following:

- The contract status should be ‘Active’, or the system will reject the record.
- The amount specified in field 33 should not be more than the amount specified in the field 32A; else the system will reject the record.
- **If field 32A is present:** The system will reject the record if one of the following is true:
- The currency code in field 32A does not match the currency of the bill.
- The amount acknowledged in field 32A is greater than the bill amount.
- The maturity date in the field 32A does not match the maturity date in the bill.

If field 32B is present: The system will reject the record if one of the following is true:

- If the currency code in field 32B does not match the currency of the bill
- The amount acknowledged in field 32B is greater than the bill amount

If field 32K is present: The system will reject the record if one of the following is true:

- The currency code in field 32K does not match the currency of the bill.
- The amount acknowledged in field 32K does not match the bill amount.

8.4.7 STP of MT410 (Acknowledgment Received)

SWIFT upload of MT410 records acknowledgment details in the contract screen. Note that acknowledgment is supported only for collections. The system fetches the contract reference number of the bill contract from field 21 of the message. If the contract reference number is not found, the system will look for the user reference number in field 21. If field 21 has the value ‘NONREF’, then the system will fetch the bill reference using their reference (field 20) from the ‘Bills and Collections Contract Input - Parties’ details. The BIC of the sender will be used for identifying the party for which their reference needs to be fetched. If the customer number for the BIC is null, then the system will check whether the party type is collecting bank. If both the contract reference number and user reference number are not found, the system will fetch the value in ‘Our LC Reference’ in field 21.

The system will reject the record if any one of the following is true:

- The system finds multiple records.
- The system does not find a reference number.

If the message has got a repetitive sequence and the same reference number is mentioned in both tag 21 then the message will be sent to repair

The system creates a new version of a bills contract from an incoming MT410. During STP of MT410, the system checks the ‘Acknowledgment Received’ box in the ‘Bills and Collections Contract Input’ screen. It updates the application date in the field ‘Acknowledgment Date’ and then triggers the event ‘ACKB’.

The system stores the information in field 72 as Free Format Text with the FFT code 'SND2RECMT410' for the message type 'ACKNOWLEDGEMENT'.

STP of MT410 creates an authorized or unauthorized amendment record based on the post upload status maintained in the ‘Upload Source Preferences’ screen.

When an MT410 message is being uploaded, the system triggers the ‘ACKB’ event and checks the following:

- **If field 32A is present:** The system will reject the record if one of the following is true:
- The currency code in field 32A does not match the currency of the bill
- The amount acknowledged in field 32A does not match the bill amount
- The maturity date in the field 32A does not match the maturity date in the bill.
- If field 32B is present: The system will reject the record if one of the following is true:
- The currency code in field 32B does not match the currency of the bill
- The amount acknowledged in field 32B does not match the bill amount.
- If Field 32K is present: The system will reject the record if one of the following is true:
- The currency code in field 32K is not matching with the currency of the bill.
- The amount acknowledged in field 32K is not matching with the bill amount.

8.4.8 STP of MT430 – Amendment of Instructions

The remitting bank sends MT430 to the collecting bank or by the collection bank to any other collection bank. Upload of MT430 triggers amendment of the bill contract. Note that upload is supported only for collections. To derive the contract reference number on which action needs to be triggered, the system first fetches the contract reference number of the bill contract using field 21 of the message. If the reference is not found, then the system will fetch the bill reference using the user reference number in field 21. If the reference to is not found, then the system will fetch the bill reference using our LC reference in field 21. If field 21 has the value 'NONREF', the system will fetch the bill reference using the 'Their reference' (field 20) from the 'Bills and Collections Contract Input – Parties' screen. The BIC of the sender will be used for identifying the party for which their reference needs to be fetched. If the reference is not found, then the system will fetch the bill reference using their LC reference (field 21). The new maturity date and bill amount are fetched from fields 33A or 33K. The value date of the amendment is always the application date.

The system will reject the record if any one of the following is true:

- Multiple bills are found for the same reference.
- The reference is not found.
- Contract reference is not found using field 21
- The maturity date in field 32A is not matching with the current version of maturity date
- The amount in field 32A, or K is not matching with the current version of bill amount.
- The currency code in field 33A, or K is not matching with the currency of the bill.
- The new maturity date in 33A or K is before the base date.

If the message has got a repetitive sequence and the same reference number is mentioned in both tag 21 then the message will be sent to repair.

All the information in the following fields is stored as Free Format Text as under:

Field	FFT code	Advice
72	SND2RECMT430	AMNDMNT_OF_INS
74	INSTRUCTIONS	AMNDMNT_OF_INS

The system creates a new version of the bill after amendment upload.

During STP processing of MT430 if the underlying contract is in Initial stage, then amendment of the bill is done as normal, and if it is in Final stage, then the rebate amount is populated.

STP of MT430 results in authorized or unauthorized liquidation record based on the post upload status you have maintained in the ‘Upload Source Preferences’ screen.

8.4.9 STP of MT742 – Reimbursement Claim

While processing MT742, initially, the system picks up Tag 21 of MT742 and checks if a valid LC contract is maintained. The LC contract is created if the corresponding MT740 is received. An MT742 received before MT740 and one received after MT740 are processed differently.

The system verifies whether the claim amount in MT742 is greater than the available amount in the underlying LC contract. If the amount is greater, the message is placed in ‘Pending Auth Receipt’ status with the repair reason ‘BC-FUND-NA’.

STP of MT742 generates bills contract in the ‘FINAL’ stage with the following attributes:

- Operation of the related bills product is ‘PAYMENT’.
- The bill amount is the sum of values in fields 32B and 33B.
- The LC amount during booking of import bill is the value in field 32B
- The LC liability amount is the sum of values in fields 32B and 33B.

While booking the import bill from an incoming MT742, the following details are inherited from the underlying LC as per (field 21):

- Party Details
- Our customer details
- Our LC customer
- Our LC reference
- LC amount
- LC liability amount in the 'Bills and Collections Contract Detailed' screen
- The claiming bank of the contract matches the claiming bank of the existing LC.

The tenor details of the bills contract are picked up, as shown below:

- The base date is fetched from the standard tenor maintained in BC product preferences.
- Transit days are fetched from the transit days maintained for the BC product.
- The maturity date is computed as base date + transit days.
- The Nostro account is derived using SWIFT fields 57 and 58 in the following manner:
  - If field 57 exists, the Nostro account maintained for the counterparty (as in field 57) will be used for crediting the amount claimed.
- If field 57 is not present and field 58 exists, the Nostro account maintained for the counterparty (as in field 58) will be used for crediting the amount claimed.
- If both fields 57 and 58 are not present, the Nostro account maintained for the counterparty (as in field 1) will be used for crediting amount claimed.

Values from the above mentioned fields are updated in the settlement message details of the Nostro account leg having the amount tag ‘BILL_AMOUNT’ or ‘BILL_AMT_EQIV’. Value of field 33B is stored as an FFT with FFT code ‘33ADDAMTCLMD’ under the message type ‘REIM_PAY_ADV’.

The system checks for the following during STP of MT742:

- The mapped product should be of type ‘IMPORT’.
- The operation of the bills product should be ‘PAYMENT’.
- During the upload of bills contract, if the underlying LC is not present then the system will reject the record. The underlying LC is fetched using field 21.
- Amount in field 32 cannot be more than the currently available amount of the LC.
- Amount in field 33 cannot be more than outstanding liability amount of the LC.
- The counterparty derived using field 52A or D should match with the counterparty of the party ‘ISSUING BANK’ defaulted from the underlying LC.
- The counterparty derived using field 1(BIC of the sender) should match with the counterparty of the party ‘NEGOTIATING BANK’ defaulted from the underlying LC. If the party ‘NEGOTIATING BANK’ does not exist in the bill, then the party details of the same will be derived using field one and will be displayed in the party details of the import bill.
- If the amount in field 34 is less than the sum of amounts in field 32 and field 33, the system will reject the record.

In case MT742 is received before MT740, the underlying LC contract will not be available in the system. In such instances, the system will place the MT742 in ‘Pending Auth Receipt’ status.

The STP process creates an authorized or unauthorized import bill based on the post upload status maintained in the Upload Source Preference screen.

8.4.10 Deriving Maturity Date of Bills

If the LC value date is not available in the incoming MT742, the system automatically computes the maturity date based on the parameter days maintained in ‘Bills and Collections Product Preference screen. The message MT742 is considered to be received as of the branch date. The system will then add the number of parameter days to the receipt date and derive the maturity date of the Bill.

If the value date is available in MT742, the system extracts it from 34A and considers that as the maturity date of the Bill. In case Bill is marked for auto liquidation, the system uses the maturity date as the liquidation date as well. However, you can modify the liquidation date of the Bill.

Once a bill is created successfully, the system generates REIM_PRE_ADV as part of INIT event.

If the value date mentioned in MT742 is the current system date or a date in the past, automatic liquidation will not take place. The Bill is liquidated as part of EOD processes.

However, manually liquidate the Bill if required.

In the case of manual input of Bills contract for MT742 received through any media, you need to choose the LC contract from the system manually. If the LC is not available in the system, you have to generate MTN99 for claiming and issuing banks manually.

During manual liquidation of a bills contract, if the funds are insufficient, the system displays an override based on which the system user has to decide whether to go ahead with liquidation or not.

8.4.11 Acceptance to Advance on Future Advance Date

For Import Usance Bills under LC, Future Advance date can be provided.If Future advance is provided,during BOD system will pick the bills which is having future advance date and it will trigger the change of operation from Acceptance to Advance.

BADV event get trigerred and related accounting entries and messages will get generated.

This batch will automatically pickup the bills and do the change of operation from Acceptance to Advance only if the bill matches the following criterion:

- Bill is Active and Authorized
- Bills have Future Advance Date
- Bills whose future advance date less than or equal to the current processing date.

New batch job (BCFDTADV) is introduced for this change of operation.

8.5 Receivable Liquidation (LQ) EOD Batch

This topic contains the following:

- Processing LQ EOD Batch

8.5.1 Processing LQ EOD Batch

In the case of Receivable Liquidation (LQ) EOD batch, system checks for the following:

- Charge and Commission Tracer (CHG_COM_TRACER) - System considers the Preferred Medium and Template ID maintained in the ‘Bills and Collections Product Tracers’ screen. If the Preferred Medium as ‘SWIFT’, the system generates the Charge and Commission tracer in MT799 (if it is under LC) or MT499 (if it is not under LC) SWIFT format according to the Template.
- Charge Claim Advice (CHG_CLAIM_ADV) - System considers the Claim Advice in Swift and the Template ID in the ‘Bills and Collections Contract Detailed’ screen. While generating the Charge Claim advice, system checks if the ‘Claim Advice in Swift’ option is checked. The system generates the advice in MT799 (if it is under LC) or MT499 (if it is not under LC) considering the Template Id for tag 79.

9

Annexure_A

This topic contains the following:

- Free Format Texts (FFTs)
- BC SDEs

9.1 Free Format Texts (FFTs)

The following are the details of the pre shipped FFTs

- The code assigned to the FFT
- The advice or message that it can accompany
- Whether the FFT is mandatory for the processing of the bill

Table 9-1 Free Format Texts (FFTs)

FFT Code Used	Optional/Mandatory	Advice Code / Message Type
SNDRRCVRINFO	O	ACKNOWLEDGEMENT
SNDRRCVRINFO	O	ACCEPTANCE_ADV
SNDRRCVRINFO	O	PAYMENT_TRCR
SNDRRCVRINFO	O	ACCEPTANCE_TRCR
ADVFATEPQRY	O	
ADVFATEPANS	O	
SNDRRCVRINFO	O	ACCEPTANCE_FATE
ADVFATEAQRY	O	
ADVFATEAANS	O	
73CHGCLAIMED	O	PAYMENT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SNDRRCVRINFO	O	
77APAYREFUSL	M	
73CHGCLAIMED	O	ACCEPT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SNDRRCVRINFO	O	
77AACPREFUSL	M	
SNDRRCVRINFO	O	RESERVE_RELEASE
SNDRRCVRINFO	O	AMNDMNT_OF_INS
33ADDAMTCLMD	O	REIMBRSMNT_CLM
58BENFICBANK	O	
57ACWITHBANK	O	
SNDRRCVRINFO	O	

Table 9-1 (Cont.) Free Format Texts (FFTs)

FFT Code Used	Optional/Mandatory	Advice Code / Message Type
71BCHARGES	O	
34TOTAMTCLMD	O	
SNDRRCVRINFO	O	DISCREPANCY_REQ
33BADDLAMNT	O	
71CHGTOBEDED	O	
34TOTAMTPD	O	
73CHGTOBEADD	O	
57ACWITHBANK	O	
SNDRRCVRINFO	O	REL_OF_RES_TRCR
SNDRRCVRINFO	O	PAYMNTFATE_TRCR
SNDRRCVRINFO	O	ACCPT_FATE_TRCR
SNDRRCVRINFO	O	DISCAPPRVL_TRCR
SNDRRCVRINFO	O	ACKNOWLEDGEMENT
SNDRRCVRINFO	O	ACCEPTANCE_ADV
SNDRRCVRINFO	O	PAYMENT_TRCR
SNDRRCVRINFO	O	ACCEPTANCE_TRCR
SNDRRCVRINFO	O	PRINCIPAL_FATE
ADVFATEPQRY	O	
ADVFATEPANS	O	
SNDRRCVRINFO	O	ACCEPTANCE_FATE
ADVFATEAQRY	O	
ADVFATEAANS	O	
73CHGCLAIMED	O	PAYMENT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SNDRRCVRINFO	O	
77APAYREFUSL	O	
73CHGCLAIMED	O	ACCEPT_REFUSAL
33TOTAMTCLMD	O	
57ACWITHBANK	O	
SNDRRCVRINFO	O	
DISCREPANCY	O	
SNDRRCVRINFO	O	RESERVE_RELEASE
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	AMNDMNT_OF_INS
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	PROTEST_NONPAY
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	PROTEST_NONACPT
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	CLOSURE_ADVICE
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	DISCREPANCY_REQ
FREEFRMTTEXT	O	

Table 9-1 (Cont.) Free Format Texts (FFTs)

FFT Code Used	Optional/Mandatory	Advice Code / Message Type
SNDRRCVRINFO	O	REMITTANCE_LTR
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	REIMBRSMNT_CLM
FREEFRMTTEXT	O	
SNDRRCVRINFO	O	
SNDRRCVRINFO	O	REL_OF_RES_TRCR
SNDRRCVRINFO	O	PAYMNTFATE_TRCR
SNDRRCVRINFO	O	ACCPT_FATE_TRCR
SNDRRCVRINFO	O	DISCAPPRVL_TRCR
SNDRRCVRINFO	O	PAYMENT_ADVICE
SNDRRCVRINFO		DISCOUNT_ADVICE
SNDRRCVRINFO	O	ADVANCE_ADVICE
SNDRRCVRINFO	O	PURCHASD_ADVICE

9.2 BC SDEs

The following is an exhaustive list of SDEs that are supported for BC Module:

Table 9-2 Exhaustive list of SDEs

Name	Description
CUSTOMER_CREDIT_RATING	Holds the Credit Rating information of Customer

10

Annexure B - Accounting Entries and Advices

This topic contains the following:

- Accounting Entries and Advices for Bills
- Events
- Amount Tags
- Accounting Roles
- Event-wise Accounting Entries for Products
- Outgoing Documentary Usance Bills Under LC On Acceptance
- Outgoing Clean Usance Bills Under LC On Acceptance
- Outgoing Documentary Usance Bills Under LC On Collection
- Outgoing Documentary Sight Bills Not Under LC On Collection
- Outgoing documentary Sight Bills Not Under LC On Purchase
- Outgoing Clean Sight Bills Not Under LC On Collection
- Outgoing Clean Sight Bills Not Under LC On Purchase
- Outgoing Documentary Usance Bills Not Under LC On Discount
- Outgoing Documentary Usance Bills Not Under LC On Acceptance
- Outgoing Clean Usance Bills Not Under LC On Acceptance
- Outgoing Clean Usance Bills Not Under LC On Discount
- Incoming Sight Bills Under LC Advance
- Incoming Sight Bills Under LC Payment
- Incoming Sight Bills Under LC Payment
- Incoming Sight Bills Under LC Clean Collection
- Incoming Sight Bills Not Under LC Collection
- Incoming Usance Bills Under LC Acceptance
- Incoming Usance Bills Under LC Clean Acceptance
- Incoming Usance Bills Under LC Clean Discount
- Incoming Usance Bills Not Under LC Acceptance
- Incoming Usance Bills Not Under LC Clean Acceptance
- Incoming Usance Bills Not Under LC Clean Discount
- Incoming Usance Bills Under LC Acceptance
- Incoming Sight Bills Under LC Payment
- Incoming Sight Bills Not Under LC Collection
- Incoming Usance Bills Not Under LC Acceptance

- Incoming Usance Bills Under LC Acceptance
- Accounting Entries for Multi Tenor Contracts
- Accounting Entries for Negative Interest Rates
- Collection Type: Advance
- Collection Type: Arrears
- Accounting Entries for Substitution of Bills
- Accounting Entries for CoAcceptance Availization
- REVR: Reversal of an BC Contract
- Accounting Entries for FX Linkage
- Accounting Entries for Buyers Credit

10.1 Accounting Entries and Advices for Bills

This Annexure lists the suggested event-wise accounting entries and advices set up, for the Bills and Collections module of Oracle Banking Trade Finance Cloud Service.

10.2 Events

The following is an exhaustive list of events that can take place during the life-cycle of a BC. In the subsequent paragraphs, we shall examine the accounting entries and messages for the various events listed below:

Table 10-1 List of events

Event Code	Event Description
BOOK	Booking of a BC Contract
INIT	Initiation of a BC Contract
TPFT	Principal Payment Fate Tracer
PFAT	Advice of Payment Fate
LIQD	Liquidation of a BC Contract
REVR	Reversal of BC Contract
REVE	Reversal of BC Event
CLOS	Closure of a BC Contract
AMND	Amendment of BC Contract
STCH	Bills & Collections Status Change
TRES	Release of Reserve Tracer
TDIS	Approval of Discrepancies Tracer
ADIS	Approval of Document Discrepancies
ACCR	Accrual of Interest Income
REIM	Reimbursement
BCOL	Booking Of Collection
AFAT	Advice of Acceptance Fate
TAFT	Acceptance Fate Tracer
REFA	Refusal Of Acceptance
BDIS	Booking of Discount

Table 10-1 (Cont.) List of events

Event Code	Event Description
LDIS	Liquidation of Discount
TPAY	Principle payment Follow up Tracer
TACP	Bill/Draft Acceptance Tracer
REFA	Refusal Of Acceptance
BACI	Initial Acceptance of a Bill
BLNK	Bill Linkage To a Loan
BLRV	Release of Bill Linkage To a Loan
LCOL	Liquidation of Collection
BACP	Booking of Acceptance
BCAC	Booking a CoAcceptance bill
LCAC	Liquidating the CoAcceptance bill
FOPY	Event Code - Free of Payment

10.3 Amount Tags

In BC Module Amount Tags are factory shipped as well as formed dynamically on the basis of Interest, Charges & Tax Components. Representative set of amount tags are listed below:

Table 10-2 Amount Tags

Amount Tags	Description
BILL_AMOUNT	Bill Amount
BILL_AMT_EQUIV	Bill Amount Equivalent
BILL_AMND_AMT	Bill Amendment Amount
BILL_LIQ_SBAMT	Bill Liquidation Amount if the Product Type is Bills under Transferred LC and if both beneficiaries belong to same bank.
BILL_LIQ_SBAMTEQ	Bill Liquidation Amount Equivalent if the Product Type is Bills under Transferred LC and if both beneficiaries belong to same bank.
EBC_DIS_IN_LIQD	Export Bill Discounted Income Liquidated
BCSWFT_LIQD	BC SWIFT Charges
BCTAX_AMOUNT	BC Tax Amount
BCTAX1_AMOUNT	BC Tax1 Amount
BILL_LIQ_AMT	Bill Liquidation Amount
BILL_LIQ_AMTEQ	Bill Liquidation Amount Equivalent
BCFEES_LIQD	BC Fees Liquidation
EBC_NGT_IN_LIQD	Export Bill Negotiated Income Liquidation
EBC_PUR_IN_LIQD	Export Bill Purchase Income Liquidation
EBC_PUR_IN_ACCR	Export Bill Purchase Income Accrual
BCCOUR_LIQD	BC Courier Charges Liquidation
EBC_DIS_IN_ACCR	Export Bill Discount Income Accrual
IBC_ACP_IN_LIQD	Import Bill Acceptance Fee Income Liquidation
IBC_DIS_INT_LIQD	Import Bill Discount Interest Liquidation
BROK_LIQD_AMT	Brokerage Liquidation Amount

Table 10-2 (Cont.) Amount Tags

Amount Tags	Description
BROK_LIQD_AMTEQ	Brokerage Liquidation Amount
<Component>_N_LIQD	Interest Payable to the Customer for Negative Interest Rate
<Component>_N_ADJ	Adjustment Interest to be collected from Customer during Bill Amendment
<Component>_N_ACCR	Accrual of Negative Interest
<Component>_N_DECR	Adjustment Interest to be paid to the Customer for back dated liquidation
REFUND_N_INTEREST	Interest to be collected from customer in case of backdated liquidation on Advance Interest
<Interest Component>_N_NFA	Indicates Adjustment Interest during Bill Amendment when refund interest preference is not selected at the contract level
TRNS_BILL_AMT	Portion of the transferred bill amount to be liquidated against import bill
TRNS_PURCHASE_AMT	Portion of the transferred bill amount to be liquidated against import bill in case of purchase of export LC contract
AMT_PURCHASED_FX	Amount tag used during debit of the purchase amount when FX rate are applied.
AMT_PURCHASEDEQ_FX	Amount tag used during credit of the purchase amount when FX rate are applied.
COLL_LIQ_AMT_FX	Liquidation amount tag used during credit of the collateral amount when FX rate are applied.
COLL_LIQ_AMTEQ_FX	Liquidation amount tag used during debit of the collateral amount when FX rate are applied.
COLL_BILL_AMT	Amount tag used during credit of the collateral amount when FX rate are applied.
COLL_BILL_AMTEQ	Amount tag used during debit of the collateral amount when FX rate are applied.
AMT_PURCHASEDEQ	Amount tag used credit of purchase amount.
AMT_PURCHASED	Amount tag used debit of purchase amount.
BCFOPCHG_LIQD	Amount Tag - Free of Payment Charge Liquidation
FOPTAX_AMT	Amount Tag - Free of Payment Tax Amount
LOU_LIAB_OS_AMT	Amount tag used during Original Bill of Buyers credit initiation, (Banks Letters of credit undertaking Contingent Liability)
INTBYC_LIQD	Amount tag used during buyers credit bill liquidation (Interest amount Buyers credit bill liquidation)
INTBYC_LIQD_AMTEQ	Amount tag used during buyers credit bill liquidation (Interest amount equivalent Buyers credit bill liquidation)

10.4 Accounting Roles

In BC Module Accounting Roles are factory shipped as well as formed dynamically on the basis of Interest, Charges & Tax Components. Representative set of accounting roles are listed below:

Table 10-3 Accounting Roles

Accounting Role	Description
BILLS NEGOTIATE	Bills Purchased/Discounted

Table 10-3 (Cont.) Accounting Roles

Accounting Role	Description
COLLECTION OFFSET	LCBC Contingent Liability
BILLS PURCHASED	Bills Purchased/Discounted
BILLS DISCNTED	Bills Purchased/Discounted
ACCEPTANCE CONT	LCBC Contingent Asset
BRIDGE GL	Asset GL
CLFA CONT	LC/BC Contingent Liability
BCSWFT_INC	SWIFT Charges
BCCOUR_INC	Courier Charges
BC FEES_INC	Outstation Bills Collection Charges
EB COLLECTIONS	LCBC Contingent Asset
COLLOFFSET	LCBC Contingent Liability
BCTAX_PAY	Bills Payable / Chqs Payable
BCTAX1_PAY	Bills Payable / Chqs Payable
EBC_NGT_INRIA	BC Negotiation Fees RIA-Receivable
EBC_NGT_ININC	BC Negotiation Fee Income
EBC_PUR_ININC	BC Interest Income
EBC_PUR_INRIA	BC Purchase Interest RIA
EBC_DIS_INRIA	BC Interest RIA
EBC_DIS_ININC	BC Interest Income
IBC_ADV_INRIA	BC Advice Fee RIA- Receivable
IBC_ADV_ININC	BC Advice Fee Income
IBC_ACP_INRIA	BC Acceptance Fee Receivable
IBC_ACP_ININC	BC Acceptance Fee Income
<Interest Component>PIA	BC Paid in Advance
<Interest Component>EXP	BC Expense
TRANF_INTERM	Intermediate GL for the import bill liquidation in case of substitution of document
NOSTRO ACCOUNT	Nostro Account
BCFOPCHG_INC	Free of Payment Tax Payable
FOPTAX_PAY	Free of Payment Tax Payable
LOU_OCU	Outstanding Credit Unutilized
LOU_OCU_OFFSET	Unutilized Credit Offset

10.5 Event-wise Accounting Entries for Products

This topic contains the following:

- Outgoing Documentary Sight Bills Under LC On Collection
- Outgoing Documentary Sight Bills Under LC On Negotiation
- Outgoing Clean Sight Bills Under LC On Collection
- Outgoing Clean Sight Bills Under LC On Purchase
- Outgoing Documentary Usance Bills Under LC On Discount

10.5.1 Outgoing Documentary Sight Bills Under LC On Collection

Set up event-wise accounting entries and advice for the product as suggested below:

BOOK: Booking

This topic provides the details of Booking.

Accounting Entries - None

Table 10-4 Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

FOPY

This topic provides the details of FOPY.

Table 10-5 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-6 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

- INIT
- TPFT
- PFAT
- LIQD
- REVR
- REVE
- CLOS
- STCH
- AMND

10.5.1.1 INIT

This topic provides the details of INIT.

Table 10-7 INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	CFEES_LIQD	Cr
LC_COLL_BRIDGE	COLL_AMT	Dr
BILL_COLLATERAL	COLL_AMT	Cr

10.5.1.2 TPFT

This topic provides the details of TPFT.

Table 10-8 TPFT Details

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

10.5.1.3 PFAT

None

10.5.1.4 LIQD

This topic provides the details of LIQD.

Table 10-9 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr

Table 10-9 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
<component>INC	<Component>_MOVINC	Dr
<component>NORMINC	<Component>_MOVINC	Cr

10.5.1.5 REVR

This topic provides the details of the REVR

Table 10-10 REVR Details

Accounting Role	Amount Tag	Dr/Cr Indicator
<component>INC	<Component>_MOVINC	Dr
<component>NORMINC	<Component>_MOVINC	Cr

10.5.1.6 REVE

None

10.5.1.7 CLOS

This topic provides the details of the CLOS

Table 10-11 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-12 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.5.1.8 STCH

None

10.5.1.9 AMND

This topic provides the details of the AMND advices

Table 10-13 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-14 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

10.5.2 Outgoing Documentary Sight Bills Under LC On Negotiation

Set up event-wise accounting entries and advices for the product as suggested below

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-15 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TRES

Accounting Entries - None

The Advices details are as follows:

Table 10-16 TRES - Accounting Roles /Advices

Advice Name	Advice Description
REL_OF_RES_TRCR	Release of Reserve Tracer

TDIS

Accounting Entries - None

The Advices details are as follows:

Table 10-17 TDIS - Accounting Roles /Advices

Advice Name	Advice Description
DISCAPPRVL_TRCR	Discrepancy Tracer

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-18 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

AMND

The Advices details are as follows:

Table 10-19 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

The Accounting details are as follows:

Table 10-20 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

INIT

The Accounting details of INIT are as follows:

Table 10-21 INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr

Table 10-21 (Cont.) INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

ACCR

The Accounting details of ACCR are as follows:

Table 10-22 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Cr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Dr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

TPFT

Accounting Entries - None

The Advices details are as follows:

Table 10-23 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-24 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr

Table 10-24 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

REVR

None

REVE

None

10.5.3 Outgoing Clean Sight Bills Under LC On Collection

Book

This topic provides the details of booking entries.

Accounting entries - None

Table 10-25 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

INIT

This topic provides the details of INIT.

Table 10-26 INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr

Table 10-26 (Cont.) INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

TPFT

This topic provides the details of TPFT.

Table 10-27 TPFT Details

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-28 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr

Table 10-28 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	BROK_LIQD_AMT	Dr
AGENT ACCOUNT	BROK_LIQD_AMTEQ	Cr

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-29 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-30 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

AMND

This topic provides the details of the AMND advices.

Table 10-31 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-32 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

10.5.4 Outgoing Clean Sight Bills Under LC On Purchase

- Book

10.5.4.1 Book

Accounting entries - None

Table 10-33 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

INIT

This topic provides the details of INIT.

Table 10-34 INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr

Table 10-34 (Cont.) INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
LC_COLL_BRIDGE	COLL_AMT	Dr
BILL_COLLATERAL	COLL_AMT	Cr

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-35 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr

Table 10-35 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

In case of Bill status change, the system passes the following entries:

Table 10-36 Accounting Entries with bill status change

Dr/Cr	Account Role	Amount tag
Dr	<component>REC	<Component>_ACCR1
Cr	<component>INC	<Component>_ACCR1

TPFT

This topic provides the details of TPFT.

Table 10-37 TPFT Details

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-38 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr

Table 10-38 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

If the bill liquidation is done using Collateral amount, then the following entry will be passed instead of BC CUSTOMER:

Table 10-39 LIQD with Collateral Amount

Accounting Role	Amount Tag	Dr/Cr
LCCOLL_INT_ACCT	BILL_LIQ_AMT	Dr

If the collateral account does not have sufficient fund, then the following entries will be passed:

Table 10-40 LIQD with Insufficient fund

Accounting Role	Amount Tag	Dr/Cr
Customer	BILL_LIQ_AMT_<S01>	Dr
NOSTRO	BILL_LIQ_AMT_<S01>	Cr
LCCOLL_INT_ACCT	BILL_LIQ_AMT_<S02>	Dr
NOSTRO	BILL_LIQ_AMT_<S02>	Cr

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-41 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-42 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.5.5 Outgoing Documentary Usance Bills Under LC On Discount

Book

Accounting entries - None

Table 10-43 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

ADIS

Accounting entries - None

Table 10-44 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserver Release
DISCREPANCY_AUT	Discrepancy Authorization

AMND

This topic provides the details of the AMND advices.

Table 10-45 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-46 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

INIT

This topic provides the details of INIT.

Table 10-47 INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr

Table 10-47 (Cont.) INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-48 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr

Table 10-48 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

TPFT

This topic provides the details of TPFT.

Table 10-49 TPFT Details

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

REIM

None

LIQD

This topic provides the details of LIQD.

Table 10-50 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr

Table 10-50 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

BOCL

The BOCL Accounting entries are as follows

Table 10-51 BOCL Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
BC Customer	BILL_AMT_EQUIV	Dr
BILLS DISCVTED	BILL_AMOUNT	Cr

LCOL

The LOCL Accounting entries are as follows

Table 10-52 BOCL Accounting Entries

Accounting Role	Amount Tag	Dr/Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BC Customer	BILL_LIQ_AMTEQ	Cr

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-53 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-54 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.6 Outgoing Documentary Usance Bills Under LC On Acceptance

Book

Accounting entries - None

Table 10-55 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

AFAT

Accounting entries - None

Table 10-56 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

TAFT

Accounting entries - None

Table 10-57 TAFT - Accounting Roles /Advices

Advice Name	Advice Description
ACCPT_FATE_TRCR	Acceptance Fate Tracer

REFA

Accounting entries - None

Table 10-58 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

TDIS

Accounting entries - None

Table 10-59 TDIS - Accounting Roles /Advices

Advice Name	Advice Description
DISCAPPRVL_TRCR	Discrepancy Tracer

ADIS

Accounting entries - None

Table 10-60 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

INIT

This topic provides the details of INIT.

Table 10-61 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr

Table 10-61 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

BACP

Accounting entries - None

Table 10-62 BACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_ADV	Acceptance Advice

TPFT

Accounting entries - None

Table 10-63 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-64 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr

Table 10-64 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

- BDIS
- ACCR

10.6.1 BDIS

The Accounting entry details of BDIS are as follows:

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BILL_AMOUNT	IBC_DIS_INT_LIQD	Dr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BILLS PURCHASED	AMT_PURCHASED	Dr

Accounting Role	Amount Tag	Dr/Cr Indicator
CUSTOMER A/C	AMT_PURCHASEDEQ	Cr
CUSTOMER A/C	EBC_PUR_IN_LIQD	Dr
EBC_PUR_IN_INC	EBC_PUR_IN_LIQD	Cr
CUSTOMER A/C	EBC_PUR_IN_LIQD	Dr
EBC_PUR_IN_INC	EBC_PUR_IN_LIQD	Cr

10.6.2 ACCR

The Accounting entry details of ACCR are as follows:

Table 10-65 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

LDIS

The LDIS Accounting entries are as follows

Accounting Role	Amount Tag	Dr/Cr Indicator
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Dr
<component>INC	<Component>_MOVINC	Dr
<component>NORMINC	<Component>_MOVINC	Cr
NOSTRO ACCOUNT	AMT_PURCHASED	Dr
BILLS PURCHASED	AMT_PURCHASEDEQ	Cr
NOSTRO ACCOUNT	AMT_PURCHASED	Dr
CUSTOMER A/C	AMT_PURCHASEDEQ	Cr

AMND

This topic provides the details of the AMND.

Table 10-66 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-67 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

CLOS

This topic provides the details of the CLOS

Table 10-68 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-69 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.7 Outgoing Clean Usance Bills Under LC On Acceptance

Book

Accounting entries - None

Table 10-70 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

AFAT

Accounting entries - None

Table 10-71 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

TAFT

Accounting entries - None

Table 10-72 TAFT - Accounting Roles /Advices

Advice Name	Advice Description
ACCPT_FATE_TRCR	Acceptance Fate Tracer

INIT

This topic provides the details of INIT.

Table 10-73 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr

Table 10-73 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

BACP

Accounting entries - None

Table 10-74 BACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_ADV	Acceptance Advice

TPFT

Accounting entries - None

Table 10-75 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

REIM

None

LIQD

This topic provides the details of LIQD.

Table 10-76 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr

Table 10-76 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

AMND

This topic provides the details of the AMND.

Table 10-77 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-78 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NF	Cr

CLOS

This topic provides the details of the CLOS

Table 10-79 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-80 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.8 Outgoing Documentary Usance Bills Under LC On Collection

- Outgoing Documentary Usance Bills Under LC On Collection - Book

10.8.1 Outgoing Documentary Usance Bills Under LC On Collection - Book

Accounting entries - None

Table 10-81 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

INIT

Table 10-82 INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr

Table 10-82 (Cont.) INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

TPFT

Accounting entries - None

Table 10-83 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-84 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr

Table 10-84 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
NOSTRO ACCOUNT	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr

Table 10-84 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

AMND

This topic provides the details of the AMND.

Table 10-85 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-86 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

RAMT

None

BPUR

None

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-87 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr

Table 10-87 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

LPUR

None

CLOS

This topic provides the details of the CLOS

Table 10-88 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-89 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.9 Outgoing Documentary Sight Bills Not Under LC On Collection

- Outgoing Documentary Sight Bills Not Under LC On Collection - Book

10.9.1 Outgoing Documentary Sight Bills Not Under LC On Collection - Book

Accounting entries - None

Table 10-90 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TRES

Accounting Entries - None

The Advices details are as follows:

Table 10-91 TRES - Accounting Roles /Advices

Advice Name	Advice Description
REL_OF_RES_TRCR	Release of Reserve Tracer

TDIS

Accounting Entries - None

The Advices details are as follows:

Table 10-92 TDIS - Accounting Roles /Advices

Advice Name	Advice Description
DISCAPPRVL_TRCR	Discrepancy Tracer

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-93 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

FOPY

This topic provides the details of FOPY.

Table 10-94 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-95 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

INIT

This topic provides the details of INIT.

Table 10-96 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr

Table 10-96 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-97 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

AMND

This topic provides the details of the AMND.

Table 10-98 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-99 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

TPFT

Accounting entries - None

Table 10-100 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-101 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr

Table 10-101 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-102 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-103 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.10 Outgoing documentary Sight Bills Not Under LC On Purchase

- Outgoing documentary Sight Bills Not Under LC On Purchase - Book

10.10.1 Outgoing documentary Sight Bills Not Under LC On Purchase - Book

Accounting entries - None

Table 10-104 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

INIT

This topic provides the details of INIT.

Table 10-105 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr

Table 10-105 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

TPFT

Accounting entries - None

Table 10-106 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-107 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr

Table 10-107 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

AMND

This topic provides the details of the AMND.

Table 10-108 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-109 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

RAMT

None

BPUR

None

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-110 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr

Table 10-110 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

LPUR

None

CLOS

This topic provides the details of the CLOS.

Table 10-111 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-112 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.11 Outgoing Clean Sight Bills Not Under LC On Collection

Book

This topic provides the details of booking entries.

Accounting entries - None

Table 10-113 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

FOPY

This topic provides the details of FOPY.

Table 10-114 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-115 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

INIT

This topic provides the details of INIT.

Table 10-116 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr

Table 10-116 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-117 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr

Table 10-117 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

AMND

This topic provides the details of the AMND.

Table 10-118 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-119 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

TPFT

Accounting entries - None

Table 10-120 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-121 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr

Table 10-121 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	
CLFA CONT	BILL_AMT_EQUIV	Dr

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-122 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-123 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.12 Outgoing Clean Sight Bills Not Under LC On Purchase

Book

Accounting entries - None

Table 10-124 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter

Table 10-124 (Cont.) Book - Accounting Roles /Advices

Advice Name	Advice Description
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-125 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

AMND

This topic provides the details of the AMND.

Table 10-126 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-127 AMND - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

INIT

This topic provides the details of INIT.

Table 10-128 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr

Table 10-128 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-129 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr

Table 10-129 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

TPFT

Accounting entries - None

Table 10-130 TPFT - Accounting Roles /Advices

Advice Name	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-131 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr

Table 10-131 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

BCOL

None

LCOL

None

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-132 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-133 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.13 Outgoing Documentary Usance Bills Not Under LC On Discount

Book

Accounting entries - None

Table 10-134 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

AFAT

Accounting entries - None

Table 10-135 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

TAFT

Accounting entries - None

Table 10-136 TAFT - Accounting Roles /Advices

Advice Name	Advice Description
ACCPT_FATE_TRCR	Acceptance Fate Tracer

REFA

Accounting entries - None

Table 10-137 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

TDIS

Accounting entries - None

Table 10-138 TDIS - Accounting Roles /Advices

Advice Name	Advice Description
DISCAPPRVL_TRCR	Discrepancy Tracer

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-139 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

INIT

This topic provides the details of INIT.

Table 10-140 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr

Table 10-140 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

BACP

None

TPFT

The TPFT advice entry details are as follows:

Table 10-141 TPFT Advices

TPFT Advices	Advice Description
PAYMNTFATE_TRCR	Payment Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-142 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Cr
BCFEES_INC	BCFEES_LIQD	Dr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Cr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BCCOUR_INC	BCCOUR_LIQD	Dr
BC CUSTOMER	BC FEES_LIQD	Cr
BC FEES_INC	BC FEES_LIQD	Dr
BC CUSTOMER	BCSWFT_LIQD	Cr
BCSWFT_INC	BCSWFT_LIQD	Dr
BC CUSTOMER	BCTAX_AMOUNT	Cr
BCTAX_PAY	BCTAX_AMOUNT	Dr
BC CUSTOMER	BCTAX1_AMOUNT	Cr
BCTAX1_PAY	BCTAX1_AMOUNT	Dr
Nostro	BILL_LIQ_AMT	Cr
BC CUSTOMER	BILL_LIQ_AMTEQ	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Cr
BCFEES_INC	BCFEES_LIQD	Dr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Dr
BC CUSTOMER	BC FEES_LIQD	Cr
BC FEES_INC	BC FEES_LIQD	Dr
BC CUSTOMER	BCSWFT_LIQD	Cr
BCSWFT_INC	BCSWFT_LIQD	Dr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Cr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Cr
BCFEES_INC	BCFEES_LIQD	Dr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BILL_LIQ_AMT	Dr
BC CUSTOMER	BCSWIFT_LIQD	Cr
BCSWFT_INC	BCSWFT_LIQD	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr

Table 10-142 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCCOUR_INC	BCCOUR_LIQD	Dr
BC CUSTOMER	BCFEES_LIQD	Cr
BCFEES_INC	BCFEES_LIQD	Dr
BC CUSTOMER	BCTAX_AMOUNT	Cr
BCTAX_PAY	BCTAX_AMOUNT	Dr
BC CUSTOMER	BCTAX1_AMOUNT	Cr
BCTAX1_PAY	BCTAX1_AMOUNT	Dr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

ACCR

The Accounting entry details of ACCR are as follows:

Table 10-143 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Dr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Cr
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

AMND

This topic provides the details of the AMND advices.

Table 10-144 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice
EXP_COA_REQ_ADV	Export Avalization/Co-Acceptance Request Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-145 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

CLOS

This topic provides the details of the CLOS

Table 10-146 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-147 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

BCAC

The Accounting details of BCAC are as follows:

Table 10-148 BCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMOUNT	Dr

The Advice details are as follows:

Table 10-149 Advice Details

Advice Name	Advice Description
EXP_COACCEPTADV	Export Avalized/Co-Accepted Request Advice

LCAC

The Accounting details of LCAC are as follows:

Table 10-150 LCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_LIQ_AMT	Dr
CLFA CONT	BILL_LIQ_AMT	Cr

10.14 Outgoing Documentary Usance Bills Not Under LC On Acceptance

Book

Accounting entries - None

Table 10-151 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

AFAT

Accounting entries - None

Table 10-152 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

TAFT

Accounting entries - None

Table 10-153 TAFT - Accounting Roles /Advices

Advice Name	Advice Description
ACCPT_FATE_TRCR	Acceptance Fate Tracer

PFAT

None

LIQD

This topic provides the details of LIQD.

Table 10-154 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr

Table 10-154 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

FOPY

This topic provides the details of FOPY.

Table 10-155 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-156 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

AMND

This topic provides the details of the AMND advices.

Table 10-157 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice
EXP_COA_REQ_ADV	Export Avalization/Co-Acceptance Request Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-158 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

CLOS

This topic provides the details of the CLOS

Table 10-159 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-160 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

BCAC

The Accounting details of BCAC are as follows:

Table 10-161 BCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMOUNT	Dr

The Advice details are as follows:

Table 10-162 Advice Details

Advice Name	Advice Description
EXP_COACCEPTADV	Export Avalized/Co-Accepted Request Advice

LCAC

The Accounting details of LCAC are as follows:

Table 10-163 LCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_LIQ_AMT	Dr
CLFA CONT	BILL_LIQ_AMT	Cr

10.15 Outgoing Clean Usance Bills Not Under LC On Acceptance

Book

Accounting entries - None

Table 10-164 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

AMND

Table 10-165 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice
EXP_COA_REQ_ADV	Export Avalization/Co-Acceptance Request Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-166 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

FOPY

This topic provides the details of FOPY.

Table 10-167 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-168 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

INIT

This topic provides the details of INIT.

Table 10-169 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr

Table 10-169 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

LIQD

This topic provides the details of LIQD.

Table 10-170 LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

Table 10-170 (Cont.) LIQD - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

BCOL

None

BCAC

The Accounting details of BCAC are as follows:

Table 10-171 BCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMOUNT	Dr

The Advice details are as follows:

Table 10-172 Advice Details

Advice Name	Advice Description
EXP_COACCEPTADV	Export Avalized/Co-Accepted Request Advice

LCAC

The Accounting details of LCAC are as follows:

Table 10-173 LCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_LIQ_AMT	Dr
CLFA CONT	BILL_LIQ_AMT	Cr

10.16 Outgoing Clean Usance Bills Not Under LC On Discount

Book

Accounting Entries - None

The Advices details are as follows

Table 10-174 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

LIQD

The Accounting details of LIQD are as follows:

Table 10-175 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr

Table 10-175 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-176 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-177 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.17 Incoming Sight Bills Under LC Advance

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-178 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-179 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

AMND

This topic provides the details of the AMND advices.

Table 10-180 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-181 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

INIT

This topic provides the details of INIT.

Table 10-182 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr

Table 10-182 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

LIQD

The Accounting details of LIQD are as follows:

Table 10-183 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr

Table 10-183 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BC CUSTOMER	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-184 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-185 Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.18 Incoming Sight Bills Under LC Payment

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-186 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-187 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

AMND

This topic provides the details of the AMND advices.

Table 10-188 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-189 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

INIT

This topic provides the details of INIT.

Table 10-190 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	BC_DIS_INT_LIQD	Cr

Table 10-190 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

LIQD

The Accounting details of LIQD are as follows:

Table 10-191 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr

Table 10-191 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-192 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-193 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

REVR

None

REVE

None

10.19 Incoming Sight Bills Under LC Payment

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-194 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

INIT

This topic provides the details of INIT.

Table 10-195 INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr

Table 10-195 (Cont.) INIT Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

TPAY

Accounting Entries - None

The Advices details are as follows:

Table 10-196 TPAY - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_TRCR	Payment Tracer

PFAT

None

PDUE

None

REFP

Accounting Entries - None

The Advices details are as follows:

Table 10-197 REFP - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_REFUSAL	Payment Refusal
NONPAY_NONACT	Nonpayment Non Acceptance

LIQD

The Accounting details of LIQD are as follows:

Table 10-198 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr

Table 10-198 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

REVR

None

REVE

None

AMND

This topic provides the details of the AMND advices

Table 10-199 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-200 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

CLOS

This topic provides the details of the CLOS

Table 10-201 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr

Table 10-201 (Cont.) CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-202 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

DNTC

None

10.20 Incoming Sight Bills Under LC Clean Collection

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-203 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TPAY

Accounting Entries - None

The Advices details are as follows:

Table 10-204 TPAY - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_TRCR	Payment Tracer

PFAT

None

PDUE

None

REFP

Accounting Entries - None

The Advices details are as follows:

Table 10-205 REFP - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_REFUSAL	Payment Refusal
NONPAY_NONACT	Nonpayment Non Acceptance

LIQD

The Accounting details of LIQD are as follows:

Table 10-206 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr

Table 10-206 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BCSWFT_LIQD	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BILLS DISCNTED	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

AMND

This topic provides the details of the AMND advices.

Table 10-207 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-208 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

CLOS

This topic provides the details of the CLOS

Table 10-209 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-210 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.21 Incoming Sight Bills Not Under LC Collection

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-211 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-212 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

The Advices details are as follows:

Table 10-213 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_FATE	Acceptance Fate

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-214 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

FOPY

This topic provides the details of FOPY.

Table 10-215 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-216 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

INIT

This topic provides the details of INIT.

Table 10-217 INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr

Table 10-217 (Cont.) INIT Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
BILLS DISCNTED	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	CFEES_LIQD	Cr
LC_COLL_BRIDGE	COLL_AMT	Dr
BILL_COLLATERAL	COLL_AMT	Cr

BACPI

The Advices details are as follows:

Table 10-218 BACPI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-219 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-220 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-221 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr

Table 10-221 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-222 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr

Table 10-222 (Cont.) CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-223 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.22 Incoming Usance Bills Under LC Acceptance

Book

Accounting Entries - None

Table 10-224 Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-225 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

Accounting Entries - None

The Advices details are as follows:

Table 10-226 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-227 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

BACI

Accounting entries - None

Table 10-228 BACI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-229 AMND Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-230 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

This topic provides the details of LIQD.

Table 10-231 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-231 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr

Table 10-231 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-232 CLOS Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-233 CLOS Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.23 Incoming Usance Bills Under LC Clean Acceptance

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-234 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

INIT

Advices - None

Table 10-235 INIT - Accounting Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	CFEES_LIQD	Cr
LC_COLL_BRIDGE	COLL_AMT	Dr
BILL_COLLATERAL	COLL_AMT	Cr

AMND

This topic provides the details of the AMND advices

Table 10-236 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-237 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

TPAY

Accounting Entries - None

The Advices details are as follows:

Table 10-238 TPAY - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_TRCR	Payment Tracer

PFAT

None

CLOS

This topic provides the details of the CLOS.

Table 10-239 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-240 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.24 Incoming Usance Bills Under LC Clean Discount

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-241 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-242 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

Accounting entries - None

Table 10-243 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-244 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-245 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

BACI

Accounting entries - None

Table 10-246 BACI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-247 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-248 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

This topic provides the details of LIQD.

Table 10-249 LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr

Table 10-249 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr

Table 10-249 (Cont.) LIQD Details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-250 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-251 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.25 Incoming Usance Bills Not Under LC Acceptance

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-252 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-253 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

Accounting entries - None

Table 10-254 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-255 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

BACP

Accounting entries - None

Table 10-256 BACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_ADV	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-257 AMND - Accounting Roles /Advices Details

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice
IMP_COA_REQ_ADV	Import Avalization/Co-Acceptance Request Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-258 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACI

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-259 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr

Table 10-259 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUN	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

FOPY

This topic provides the details of FOPY.

Table 10-260 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-261 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

CLOS

This topic provides the details of the CLOS

Table 10-262 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-263 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

BCAC

The Advice details are as follows:

Table 10-264 Advice Details

Advice Name	Advice Description
ACCEPTANCE_ADV	Bill Acceptance Advice
IMP_COACCEPTADV	Import Avalized/Co-Accepted Request Advice

10.26 Incoming Usance Bills Not Under LC Clean Acceptance

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-265 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

FOPY

This topic provides the details of FOPY.

Table 10-266 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr

Table 10-266 (Cont.) Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-267 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

INIT

The Accounting details of INIT are as follows:

Table 10-268 INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr

Table 10-268 (Cont.) INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

AMND

This topic provides the details of the AMND advices.

Table 10-269 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice
IMP_COA_REQ_ADV	Import Avalization/Co-Acceptance Request Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-270 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

TPAY

Accounting Entries - None

The Advices details are as follows:

Table 10-271 TPAY - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_TRCR	Payment Tracer

PFAT

None

REVR

None

REVE

None

CLOS

This topic provides the details of the CLOS

Table 10-272 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-273 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

BCAC

The Advice details are as follows:

Table 10-274 Advice Details

Advice Name	Advice Description
ACCEPTANCE_ADV	Bill Acceptance Advice
IMP_COACCEPTADV	Import Avalized/Co-Accepted Request Advice

10.27 Incoming Usance Bills Not Under LC Clean Discount

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-275 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter

Table 10-275 (Cont.) Book - Accounting Roles /Advices

Advice Name	Advice Description
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-276 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

Accounting entries - None

Table 10-277 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-278 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-279 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

BACI

Accounting entries - None

Table 10-280 BACI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-281 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-282 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-283 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr

Table 10-283 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-284 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-285 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.28 Incoming Usance Bills Under LC Acceptance

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-286 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-287 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

AMND

This topic provides the details of the AMND advices.

Table 10-288 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-289 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

LIQD

The Accounting details of LIQD are as follows:

Table 10-290 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr

Table 10-290 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BCSWFT_INC	BC FEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

CLOS

This topic provides the details of the CLOS

Table 10-291 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-292 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

DNTC

None

10.29 Incoming Sight Bills Under LC Payment

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-293 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TPAY

Accounting Entries - None

The Advices details are as follows:

Table 10-294 TPAY - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_TRCR	Payment Tracer

PFAT

None

PDUE

None

REFP

Accounting Entries - None

The Advices details are as follows:

Table 10-295 REFP - Accounting Roles /Advices

Advice Name	Advice Description
PAYMENT_REFUSAL	Payment Refusal
NONPAY_NONACT	Nonpayment Non Acceptance

LIQD

The Accounting details of LIQD are as follows:

Table 10-296 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr

Table 10-296 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

AMND

This topic provides the details of the AMND advices.

Table 10-297 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-298 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

CLOS

This topic provides the details of the CLOS

Table 10-299 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-300 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.30 Incoming Sight Bills Not Under LC Collection

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-301 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-302 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

The Advices details are as follows:

Table 10-303 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-304 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-305 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

BACI

Accounting entries - None

Table 10-306 BACI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-307 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice
IMP_COA_REQ_ADV	Import Avalization/Co-Acceptance Request Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-308 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-309 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Cr
BILLS PURCHASED	BILL_LIQ_AMT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr

Table 10-309 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

FOPY

This topic provides the details of FOPY.

Table 10-310 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-311 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

CLOS

This topic provides the details of the CLOS

Table 10-312 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-313 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

BCAC

The Advice details are as follows:

Table 10-314 Advice Details

Advice Name	Advice Description
ACCEPTANCE_ADV	Bill Acceptance Advice
IMP_COACCEPTADV	Import Avalized/Co-Accepted Request Advice

10.31 Incoming Usance Bills Not Under LC Acceptance

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-315 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-316 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

The Advices details are as follows:

Table 10-317 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-318 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-319 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

BACI

Accounting entries - None

Table 10-320 BACI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-321 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-322 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-323 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr

Table 10-323 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

FOPY

This topic provides the details of FOPY.

Table 10-324 Accounting Entries

Event	Accounting Role	Amount Tag	Dr./Cr. Indicator
FOPY	BCFOPCHG_INC	BCFOPCHG_LIQD	Cr
FOPY	BC CUSTOMER	BCFOPCHG_LIQD	Dr
FOPY	CLFA CONT	BILL_OS_AMT	Dr
FOPY	ACCEPTANCE CONT	BILL_OS_AMT	Cr
FOPY	FOPTAX_PAY	FOPTAX_AMT	Cr
FOPY	BC CUSTOMER	FOPTAX_AMT	Dr

Table 10-325 Accounting Roles /Advices

Advice Name	Advice Description
FOP_CLOSE_ADV	Free of Payment Closure Advice
FREEOFPAY_ADV	Free of Payment Advice

CLOS

This topic provides the details of the CLOS

Table 10-326 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-327 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

10.32 Incoming Usance Bills Under LC Acceptance

The following topics are covered:

Book

Accounting Entries - None

The Advices details are as follows:

Table 10-328 Book - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
REMITTANCE_LTR	Remittance Letter
DISCREPANCY_REQ	Discrepancy Letter
DOC_ARVL_NOTICE	Document Arrival Notice

TACP

Accounting Entries - None

The Advices details are as follows:

Table 10-329 TACP - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPTANCE_TRCR	Acceptance Tracer

AFAT

The Advices details are as follows:

Table 10-330 AFAT - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_FATE	Acceptance Fate

REFA

Accounting entries - None

Table 10-331 REFA - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_REFUSAL	Acceptance Refusal

ADIS

Accounting Entries - None

The Advices details are as follows:

Table 10-332 ADIS - Accounting Roles /Advices

Advice Name	Advice Description
RESERVE_RELEASE	Reserve Release
DISCREPANCY_AUT	Discrepancy Authorization

INIT

The Accounting details of INIT are as follows:

Table 10-333 INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	BILL_AMOUNT	Dr
BC CUSTOMER	BILL_AMT_EQUIV	Cr
BC CUSTOMER	EBC_DIS_IN_LIQD	Dr
EBC_DIS_INRIA	EBC_DIS_IN_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr

Table 10-333 (Cont.) INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ADV UNDER LCS	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_ADV_IN_LIQD	Dr
IBC_ADV_INRIA	IBC_ADV_IN_LIQD	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMT_EQUIV	Cr
BC CUSTOMER	IBC_ACP_IN_LIQD	Dr
IBC_ACP_INRIA	IBC_ACP_IN_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	BC CUSTOMER	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BILLS DISCNTED	BILL_AMT_EQUIV	Dr
NOSTRO ACCOUNT	BILL_AMOUNT	Cr
BC CUSTOMER	IBC_DIS_INT_LIQD	Dr
IBC_DIS_INTRIA	IBC_DIS_INT_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr

BACI

Accounting entries - None

Table 10-334 BACI - Accounting Roles /Advices

Advice Name	Advice Description
ACCEPT_ADV_FFT	Acceptance Advice

AMND

This topic provides the details of the AMND advices.

Table 10-335 AMND - Accounting Roles /Advices

Advice Name	Advice Description
ACKNOWLEDGEMENT	BC Acknowledgment
AMNDMNT_OF_INS	Amendment Advice

Rebate entries of Bill amendment are the same as INIT entries. The system picks up the amount based on rebate amount and posts the entries.

For refund of Interest, amount tag INT_COMPONENT>_ADJ used for corresponded interest component.

Table 10-336 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_component>INC	<Interest_component>_NFA	Dr
BC customer	<Interest_component>_NFA	Cr

BACP

None

LIQD

The Accounting details of LIQD are as follows:

Table 10-337 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
Nostro	BILL_LIQ_AMT	Cr
BC CUSTOMER	BILL_LIQ_AMTEQ	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS NEGOTIATE	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
Nostro	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr

Table 10-337 (Cont.) LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_LIQ_AMT	Dr
COLL OFFSET	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BCCOUR_LIQD	Dr
BILLS PURCHASED	BILL_LIQ_AMT	Cr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BC FEES_LIQD	Dr
BC FEES_INC	BC FEES_LIQD	Cr
BC CUSTOMER	BCSWFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BILLS DISCNTED	BILL_LIQ_AMTEQ	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Dr
BC CUSTOMER	BILL_LIQ_AMT	Cr
BC CUSTOMER	BCSWIFT_LIQD	Dr
BCSWFT_INC	BCSWFT_LIQD	Cr
BC CUSTOMER	BCCOUR_LIQD	Dr
BCCOUR_INC	BCCOUR_LIQD	Cr
BC CUSTOMER	BCFEES_LIQD	Dr
BCFEES_INC	BCFEES_LIQD	Cr
BC CUSTOMER	BCTAX_AMOUNT	Dr
BCTAX_PAY	BCTAX_AMOUNT	Cr
BC CUSTOMER	BCTAX1_AMOUNT	Dr
BCTAX1_PAY	BCTAX1_AMOUNT	Cr
ACCEPTANCE CONT	BILL_AMOUNT	Cr
CLFA CONT	BILL_AMT_EQUIV	Dr

ACCR

The Accounting details of ACCR are as follows:

Table 10-338 ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_NGT_INRIA	EBC_NGT_IN_ACCR	Dr
EBC_NGT_ININC	EBC_NGT_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_DIS_INRIA	EBC_DIS_IN_ACCR	Cr
EBC_DIS_ININC	EBC_DIS_IN_ACCR	Dr

Table 10-338 (Cont.) ACCR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
EBC_PUR_INRIA	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
EBC_PUR_INREC	EBC_PUR_IN_ACCR	Dr
EBC_PUR_ININC	EBC_PUR_IN_ACCR	Cr
IBC_ADV_INRIA	IBC_ADV_IN_ACCR	Dr
IBC_ADV_ININC	IBC_ADV_IN_ACCR	Cr
IBC_ACP_INRIA	IBC_ACP_IN_ACCR	Dr
IBC_ACP_ININC	IBC_ACP_IN_ACCR	Cr

BLNK

None

BLRV

None

CLOS

This topic provides the details of the CLOS

Table 10-339 CLOS Details

Accounting Role	Amount Tag	Dr/Cr Indicator
EB COLLECTIONS	BILL_OS_AMT	Cr
COLL OFFSET	BILL_OS_AMTEQV	Dr
ACCEPTANCE CONT	BILL_OS_AMT	Cr
CLFA CONT	BILL_OS_AMTEQV	Dr
EB COLLECTIONS	BILL_LIQ_AMT	Cr
COLL OFFSET	BILL_LIQ_AMTEQ	Dr

Table 10-340 Accounting Roles /Advices

Advice Name	Advice Description
CLOSURE_ADVICE	Closure Advice

STCH

None

10.33 Accounting Entries for Multi Tenor Contracts

The accounting entries for multi tenor contracts are the same as those maintained for Usance Bills.

For details about the accounting entries, please refer to the previous sections on Accounting Entries for Usance Bills.

10.34 Accounting Entries for Negative Interest Rates

Maintain the following accounting entries to handle the negative interest rates in BC.

10.35 Collection Type: Advance

The following events are covered:

- INIT
- BDIS
- BADV
- BPUR

Table 10-341 Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	<Interest Component>_LIQD	Dr
<Interest Component>_RIA	<Interest Component>_LIQD	Cr
<Interest Component>_PIA	<Interest Component>_N_LIQD	Dr
BC CUSTOMER	<Interest Component>_N_LIQD	Cr

Event: ACCR

The Accounting entries of ACCR as follows:

Table 10-342 ACCR Accounting details

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest Component>_RIA	<Interest Component>_ACCR	Dr
<Interest Component>_INC	<Interest Component>_ACCR	Cr
<Interest Component>_EXP	<Interest Component>_N_ACCR	Dr
<Interest Component>_PIA	<Interest Component>_N_ACCR	Cr

Event: AMND

The Accounting entries of AMND as follows:

Table 10-343 AMND Accounting details

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	<Interest Component>_LIQD	Dr
<Interest Component>_RIA	<Interest Component>_LIQD	Cr
<Interest Component>_ PIA	<Interest Component>_N_LIQD	Dr
BC CUSTOMER	<Interest Component>_N_LIQD	Cr
BC CUSTOMER	<Interest Component>_ADJ	Cr
<Interest Component>_RIA	<Interest Component>_ADJ	Dr
BC CUSTOMER	<Interest Component>_N_ADJ	Dr
<Interest Component>_ PIA	<Interest Component>_N_ADJ	Cr

Table 10-343 (Cont.) AMND Accounting details

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest_Component>_ INC	<Interest Component>_NFA	Cr
<Interest Component>_RIA	<Interest Component>_NFA	Dr
<Interest_Component>_ EXP	<Interest Component>_N_NFA	Dr
<Interest Component>_ PIA	<Interest Component>_N_NFA	Cr

Event: LIQD

This topic provides the details of LIQD.

Table 10-344 Accounting Entries of LIQD

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest Component>_ INC	<Interest Component>_DECR	Dr
INTERESTREF	<Interest Component>_DECR	Cr
INTERESTREF	REFUND_INTEREST	Dr
BC CUSTOMER	REFUND_INTEREST	Cr
INTERESTREF	<Interest Component>_N_DECR	Dr
<Interest Component>_ EXP	<Interest Component>_N_DECR	Cr
INTERESTREF	REFUND_N_INTEREST	Cr
BC CUSTOMER	REFUND_N_INTEREST	Dr

10.36 Collection Type: Arrears

The following events are covered:

- ACCR
- LIQD

Event: ACCR

The Accounting entries of ACCR are as follows:

Table 10-345 Accounting entries - ACCR

Accounting Role	Amount Tag	Dr/Cr Indicator
<Interest Component>_ REC	<Interest Component>_ACCR	Dr
<Interest Component>_INC	<Interest Component>_ACCR	Cr
<Interest Component>_EXP	<Interest Component>_N_ACCR	Dr
<Interest Component>_PAY	<Interest Component>_N_ACCR	Cr

Event: LIQD

The Accounting entries of LIQD are as follows:

Table 10-346 Accounting entries - ACCR

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	<Interest Component>_LIQD	Dr
<Interest Component>_ REC	<Interest Component>_LIQD	Cr
<Interest Component>_ PAY	<Interest Component>_N_LIQD	Dr
BC CUSTOMER	<Interest Component>_N_LIQD	Cr

10.37 Accounting Entries for Substitution of Bills

Accounting Entries for Parent Export Bill

This topic provides the details of Accounting Entries for Parent Export Bill.

Table 10-347 Accounting Entries - LIQD

Accounting Role	Amount Tag	Dr/Cr Indicator
NOSTRO ACCOUNT	BILL_LIQ_AMT	Dr
BC CUSTOMER	BILL_LIQ_AMTEQ	Cr
NOSTRO ACCOUNT	TRNS_BILL_AMT	Dr
TRANF_INTERM	TRNS_BILL_AMT	Cr

Accounting entries for import bill liquidation (If both beneficiaries belongs to different bank).

Table 10-348 Accounting entries - Import bill liquidation bank)

Accounting Role	Amount Tag	Dr/Cr Indicator
TRANF_INTERM	BILL_LIQ_AMT	Dr
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr

Accounting entries for import bill liquidation (If both beneficiaries belongs to same bank).

Table 10-349 Accounting entries - Import bill liquidation

Accounting Role	Amount Tag	Dr/Cr Indicator
TRANF_INTERM	BILL_LIQ_SBAMT	Dr
BC CUSTOMER	BILL_LIQ_SBAMTEQ	Cr

- Accounting Entries for Purchase of Export Bill

10.37.1 Accounting Entries for Purchase of Export Bill

If for the product the default operation is selected as Negotiation then negotiation related accounting entries will be fired along with INIT.

- Event: INIT
- Event: BPUR
- Event: BDIS

10.37.1.1 Event: INIT

The following are the accounting Entries of INIT.

Table 10-350 INIT - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS NEGOTIATE	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS NEGOTIATE	TRNS_PURCHASE_AMT	Dr
TRANF_INTERM	TRNS_PURCHASE_AMT	Cr

10.37.1.2 Event: BPUR

The following are the accounting entries of BPUR.

Table 10-351 BPUR - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS PURCHASED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS PURCHASED	TRNS_PURCHASE_AMT	Dr
TRANF_INTERM	TRNS_PURCHASE_AMT	Cr

Table 10-352 Accounting Roles/Advices

Advice Name	Advice Description
PURCHASD_ADVICE	Bill Purchase Advice

PURCHASD_ADVICE will include the Tax details also like Tax currency, Tax in account currency and Tax rule description along with other details.

10.37.1.3 Event: BDIS

Table 10-353 BDIS - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
BILLS DISCNTED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS DISCNTED	TRNS_PURCHASE_AMT	Dr
TRANF_INTERM	TRNS_PURCHASE_AMT	Cr

10.38 Accounting Entries for CoAcceptance Availization

Set up event-wise accounting entries for the product as suggested below.

Accounting entry of BCAC event with acceptance interest component with the collection method as Advance:

Event: BCAC

Table 10-354 BCAC - Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL _AMOUNT	Cr
BC CUSTOMER	<Component>_LIQD	Dr
<Component>RIA	<Component>_LIQD	Cr

Corresponding accrual entries on ACCR event are:

Table 10-355 Event: ACCR

Accounting Role	Amount Tag	Dr/Cr Indicator
<Component>RIA	<Component>_ACCR	Dr
<Component>INC	<Component>_ACCR	Cr

Accounting entry of BCAC event with acceptance interest component and CoAcceptance interest component with collection method as Advance,

Table 10-356 Event: BCAC

Accounting Role	Amount Tag	Dr/Cr Indicator
ACCEPTANCE CONT	BILL_AMOUNT	DR
CLFA CONT	BILL_AMOUNT	CR
BC CUSTOMER	<Component>_LIQD	DR
<Component>RIA	<Component>_LIQD	CR
BC CUSTOMER	<AcceptanceComponent>LIQD	DR
<AcceptanceComponent>RIA	<AcceptanceComponent>_LIQD	DR

Corresponding accrual entries on ACCR event would be

Table 10-357 Event: ACCR

Accounting Role	Amount Tag	Dr./Cr. Indicator
<Component>RIA	<Component>_ACCR	Dr
<Component>INC	<Component>_ACCR	Cr
<AcceptanceComponent>RIA	<AcceptanceComponent>_ACCR	Dr
<AcceptanceComponent>INC	<AcceptanceComponent>_ACCR	Cr

Following are the Accounting entry for CoAcceptance commission with the collection method as Arrears,

Table 10-358 Event: LCAC

Accounting Role	Amount Tag	Dr/Cr Indicator
BC CUSTOMER	<Component>LIQD	DR
<Component>REC	<Component>LIQD	CR

Following are the Accounting entry for both the commission to be collected in Arrears:

Table 10-359 Event: ACCR

Accounting Role	Amount Tag	Dr./Cr. Indicator
<Co AcceptanceComponent>REC	<CoAcceptanceComponent>_ACCR	DR
<Co AcceptanceComponent>INC	<CoAcceptanceComponent>_ACCR	CR
<AcceptanceComponent>REC	<AcceptanceComponent>_ACCR	DR
<AcceptanceComponent>INC	<AcceptanceComponent>_ACCR	CR

Following are the Accounting entry for both the commission to be collected in Arrears

Table 10-360 Event: LCAC

Accounting Role	Amount Tag	Dr./Cr.Indicator
BC CUSTOMER	<CoAcceptanceComponent>_LIQD	DR
<CoAcceptanceComponent>REC	<CoAcceptanceComponent>_LIQD	CR
BC CUSTOMER	<AcceptanceComponent>_LIQD	DR
<AcceptanceComponent>REC	<AcceptanceComponent>_LIQD	CR

10.39 REVR: Reversal of an BC Contract

Reverse out all the accounting entries booked for the contract till date.

REVE: Reversal of an BC Event

Reverse the accounting entries of the last version creating event.

10.40 Accounting Entries for FX Linkage

If for the product the default operation is selected as Negotiation/Purchase/Discount without FX linkage then negotiation/ discount/purchase related accounting entries will be fired along with INIT/BPUR/BDIS.

- Accounting Entries of FX for operation Purchase/Discount/Negotiation During initiation
- Accounting Entries of FX for operation Purchase/Discount/Negotiation During Liquidation
- Accounting Entries of FX for operation Acceptance/Collection During Liquidation

10.40.1 Accounting Entries of FX for operation Purchase/Discount/ Negotiation During initiation

- Event: BPUR
- Event: BDIS
- Event: INIT

10.40.1.1 Event: BPUR

The following are the accounting Entries of BPUR:

Table 10-361 BPUR - Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS PURCHASED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS PURCHASED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
ACCEPTANCE CONT	COLL_BILL_AMT	Dr
ACCEPTANCE REAL	COLL_BILL_AMTEQ	Cr

10.40.1.2 Event: BDIS

The following are the accounting Entries of BDIS

Table 10-362 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS DISCNTED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS DISCNTED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
ACCEPTANCE CONT	COLL_BILL_AMT	Dr
ACCEPTANCE REAL	COLL_BILL_AMTEQ	Cr

10.40.1.3 Event: INIT

The following are the accounting Entries of **INIT**

Table 10-363 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS NEGOTIATE	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS NEGOTIATE	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr

Table 10-363 (Cont.) Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
ACCEPTANCE CONT	COLL_BILL_AMT	Dr
ACCEPTANCE REAL	COLL_BILL_AMTEQ	Cr

10.40.2 Accounting Entries of FX for operation Purchase/Discount/ Negotiation During Liquidation

- Event: LPUR
- Event: LDIS
- Event: LIQD

10.40.2.1 Event: LPUR

The following are the accounting Entries of LPUR

Table 10-364 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS PURCHASED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS PURCHASED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
BC CUSTOMER	COLL_LIQ_AMT	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ	Dr
BC CUSTOMER	COLL_LIQ_AMT_FX	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ_FX	Dr

10.40.2.2 Event: LDIS

The following are the accounting Entries of LDIS

Table 10-365 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS DISCNTED	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS DISCNTED	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
BC CUSTOMER	COLL_LIQ_AMT	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ	Dr
BC CUSTOMER	COLL_LIQ_AMT_FX	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ_FX	Dr

10.40.2.3 Event: LIQD

The following are the accounting Entries of LIQD

Table 10-366 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BILLS NEGOTIATE	AMT_PURCHASED	Dr
BC CUSTOMER	AMT_PURCHASEDEQ	Cr
BILLS NEGOTIATE	AMT_PURCHASED_FX	Dr
BC CUSTOMER	AMT_PURCHASEDEQ_FX	Cr
BC CUSTOMER	COLL_LIQ_AMT	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ	Dr
BC CUSTOMER	COLL_LIQ_AMT_FX	Cr
NOSTRO ACCOUNT	COLL_LIQ_AMTEQ_FX	Dr

10.40.3 Accounting Entries of FX for operation Acceptance/Collection During Liquidation

Event: LIQD

The following are the accounting Entries of LIQD

Table 10-367 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BC CUSTOMER	BILL_FX_LIQD	Dr
NOSTRO ACCOUNT	BILL_FX_LEQV	Cr

- Event: LIQD

10.40.3.1 Event: LIQD

The following are the accounting Entries of LIQD

Table 10-368 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
BC CUSTOMER	BILL_FX_LIQD	Dr
NOSTRO ACCOUNT	BILL_FX_LEQV	Cr

10.41 Accounting Entries for Buyers Credit

- Original import bill to be created before creating a buyers credit undertaking bill
- Buyers credit undertaking bill for Original Import Bill

10.41.1 Original import bill to be created before creating a buyers credit undertaking bill

- Event: INIT

10.41.1.1 Event: INIT

Following are the accounting entries for Original Bill

Table 10-369 INIT - Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator
ACCEPTANCE CONT	BILL_AMOUNT	Dr
CLFA CONT	BILL_AMOUNT	Cr
LOU_OCU	LOU_LIAB_OS_AMT	Dr
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Cr

10.41.2 Buyers credit undertaking bill for Original Import Bill

- Event: LIQD - Accounting Entries

10.41.2.1 Event: LIQD - Accounting Entries

Table 10-370 LIQD - Accounting Entries

Accounting Role	Amount Tag	Dr./Cr.Indicator	Netting
BC CUSTOMER	BILL_LIQ_AMT	Dr	Yes
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr	Yes
BC CUSTOMER	INTBYC_LIQD	Dr	Yes
NOSTRO ACCOUNT	INTBYC_LIQD_AMTEQ	Cr	Yes
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Dr	No
LOU_OCU	LOU_LIAB_OS_AMT	Cr	No

11
Annexure_C

This topic contains the following:

- Error Codes and Messages

11.1 Error Codes and Messages

The following are the details:

Table 11-1 Error Codes and Messages

Error Code	Messages
BC-00200	At least one status has to be defined
BC-00201	Status already exists
BC-00202	Contracts with $1 status exist. The status cannot be deleted
BC-00203	Status and status sequence cannot be null or 0
BC-00204	Status with this sequence number already exists. Do you want to shift the existing status?
BC-00205	Status shift down failed
BC-00206	Transfer days should be more than $1 days
BC-00207	Transfer days should be less than $1 days
BC-00208	Component is missing for status
BC-00209	$1 is missing
BC-00210	Duplicates exist
BC-00211	Stop accrual has not been set
BC-00212	Interest components cannot exist for a collection operation.
BC-00213	Accrual start month is missing.
BC-00214	Accrual start day is missing
BC-00215	Min tenor should be less than or equal to standard tenor, which in turn has to be less than or equal to Max tenor.
BC-00216	Details of product preference screen have not be entered. Product cannot be saved without preference screen details
BC-00217	Status with status sequence =0 can be defined for only norm status.
BC-00218	ICCB components have not been defined for this product
BC-00219	Transfer GL cannot be duplicated.
BC-00220	Their charges have not been maintained. Do you want to maintain them?
BC-00221	Product code not unique
BC-00222	Product code should be at least 4 characters long
BC-00223	Status sequence cannot be 0
BC-00224	Their charges component has been deleted for the product
BC-00225	Income/expense accounting roles cannot be defined for their charge component

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-00226	Are you sure that the product is to be back-valued?
BC-00227	This product has more than two their charge components defined. Do you want to still proceed?
BC-00228	Mandatory (or not null) fields are null.
BC-00229	Advices have not been maintained for events. Input to FFT and instructions not allowed.
BC-00230	Stop accruals field will be marked for all subsequent statuses. Do you still want to proceed?
BC-00231	The stop accruals field for the present status cannot be changed as previous statuses with stop accruals field marked yes exist.
BC-00232	Preferred tracer medium cannot be null.
BC-00233	The operation has to be defined first.
BC-00234	Product end date cannot be less than today
BC-00235	No components defined for the status
BC-00236	The LOV does not have any valid values
BC-00237	Status sequence cannot be duplicated
BC-00238	An accounting head has to be defined for every accounting role.
BC-00239	Product code should have at least one non-numeric character.
BC-00240	Product code cannot start with the alphabet z.
BC-00241	Transfer days have not been defined
BC-00242	Product code should contain only a-z and 0-9 characters only.
BC-00243	Reverse accruals can be set only if a status with a lesser sequence number has stop accruals set to yes.
BC-00244	The advice code linked to instruction codes have not been defined for any events of the product.
BC-00245	The advice code linked to free format text codes have not been defined for any events of the product
BC-00246	The advice code linked to status codes in status screen have not been defined for the event STCH of the product.
BC-00247	At least one interest component has to be shown on the contract main screen if any of them are defined for the product
BC-00248	If ICCB components are collected in advance then interest component $1 linked to a floating rate code is not allowed.
BC-00249	No BC product records have been maintained.
BC-00250	Cannot reopen a closed product
BC-00251	Active contract exists for this product. Cannot be closed.
BC-00252	If the tracer generation is not required then preferred tracer medium has to be null and tracer start day has to be 0
BC-00253	$1 should be used for defining either credit or debit accounting entries for BC customer/nostro account but not both.
BC-00255	Tracer generation frequency cannot be 0
BC-00256	Collection bills can have interest components defined only for BPUR event.
BC-00257	For a Usance bill all the tenors (MIN, STD, MAX) should be greater than zero
BC-AC001	Accruals failed for bills & collections contract reference number $1

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-AC002	Accrual level not available for current branch
BC-AC004	Failed to do accounting entries for bills & collections product $1
BC-AC005	Failed to get reference number for bills & collections product $1 for accounting entries
BC-AC006	Interest computation for accruals failed for bills & collections contract reference number $1
BC-AC007	Are you sure you want to start accruals?
BC-AC008	Reverse accrual failed for bills & collections contract reference number $1
BC-AC009	Invalid component list sent for accruals for bills & collections contract reference number $1
BC-AC010	Date until which the accrual due dates of bills & collections contracts should be picked up is not available
BC-AC011	Invalid accrual type entered
BC-AC012	Invalid accrual level selected for the current branch
BC-AC013	Floating rate changes not processed. Run bills & collections floating rate changes batch process before starting accruals
BC-AC014	Failed to lock bills & collections contract reference number $1 for ACCR event
BC-AC015	Failed to log ACCR event into log table for bills & collections contract reference number $1
BC-AC016	Failed to get new event sequence number for reverse accrual event for bills & collections contract reference number $1
BC-AC017	Failed to get accrue till date for bills & collections product $1
BC-AC018	Failed to get commit frequency for accruals
BC-AC019	Failed to insert the error code into exception table for the event ‘ACCR’ and bills & collections contract reference number $1
BC-AC020	This is an end of day process. Cannot process now
BC-AC021	Failed to get end of input for the current branch
BC-AC022	Accruals batch process completed
BC-AC023	Accrual_till_date is null for bills & collections contract reference number $1
BC-AC024	Interest accruals process failed
BC-AC025	Failed to update accrual_details after product_level accounting entries for product $1
BC-AC026	Failed to check if any floating interest rate changes for bills & collections contract reference number $1 are not processed.
BC-AC027	Failed to insert accrual details into table for bills & collections contract reference number $1
BC-AC028	Floating interest rate changes have not been processed for bills & collections contract reference number $1
BC-AC029	Failed to update to_date in calc table for bills & collections contract reference number $1
BC-AC030	First run the predecessor process before running this.
BC-AC031	Process till date is mandatory
BC-AC032	Process till date cannot be greater than 365 days from today
BC-AC033	Change the process till date if you like to for memo accrual

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-ACLS-01	Threshold currency is mandatory when Threshold amount is provided
BC-ACLS-02	Threshold amount is mandatory when Threshold currency is provided
BC-ACLS-03	Auto Closure Value is mandatory when both Threshold Amount and Percentage is entered
BC-ACR01	No contracts were picked for accruals on this date
BC-AP001	Are you sure you want to start bills & collections change of event from acceptance to advance?
BC-AP002	Failed to insert the error code into exception table for the event 'BADV' and bills & collections contract reference number $1
BC-AP003	Failed to update processed_status_field as 'P' in BCTB_prod_acpadv_-dates for bills & collections product $1
BC-AP004	Failed to do settlement pickup for bills & collections contract reference number $1 - event sequence number $2 - event '$3'
BC-AP005	Failed to process change of event from acceptance to advance for bills & collections contract reference number $1
BC-AP006	Failed to create a new version and event sequence number for the change of event from acceptance to advance for bills & collections reference number $1
BC-AP007	Failed to get end of input for current branch
BC-AP008	Acceptance to advance event change process completed
BC-AP009	Acceptance to advance event change process failed
BC-AP010	Failed to get commit frequency for acceptance to advance event change batch process
BC-AP011	Failed to insert details into BCTB_ACP_ADV_LOG table for bills & collections contract reference number $1
BC-AP012	Failed to update table for BADV event for bills & collections contract reference number $1 and event sequence number $2
BC-AP013	Failed to populate advice table for 'BADV' event for bills & collections contract reference number $1 and event sequence number $2
BC-AP014	Failed to get events for bills & collections contract reference number $1and event sequence number $2
BC-AP015	Failed to process '$2' event for bills & collections contract reference number $1 and event sequence number $3 during 'BADV' event
BC-AP016	Failed to authorize bills & collections contract reference number $1 after processing 'BADV' event
BC-AP017	From_calc_date is not available for bills & collections contract reference number $1 and event sequence number $2
BC-AP018	To_calc_date is not available for advance collection type for bills & collections contract reference number $1 and event sequence number $2
BC-AP019	From_calc_date cannot be greater than today for bills & collections contract reference number $1 and event sequence number $2
BC-AP020	Failed to get record from BCTB_contract_master for bills & collections contract reference number $1 and event sequence number $2
BC-AP021	Failed to get details for the bills & collections product $1
BC-AP022	This process can be run only during begin of day or end of day
BC-AP023	First run the predecessor process before running this
BC-AT001	Failed to get exchange rate between '$1' currency and '$2' currency

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-AT002	Failed to convert amount in '$1' currency to '$2' currency
BC-AT003	Failed to get accounting entry details for contract reference number $1 and event '$2'
BC-AT004	Failed to do accounting entries for contract reference number $1 - event '$3' and event sequence number $2
BC-AT005	Accounting entries have not been defined for the event '$3'. No accounting entries have been passed for contract reference $1 - event '$3' with event sequence number $2.
BC-AT006	No amount tags present for contract reference number $1 - event '$3'and event sequence number $2 to send for accounting entries
BC-AT007	Failed during handoff for accounting entries for contract reference number $1 - event '$3' and event sequence number $2
BC-AT008	Failed to update tax details after accounting entries for contract reference number $1 - event '$3' and event sequence number $2
BC-AT009	Failed to update settlement details for contract reference number $1with event sequence number $2
BC-AT010	Failed to update charge details for contract reference number $1 with event sequence number $2
BC-AT011	Settlement referral failed for contract reference number $1 with event sequence number $2
BC-AU0001	There are no unauthorized events for the BC reference $1 pending authorization.
BC-AU0002	Failed to authorize event '$2' with event sequence number $3 of BC reference $1.
BC-AU0003	Critical error was encountered during authorization of BC reference $1. Authorization of contract has failed and was unsuccessful.
BC-AU0004	Failed to authorize accounting entries for event '$2' with event sequence number $3 of BC reference $1
BC-AU0005	Failed to trigger outgoing messages for event '$2' with event sequence number $3 of BC reference $1.
BC-AU001	Product rekey preferences could not be got.
BC-AU002	Rekey values do not match. Retry.
BC-AU003	Authorizer cannot be the same as the maker.
BC-C0001	Reference number could not be generated
BC-C0002	Product details could not be inherited.
BC-C0003	$1 must be greater than or equal to product start date.
BC-C0004	$1 must be lesser than or equal to product end date.
BC-C0005	$1: input mandatory
BC-C0006	This contract will be completely deleted. Are you sure?
BC-C0007	All unauthorized events in this contract will be deleted. Proceed?
BC-C0008	All unauthorized events for this contract have been undone.
BC-C0009	At least contract reference number is required to put the contract on hold.
BC-C0010	Base date cannot be greater than application date.
BC-C0011	All overrides requiring confirmation have not been confirmed. Confirm them.
BC-C0013	Template id and description mandatory

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-C0014	Tenor is less than the minimum tenor specified in the product.
BC-C0015	Tenor is greater than the maximum tenor specified in the product.
BC-C0016	LC details could not be copied
BC-C0017	User reference number is not unique.
BC-C0018	User reference number mandatory.
BC-C0019	LCY equivalent of bill amount could not be got. Cannot proceed.
BC-CA001	Failed to calculate amount_due for a component of the contract BC-CLOSE Do you want to close the contract?
BC-CS001	Bills contract authorization failed.
BC-DE0001	Critical error occurred during deletion of records for event '$2' with event sequence number $3 for BC reference $1
BC-DE0002	Deletion of records from contract master table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0003	Deletion of records from contract parties table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0004	Deletion of records from contract parties addresses table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0005	Deletion of records from contract parties limits table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0006	Deletion of records from contract document table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0007	Deletion of records from contract document clauses table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0008	Deletion of records from contract goods table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0009	Deletion of records from contract shipment information table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0010	Deletion of records from contract free format text table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0011	Deletion of records from contract instructions table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0012	Deletion of records from contract discrepancy table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0013	Deletion of records from contract payment exception table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0014	Deletion of records from contract acceptance exception table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0015	Deletion of records from contract reserve exception table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0016	Deletion of records from contract payment fate table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0017	Deletion of records from contract acceptance fate table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0018	Deletion of records from contract accrual details table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0019	Deletion of records from contract status log table for BC reference $1 and event '$2' with event sequence number $3 failed.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-DE0020	Deletion of records from contract interest calculation table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0021	Deletion of records from contract interest details table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0022	Deletion of records from contract interest master table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0023	Deletion of records from contract changes log table for BC reference $1and event '$2' with event sequence number $3 failed.
BC-DE0024	Deletion of records from contract events advices table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0025	Deletion of records from contract events log table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0026	Deletion of records from contract exceptions table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0027	Deletion of records from contract overrides table for BC reference $1and event '$2' with event sequence number $3 failed.
BC-DE0028	Deletion of records from contract paid details table for BC reference $1 and event '$2' with event sequence number $3 failed.
BC-DE0029	Only unauthorized event of contract can be deleted. Cannot delete authorized event '$2' with event sequence number $3 of BC reference $1.
BC-DE0030	Deletion of accounting entries for event '$2' with event sequence number '$3' of bills & collection reference $1 failed.
BC-DE0031	Deletion of customer settlement data for event '$2' with event sequence number '$3' of bills & collection reference $1 failed.
BC-DE0032	Deletion of ICCB sub-system data for event '$2' with event sequence number '$3' of bills & collection reference $1 failed.
BC-DE0033	Deletion of tax sub-system data for event '$2' with event sequence number '$3' of bills & collection reference $1 failed.
BC-DE0034	Deletion of common contract table record for event '$2' with event sequence number '$3' of bills & collection reference $1 failed.
BC-DE0035	Deletion of limits data for event '$2' with event sequence number $3 for bills & collection reference $1 failed.
BC-DE0036	Deletion of letters of credit availment event linked to event '$2' with event sequence number '$3' for BC reference $1 failed.
BC-DE0038	Deletion of records from MIS table for BC reference $1And event '$2' with event sequence number $3 failed
BC-DEBUG	1
BC-DEL01	The latest authorized event could not be identified to rollback to.
BC-DEL02	Unauthorized contract can be deleted only by the user who input it.
BC-EV0001	Processing of event 'book' failed for BC reference $1.
BC-EV0002	Processing of event '' failed for BC reference $1.
BC-EV0003	Processing of event 'BDIS' failed for BC reference $1.
BC-EV0004	Processing of event 'BADV' failed for BC reference $1.
BC-EV0005	Processing of event 'BPUR' failed for BC reference $1.
BC-EV0006	Processing of event 'LDIS' failed for BC reference $1.
BC-EV0007	Processing of event 'LADV' failed for BC reference $1.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-EV0008	Processing of event 'LPUR' failed for BC reference $1.
BC-EV0009	Processing of event 'LIQD' failed for BC reference $1.
BC-EV0010	Processing of event 'AMND' failed for BC reference $1.
BC-EV0011	Processing of event 'ACCR' failed for BC reference $1.
BC-EV0012	Processing of event 'STCH' failed for BC reference $1.
BC-EV0013	Processing of event 'REVR' failed for BC reference $1.
BC-EV0014	Processing of event 'ADIS' failed for BC reference $1.
BC-EV0015	Processing of event 'PFAT' failed for BC reference $1.
BC-EV0016	Processing of event 'AFAT' failed for BC reference $1.
BC-EV0017	Processing of event 'REFP' failed for BC reference $1.
BC-EV0018	Processing of event 'REFA' failed for BC reference $1.
BC-EV0019	Processing of event 'PRNP' failed for BC reference $1
BC-EV0020	Processing of event 'PRNA' failed for BC reference $1.
BC-EV0021	Processing of event 'CLOS' failed for BC reference $1.
BC-EV0022	Processing of event 'RRES' failed for BC reference $1.
BC-EV0023	Processing of event 'BACP' failed for BC reference $1.
BC-EV0030	Accounting services function failed during event $2 with event sequence number $3 for BC reference $1
BC-EV0031	Failed to delete settlement details during event $2 with event sequence number $3 for BC reference $1
BC-EV0032	Failed to delete the contract details during event $2 with event sequence number $3 for BC reference $1
BC-EV0033	Failed to delete tax details during event $2 with event sequence number $3 for BC reference $1
BC-EV0034	Failed to delete the contract during event $2 with event sequence number $3 for BC reference $1
BC-EV0035	Failed to delete limit details during event $2 with event sequence number $3 for BC reference $1
BC-EV0036	Failed to delete LC availment details during event $2 with event sequence number $3 for BC reference $1
BC-EV0050	Critical error occurred during processing of event '$2' for BC reference $1.
BC-EV0051	Update of contract event log for event '$2' failed for BC reference $1.
BC-EV0052	Failed to fetch contract related data for event '$2' of BC reference $1
BC-EV0053	Processing of accounting entries for event '$2' of BC reference $1 failed.
BC-EV0054	Processing of LC availment event failed for bills & collection reference $1 under our LC reference $2.
BC-EV0055	On-line limits monitoring process failed for event '$2' of bills & collection reference $1.
BC-EV0056	Reversal of accounting entries for BC reference $1 failed.
BC-EV0057	Accounting entries define lookup for event '$2' for BC reference $1 failed.
BC-EV0058	Accounting entries hand off for event '$2' with event sequence number '$3' for bills & collections contract reference $1 failed.
BC-EV0059	Update of contract interest tables (BCTBS_ICCB_Master) for event '$2' with event sequence number $3 of BC reference $1

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-EVNT1	Current event is: $1. Subsystems and advices will be picked up for the event.
BC-FR001	Are you sure you want to process floating rate interest changes?
BC-FR002	Failed to update process field for floating rate code $1 - currency $2
BC-FR003	Failed to process rate change for bills and collections contract reference number $1- rate code $2 and currency $3
BC-FR004	Failed to process rate change for bills and collections contract reference number $1 and component $2
BC-FR005	Failed to get end of input for current branch
BC-FR006	Failed to get new event sequence number for bills and collections contract reference number $1 while processing floating rate code $2 with currency $3-effective date $4 and amount $5
BC-FR007	Completed processing floating rate interest changes
BC-FR008	Failed to process floating rate interest changes
BC-FR009	Failed to check if any floating rate changes have to be processed
BC-FR010	Failed to log FRIC event for bills and collections contract reference number $1
BC-FR011	Failed to log the exception into the exception table during FRIC event for bills and collections contract reference number $1
BC-FR012	Failed to get commit frequency for floating rate change process
BC-FR013	Failed to calculate amount due for the bills and collections contract reference number $1
BC-HOL020	BC contract liquidation date $1 is a local holiday. OK to proceed?
BC-HOL021	Holiday check for interest computation from date and bill currency has failed. Please check whether holiday table has been maintained.
BC-HOL022	BC contract interest computation from date $1 is a holiday for bill currency $2. OK to proceed?
BC-HOL023	Local holiday check for interest computation from date has failed. Please check whether local holiday table has been maintained.
BC-HOL024	BC contract interest computation from date $1 is a local holiday. OK to proceed?
BC-HOL025	Holiday check for interest computation to date and bill currency has failed. Please check whether holiday table has been maintained.
BC-HOL026	BC contract interest computation to date $1 is a holiday for bill currency $2. OK to proceed?
BC-HOL027	Local holiday check for interest computation to date has failed. Please check whether local holiday table has been maintained.
BC-HOL028	BC contract interest computation to date $1 is a local holiday. OK to proceed?
BC-IC001	Contract $1 is authorized. Cannot delete any of its details
BC-IC002	ICCB referral failed for bills & collections contract reference number $1 and event sequence number $2
BC-IC003	Tax referral failed for bills & collections contract reference number $1 and event sequence number $2
BC-IC004	Failed to compute tax for bills & collections contract reference number $1 - event '$3' and event sequence number $2
BC-IN0001	Failed to log the status for BC reference $1

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-INT001	Input to from date (for interest calculation) for BC reference $1 is mandatory.
BC-INT002	For interest components collected in advance, input to 'to date' (for interest calculation) of BC reference $1 is mandatory.
BC-INT003	Rate type '$4' of interest component '$3' picked up during event '$2' for bills & contract reference $1 is invalid.
BC-INT004	Interest collection method '$4' of interest component '$3' picked up during event '$2' for bills & collection reference $1 is invalid.
BC-INT005	Penalty field value '$4' of interest component '$3' picked up during event '$2' for bills & collection reference $1 is invalid.
BC-INT006	Rate type '$5' of penalty interest component '$3' picked up during event '$2' for bills & collection reference $1 is invalid.
BC-INT007	Floating interest rate code '$5' should not be linked to fixed/special interest type component '$3' picked up during event '$2' for bills & collection reference $1.
BC-INT008	Floating interest rate component '$3' picked up during event '$2' for bills & collection reference $1 should necessarily be linked to a valid floating interest rate code.
BC-INT009	Input to special interest type component '$3' picked up during event '$2' for bills & collection reference $1 is mandatory. (value cannot be null)
BC-INT010	Interest calculation method for interest component '$3' picked up during event '$2' for bills & collection reference $1 has to be actual/actual only
BC-INT011	Interest calculation from date '$4' should be greater than interest calculation to date '$5' for the interest component '$3' picked up during event '$2' for bills & collection reference $1.
BC-INT012	Interest component '$3' linked to floating interest rate code picked up during event '$2' for bills & collection reference $1 cannot be collected in advance
BC-INT013	Interest calculation from date and interest calculation to date for special interest component '$3' picked up during event '$2' for bills & collection reference $1 is mandatory
BC-INT014	Interest calculation from date '$2' cannot be later than today's system date '$3' for BC reference $1.
BC-INT015	Interest calculation from date '$2' has to be earlier than interest calculation to date '$3' for BC reference $1.
BC-INT016	Basis amount category type of interest components picked up during event '$2' with event sequence number '$3' for BC reference $1 is invalid.
BC-INT017	Basis amount category of penalty interest type components picked up during event '$2' ('$3') for BC contract reference $1 should be 'overdue' only.
BC-INT018	Interest calculation method of interest type components picked up during event '$2' ('$3') for BC contract reference $1 is mandatory.
BC-INT019	Interest rate for a fixed interest component cannot be null
BC-LCIF1	Critical errors in LC interface function. Cannot proceed.
BC-LCIF2	Critical error in getting LC details. Cannot proceed.
BC-LCIN1	Insert into BC tables failed.
BC-LI001	From date required to liquidate bills & collections contract reference number $1

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-LI002	Liquidation failed for bills & collections contract reference number $1
BC-LI003	Are you sure you want to start auto liquidation?
BC-LI004	Failed to update table for bills & collections contract reference number $1 and event sequence number $2 for the event '$3'
BC-LI005	Failed to do settlement pickup for bills & collections contract reference number $1 - event sequence number $2 - event '$3'
BC-LI006	Failed to create a new version and event sequence number for liquidation event for bills & collections contract reference number $1
BC-LI007	ICCB pickup failed during liquidation for bills & collections contract reference number $1
BC-LI008	Failed to get liquidation event for bills & collections contract reference number $1
BC-LI009	Failed to get arrear type interest components for liquidation for bills & collections contract reference number $1
BC-LI010	Failed to update interest details for bills & collections contract reference number $1 after accounting entries was done
BC-LI011	Failed to log error into exception table for bills & collections contract reference number $1 for event sequence number $2
BC-LI012	Failed to populate advice table for the event '$3' for bills & collections contract reference number $1 and event sequence number $2
BC-LI013	Failed to get end of input for current branch
BC-LI014	Failed to update process field as processed for product $1 during liquidation
BC-LI015	Auto liquidation process completed
BC-LI016	Auto liquidation process failed
BC-LI017	Failed to get commit frequency for liquidation process
BC-LI018	Failed to get events to be processed for the event '$3' for bills & collections contract reference number $1 for the event sequence number $2
BC-LI019	Failed to process '$2' event for bills & collections contract reference number $1 and event sequence number $3 during '$4' event
BC-LI020	Failed to authorize bills & collections contract reference number $1 after processing event '$2'
BC-LI021	To date required to liquidate bills & collections contract reference number $1
BC-LI022	Failed to insert details into BCTB_autoliq_details for bills & collections contract reference number $1 - event $3 - event sequence number $2
BC-LI023	This process can be run only during begin of day or end of day
BC-LI024	First run the predecessor process before running this
BC-LM-00001	The issuer limits details are incomplete. Complete/delete the issuer limits details.
BC-LM-00002	The line code is not a limits template.
BC-LI005	Failed to do settlement pickup for bills & collections contract reference number $1 - event sequence number $2 - event '$3'
BC-LI006	Failed to create a new version and event sequence number for liquidation event for bills & collections contract reference number $1
BC-LI007	ICCB pickup failed during liquidation for bills & collections contract reference number $1

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-LI008	Failed to get liquidation event for bills & collections contract reference number $1
BC-LI009	Failed to get arrear type interest components for liquidation for bills & collections contract reference number $1
BC-LI010	Failed to update interest details for bills & collections contract reference number $1 after accounting entries was done
BC-LI011	Failed to log error into exception table for bills & collections contract reference number $1 for event sequence number $2.
BC-LI011	Failed to log error into exception table for bills & collections contract reference number $1 for event sequence number $2
BC-LI012	Failed to populate advice table for the event '$3' for bills & collections contract reference number $1 and event sequence number $2
BC-LI013	Failed to get end of input for current branch
BC-LI014	Failed to update process field as processed for product $1 during liquidation.
BC-LI015	Auto liquidation process completed
BC-LI016	Auto liquidation process failed
BC-LI017	Failed to get commit frequency for liquidation process
BC-LI018	Failed to get events to be processed for the event '$3' for bills & collections contract reference number $1 for the event sequence number $2
BC-LI019	Failed to process '$2' event for bills & collections contract reference number $1 and event sequence number $3 during '$4' event
BC-LI020	Failed to authorize bills & collections contract reference number $1 after processing event '$2'
BC-LI021	To date required to liquidate bills & collections contract reference number $1
BC-LI022	Failed to insert details into BCTB_autoliq_details for bills & collections contract reference number $1 - event $3 - event sequence number $2
BC-LI023	This process can be run only during begin of day or end of day
BC-LI024	First run the predecessor process before running this
BC-LM-00001	The issuer limits details are incomplete. Complete/delete the issuer limits details.
BC-LM-00002	The line code is not a limits template.
BC-LM-00003	The line code is not entered
BC-LM-00004	The liability is not entered
BC-LM-00005	The line start date cannot be later than the line expiry date.
BC-LM-00006	The last available date cannot be later than the line expiry date
BC-LM-00007	The line currency is not entered
BC-LM-00008	This tenor has been maintained for the limit.
BC-LM-00009	The tenor details are incomplete. Complete/delete the tenor details
BC-LM-00010	The products allowed details are incomplete. Complete/delete the products allowed details
BC-LM-00011	The branches allowed details are incomplete. Complete/delete the branches allowed details
BC-LM-00012	The last available date cannot be less than the line start date

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-LM-00013	The customers allowed details are incomplete. Complete/delete the customers allowed details.
BC-LM-00014	The tenor limit amount exceeds the line limit amount.
BC-LM-00015	The sub line tenor limit amount cannot be greater than the next higher main line tenor limit amount. $1 - $2
BC-LM-00016	The sub line tenor cannot be greater than maximum main line tenor. $1 days.
BC-LM-00017	There are no tenors specified for the main line
BC-LM-00018	The line code is limits template. Details will be copied from template. Continue?
BC-LM-00019	The sub line limit cannot exceed the main line limit. $1-$2
BC-LM-00020	The main line limit cannot be less than any of its sub line limit. $1 -$2
BC-LM-00021	The main line tenor cannot be less than the minimum tenor of any sub lines reporting to it. - $1 days
BC-LM-00022	The main line tenor limit amount cannot be less than the next lower sub line tenor limit amount. $1 - $2
BC-LM-00023	The limits copy could not be completed.
BC-LM-00024	Blank spaces cannot be a part of this field
BC-LM-00025	The line code should have a nine characters
BC-LM-00026	The tenor mnemonic is not entered.
BC-LM-00027	The limit is not entered.
BC-LM-00028	The collateral start date cannot be later than the collateral expiry date.
BC-LM-00029	The margin computed is not between 0 and 100.
BC-LM-00030	The collateral currency is not entered.
BC-LM-00031	The collateral type is not entered.
BC-LM-00032	The collateral review date cannot be later than the collateral expiry date.
BC-LM-00033	The collateral review date cannot be earlier than collateral start date.
BC-LM-00034	The expiry date cannot be earlier than start date.
BC-LM-00035	The security code is not entered.
BC-LM-00036	The security type is not entered.
BC-LM-00037	The currency is not entered.
BC-LM-00038	The market price details are incomplete. Complete / delete the market price details
BC-LM-00039	The line code is not entered.
BC-LM-00040	The computed exposure is not between 1 and 100.
BC-LM-00041	There are active sub lines reporting to this main line. Main line cannot be closed.
BC-LM-00042	The last price change date cannot be greater than branch date.
BC-LM-00043	The security code is not entered for the MVBC.
BC-LM-00044	The price code is not entered for the MVBC.
BC-LM-00045	The number of units is not entered for the MVBC.
BC-LM-00046	The collateral CCY is not entered for the collateral.
BC-LM-00047	Security code has not been entered.
BC-LM-00048	The issuer exposure details are incomplete. Complete / delete the issuer exposure details.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-LM-00049	The start date cannot be greater than the branch date.
BC-LM-00050	The last price change date cannot be earlier than start date.
BC-LM-00051	The expiry date cannot be earlier than branch date.
BC-LM-00052	The last price change date cannot later than expiry date.
BC-LM-00053	The description is not entered.
BC-LM-00054	The face value is not entered.
BC-LM-00055	The limit contribution cannot be greater than the cap amount.
BC-LM-00056	Report date should be greater than the date today.
BC-LM-00057	The total issuer exposure should be greater than 100%.
BC-LM-00058	Collateral exist with the issuer code. Record cannot be closed.
BC-LM-00059	Securities exist with the issuer code. Record cannot be closed.
BC-LM-00060	There are collaterals linked to this limit. Record cannot be closed.
BC-LM-00061	There are collaterals linked to this security. Record cannot be closed.
BC-LM-00062	There are collaterals linked to this price code. Record cannot be closed.
BC-LM-00063	There are collaterals linked to this collateral type. Record cannot be deleted.
BC-LM-00064	This facility is not available at this branch.
BC-LM-00065	No details exist for the reference number.
BC-LM-00066	Customer clean risk limit cannot be greater than liability clean risk limit.
BC-LM-00067	Customer clean risk limit cannot be greater than overall limit.
BC-LM-00068	Liability clean risk limit cannot be greater than overall limit.
BC-LM-00069	Limit currency is not entered
BC-LM-00070	Overall limit is not entered
BC-LM-00071	Liability clean risk limit is not entered.
BC-LM-00100	Line not authorized.
BC-LM-00101	Line closed
BC-LM-00102	Line not found
BC-LM-00103	Invalid customer id
BC-LM-00104	Liability id. Not specified
BC-LM-00105	Account id. Not specified
BC-LM-00106	Reference id not specified
BC-LM-00107	Amount tag not specified
BC-LM-00108	Amount not specified
BC-LM-00109	Currency not specified
BC-LM-00110	Branch not specified
BC-LM-00111	Line $1 - amount exceeds limit for specified tenor by $2
BC-LM-00112	Line $1 - amount exceeds all available tenor limits by $2
BC-LM-00113	Line $1 - amount exceeds line limit. Limit = $3 $2. Utilization = $4 $2. Overdraft = $5 $2
BC-LM-00114	Main line $1 - amount exceeds main line limit amount. Limit = $3 $2. Utilization = $4 $2. Overdraft = $5 $2
BC-LM-00115	Line has matured
BC-LM-00116	Line not available

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-LM-00117	Amount exceeds limit for liability $1. Limit = $3 $2 utilization = $4 $2 overdraft = $5 $2
BC-LM-00200	Clean risk limit exceeded for customer $1 on $2. Limit = $4 $3 , utilization = $5 $3, excess = $6 $3
BC-LM-00201	Clean risk limit exceeded for liability $1 on $2. Limit = $4 $3 , utilization = $5 $3, excess = $6 $3
BC-LM-00202	Date input is a holiday, do you want to continue?
BC-LM-99998	Limits: node $1 unavailable. Utilizations will be updated later.
BC-LM-99999	Limits service - unexpected error - $1
BC-MA001	Record successfully deleted
BC-MA0010	No detail records to view
BC-MA002	Record successfully closed
BC-MA003	Record successfully reopened
BC-MA004	Record successfully saved
BC-MA005	Document code does not match with language code
BC-MA006	Discrepancy code does not match with language code
BC-MA007	Goods code does not match with language code
BC-MA008	Instructions code does not match with language code
BC-MA009	Language code does not match with the free format text code
BC-MA010	Exchange rate stop limit has to be greater than exchange rate override limit.
BC-MA011	Details for this branch have already been maintained.
BC-MA012	This branch code does not exist.
BC-MA020	Branch parameters can be maintained only for the current branch
BC-MA050	All changes made in the editor will not be incorporated.
BC-MA250	Documents cannot be maintained for a clean bill
BC-MA251	The operation selected is not available for the given combination of product preferences
BC-MAT01	Product code field cannot be null.
BC-PEN01	Customer id field cannot be null.
BC-PEN02	Cover date cannot be null.
BC-REG01	Base date $1 is a holiday
BC-REG02	Maturity date $1 is a holiday
BC-REG020	Counterparty field cannot be null
BC-REG021	Customer party type cannot be null
BC-REG022	Closure not allowed
BC-REG023	Amendment not allowed
BC-REG025	Bill currency cannot be null
BC-REG026	Bill amount cannot be null
BC-REG027	Both document original RECV field & document duplicate RECV field cannot be null
BC-REG028	Covering letter date cannot be null
BC-REG029	Could not get bill amount LCY
BC-REG03	Value date $1 is a holiday

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-REG030	Collection reference cannot be null
BC-REG031	Drawee details have to be input
BC-REG032	Drawer details have to be input
BC-REG033	Value date cannot be null
BC-REG20	Counterparty field cannot be null
BC-REG21	Customer party type cannot be null
BC-REG22	Closure not allowed
BC-REG23	Amendment not allowed
BC-REP01	Report date cannot be greater than today's date
BC-REP02	Report date cannot be null
BC-REP03	Overdue days field(s) cannot be null
BC-RVR01	Do you want to reverse this contract?
BC-RVR02	Corresponding availment on the LC will be reversed
BC-SAVED	Contract $1.
BC-SCR01	Parties screen not visited.
BC-SCR02	Documents screen not visited.
BC-SCR03	Tracers screen not visited.
BC-SCR04	Advices screen not visited.
BC-SCR05	Discrepancies screen not visited.
BC-ST001	Could not get commit frequency
BC-ST0010	Status change failed
BC-ST002	BOD status change processing failed
BC-ST003	EOD status change processing failed
BC-ST004	Unable to update the contract
BC-ST005	Unable to populate exception table
BC-ST006	Unable to update ICCB master table
BC-ST007	Could not determine the final status to which the contract has to be moved
BC-ST008	Could not get ESN
BC-ST009	Unable to update accruals field
BC-ST011	Stop accruals failed
BC-ST012	Reverse accruals failed
BC-ST014	Critical error occurred during BC status change processing
BC-ST100	End of input not marked for the branch
BC-ST101	This process can be run only as a part of beginning of day(BOD) or end of day (EOD) process
BC-ST102	Are you sure you want to start automatic status change processing?
BC-ST103	Failed in automatic status change processing!!!
BC-ST104	Status change processing completed successfully
BC-ST105	Failed to get end of input status for the current branch
BC-ST106	Some products are not yet processed. Cannot update status as completed in pending programs
BC-SW001	There are some characters that cannot be sent through swift. Do you want to proceed?

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-SW002	'/' Is not allowed in this field as it can be present in a swift message.
BC-SW003	Maximum number of lines allowed is only $1. Will be truncated in swift. Proceed?
BC-SW004	Address format not valid for the media specified
BC-TR001	Are you sure you want to start tracer generation process?
BC-TR002	Failed to get payment fate details for bills & collections contract reference number $1
BC-TR003	Failed to get new event sequence number for event '$2' for bills & collections contract reference number $1
BC-TR004	Failed to update number of payment tracers sent for bills & collections contract reference number $1
BC-TR005	Failed to get end of input for the current branch
BC-TR006	This is an end of day process. Cannot process now
BC-TR007	Failed to update number of payment advices sent for bills & collections contract reference number $1
BC-TR008	Tracers generation process completed
BC-TR009	Failed to get acceptance fate details for bills & collections contract reference number $1
BC-TR010	Failed to update number of release of reserve tracers sent for bills & collections contract reference number $1
BC-TR011	Failed to insert the error code into exception table for the event '$2' and bills & collections contract reference number $1
BC-TR012	Failed to log event '$1' for bills & collections contract reference number $2
BC-TR013	Failed to populate the handoff table for message type '$2' for bills & collections contract reference number $1
BC-TR014	Failed to populate the advice table for message type '$2' for bills & collections contract reference number $1
BC-TR015	Failed to get address details for bills & collections contract reference number $1 - party type $2
BC-TR016	Failed to update number of acceptance tracers sent for bills & collections contract reference number $1
BC-TR017	Failed to update number of acceptance advices sent for bills & collections contract reference number $1
BC-TR018	$1 tracer generation process failed
BC-TR019	Failed to generate acceptance tracer for bills & collections contract reference number $1
BC-TR020	Failed to generate payment tracer for bills & collections contract reference number $1
BC-TR021	Failed to generate discrepancy tracer for bills & collections contract reference number $1
BC-TR022	Failed to get commit frequency for tracer generation process.
BC-TR023	First run the predecessor process before running this.
BC-UDS01	Product code field cannot be null
BC-UDS02	Status code field cannot be null
BC-UDS03	Currency code field cannot be null.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-UN001	Unauthorized contract can be amended only by the user who input or amended it.
BC-UN003	This version of the contract is unauthorized. Cannot amend.
BC-UP0001	Failed to get commit frequency for the BC upload function
BC-UP0002	Failed to generate the process id for the current upload process
BC-UP0003	Failed to lock contract for BC upload reference $1
BC-UP0004	For a documentary bill, documentary details are mandatory. The same is not true for BC upload reference $1
BC-UP0005	For a clean bill, document details cannot exist. The same is not true for BC upload reference $1
BC-UP0006	For a clean bill, document clause details cannot exist. The same is not true for BC upload reference $1
BC-UP0007	Contract amount is null or zero for BC upload reference $1
BC-UP0008	For a bill under LC, LC issue date is mandatory. The same is not true for BC upload reference $1
BC-UP0009	For a bill under LC, their LC reference or our LC reference is mandatory. The same is not true for BC upload reference $1
BC-UP0010	Maturity date cannot be null for an acceptance, discounted or advanced bill
BC-UP0011	Drawer and drawee party details not existing for the contract
BC-UP0012	Party details not existing for bills party type $1
BC-UP0013	Party id is not same as the customer id
BC-UP0014	Party address is mandatory
BC-UP0015	Country code $1 is not valid
BC-UP0016	Language code $1 is not valid
BC-UP0017	Goods code is mandatory
BC-UP0018	Swift validation failed for bills upload reference
BC-UP0019	Bills upload reference contains invalid characters
BC-UP0020	Swift validation failed for bills collection reference
BC-UP0021	Bills collection reference contains invalid characters
BC-UP0022	Swift validation failed for their LC reference
BC-UP0023	Their LC reference contains invalid characters
BC-UP0024	Only a bill for collection can be in registration stage
BC-UP0025	Bills for collection cannot be in ial stage
BC-UP0026	Collection reference is mandatory if operation is collection
BC-UP0027	From date for interest calculation is mandatory for a bill in final stage
BC-UP0028	LC issue date cannot be greater than today
BC-UP0029	For a incoming bill, documents should have been received and covering letter date is mandatory
BC-UP0030	For a outgoing bill under LC, covering letter date is mandatory
BC-UP0031	Bill liquidated amount cannot be greater than bill due amount
BC-UP0032	Tenor cannot be zero for a Usance bill
BC-UP0033	Sight bill cannot have a tenor greater than zero days
BC-UP0034	Tenor cannot be greater than the maximum tenor for the product
BC-UP0035	Tenor cannot be lesser than the minimum tenor for the product

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-UP0036	Maturity date cannot be lesser than base date
BC-UP0037	From and to interest calculation dates are mandatory for a bill whose interest collection in advance
BC-UP0038	For a bill in final stage from interest calculation date is mandatory
BC-UP0039	To interest calculation date cannot be lesser than from interest calculation date.
BC-UP0040	Covering letter date cannot be greater than today.
BC-UP0041	From interest calculation date cannot be greater than today.
BC-UP0042	Liquidation date cannot be null if automatic liquidation field is set
BC-UP0043	Maturity date cannot be null if automatic liquidation field is set
BC-UP0044	Latest shipment date cannot be lesser than shipment date.
BC-UP0045	Swift validation failed for document reference $1
BC-UP0046	Document reference $1 contains invalid characters
BC-UP0047	Swift validation failed for party reference $1
BC-UP0048	Party reference $1 contains invalid characters
BC-UP0049	Swift validation failed for media $1 and address $2
BC-UP0050	Base date $1 is a holiday for currency $2. OK to proceed?
BC-UP0051	Base date $1 is a local holiday for current branch. OK to proceed?
BC-UP0052	Value date $1 is a holiday for currency $2. OK to proceed?
BC-UP0053	Value date $1 is a local holiday for current branch. OK to proceed?
BC-UP0054	Covering letter date $1 is a holiday for currency $2. OK to proceed?
BC-UP0055	Covering letter date $1 is a local holiday for current branch. OK to proceed?
BC-UP0056	Maturity date $1 is a holiday for currency $2. OK to proceed?
BC-UP0057	Maturity date $1 is a local holiday for current branch. OK to proceed?
BC-UP0058	Liquidation date $1 is a holiday for currency $2. OK to proceed?
BC-UP0059	Liquidation date $1 is a local holiday for current branch. OK to proceed?
BC-UP0060	From date for interest calculation $1 is a holiday for currency $2. OK to proceed?
BC-UP0061	From date for interest calculation $1 is a local holiday for current branch. OK to proceed?
BC-UP0062	To date for interest calculation $1 is a holiday for currency $2. OK to proceed?
BC-UP0063	To date for interest calculation $1 is a local holiday for current branch. OK to proceed?
BC-UP0066	Discrepancy resolved date cannot be greater than today
BC-UP0067	Unresolved discrepancies cannot exist for a bill in final stage
BC-UP0068	Discrepancies cannot exist for a clean bill not under LC
BC-UP0069	Payment tracer - tracer frequency cannot exist if tracer required is no
BC-UP0070	Payment tracer - tracer receiver party type cannot exist if tracer required is no
BC-UP0071	Payment tracer - tracer medium cannot exist if tracer required is no
BC-UP0072	Payment tracer - tracer frequency is mandatory if tracer required is yes
BC-UP0073	Payment tracer - tracer receiver party type is mandatory if tracer required is yes

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-UP0074	Payment tracer - tracer medium is mandatory if tracer required is yes
BC-UP0075	Payment tracer - party details not existing for tracer receiver party type $1
BC-UP0076	Payment tracer - tracer medium is mandatory for tracer receiver party $1 who is a walk-in customer
BC-UP0077	Payment tracer - address details not existing for tracer medium $1 and receiver party type $2
BC-UP0078	Payment tracer - tracer medium should be null for a non walk-in customer receiver type
BC-UP0079	Payment tracer - previous tracer date or tracer start date cannot be null if at least one tracer has been sent.
BC-UP0080	Payment tracer - tracer start date cannot be null.
BC-UP0083	Payment tracer - payment message date cannot be greater than today
BC-UP0084	Payment tracer - non payment message date cannot be greater than today
BC-UP0085	Payment advice - advice receiver party type cannot exist if advice is not required
BC-UP0086	Payment advice - advice medium cannot exist if advice is not required
BC-UP0087	Payment advice - manually generate field cannot exist if advice is not required
BC-UP0088	Payment advice - receiver party type is mandatory if advice required is yes
BC-UP0089	Payment advice - party details not existing for receiver party type $1
BC-UP0090	Payment advice - advice medium is mandatory for receiver party $1 who is a walk-in customer
BC-UP0091	Payment advice - address details not existing for advice medium $1 and receiver party type $2
BC-UP0092	Payment advice - advice medium should be null for a non walk-in customer receiver type
BC-UP0094	Acceptance tracer - tracer frequency cannot exist if tracer required is no
BC-UP0095	Acceptance tracer - tracer receiver party type cannot exist if tracer required is no
BC-UP0096	Acceptance tracer - tracer medium cannot exist if tracer required is no
BC-UP0097	Acceptance tracer - tracer frequency is mandatory if tracer required is yes
BC-UP0098	Acceptance tracer - tracer receiver party type is mandatory if tracer required is yes
BC-UP0099	Acceptance tracer - tracer medium is mandatory if tracer required is yes
BC-UP0100	Acceptance tracer - party details not existing for tracer receiver party type $1
BC-UP0101	Acceptance tracer - tracer medium is mandatory for tracer receiver party $1 who is a walk-in customer
BC-UP0102	Acceptance tracer - address details not existing for tracer medium $1 and receiver party type $2
BC-UP0103	Acceptance tracer - tracer medium should be null for a non walk-in customer receiver type
BC-UP0104	Acceptance tracer - previous tracer date or tracer start date cannot be null if at least one tracer has been sent

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-UP0105	Acceptance tracer - tracer start date cannot be null
BC-UP0108	Acceptance tracer - acceptance message date cannot be greater than today
BC-UP0109	Acceptance tracer - non acceptance message date cannot be greater than today
BC-UP0110	Acceptance advice - advice receiver party type cannot exist if advice is not required
BC-UP0111	Acceptance advice - advice medium cannot exist if advice is not required
BC-UP0112	Acceptance advice - manually generate field cannot exist if advice is not required
BC-UP0113	Acceptance advice - receiver party type is mandatory if advice required is yes
BC-UP0114	Acceptance advice - party details not existing for receiver party type $1
BC-UP0115	Acceptance advice - advice medium is mandatory for receiver party $1 who is a walk-in customer
BC-UP0116	Acceptance advice - address details not existing for advice medium $1 and receiver party type $2
BC-UP0117	Acceptance advice - advice medium should be null for a non walk-in customer receiver type
BC-UP0119	Release of reserve tracer - tracer frequency cannot exist if tracer required is no
BC-UP0120	Release of reserve tracer - tracer receiver party type cannot exist if tracer required is no
BC-UP0121	Release of reserve tracer - tracer medium cannot exist if tracer required is no
BC-UP0122	Release of reserve tracer - tracer frequency is mandatory if tracer required is yes
BC-UP0123	Release of reserve tracer - tracer receiver party type is mandatory if tracer required is yes
BC-UP0124	Release of reserve tracer - tracer medium is mandatory if tracer required is yes
BC-UP0125	Release of reserve tracer - party details not existing for tracer receiver party type $1
BC-UP0126	Release of reserve tracer - tracer medium is mandatory for tracer receiver party $1 who is a walk-in customer
BC-UP0127	Release of reserve tracer - address details not existing for tracer medium $1 and receiver party type $2
BC-UP0128	Release of reserve tracer - tracer medium should be null for a non walk-in customer receiver type
BC-UP0129	Release of reserve tracer - previous tracer date or tracer start date cannot be null if at least one tracer has been sent.
BC-UP0130	Release of reserve tracer - tracer start date cannot be null.
BC-UP0133	Release of reserve tracer - discrepancy approved date cannot be greater than today.
BC-UP1001	Unhandled exception during upload
BC-UP1002	Unhandled exception during upload
BC-UP1003	Unhandled exception during upload

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-UP1004	Unhandled exception during upload
BC-UP1005	Unhandled exception during upload
BC-UP1006	Unhandled exception during upload
BC-UP1007	Unhandled exception during upload
BC-UP1008	Unhandled exception during upload
BC-UP1009	Unhandled exception during upload
BC-UP1010	Unhandled exception during upload
BC-UP1011	Unhandled exception during upload
BC-UP1012	Unhandled exception during upload
BC-UP1013	Unhandled exception during upload
BC-UP1014	Unhandled exception during upload
BC-UP1015	Unhandled exception during upload
BC-UP1016	Unhandled exception during upload
BC-UP1017	Unhandled exception during upload
BC-UP1018	Unhandled exception during upload
BC-UP1019	Unhandled exception during upload
BC-UP1020	Unhandled exception during upload
BC-UP1021	Unhandled exception during upload
BC-UP1022	Unhandled exception during upload
BC-UT001	Failed to get process_till_NWD_field from BCTM_branch_parameters
BC-UT002	Failed to get period_end_date from STTM_period_codes
BC-VAL01	Contract cannot be saved in final stage if there are unresolved discrepancies. Either resolve the discrepancies or change the stage to ial.
BC-VAL02	For an incoming documentary bill, documents (original or duplicate) should have been received and covering letter date is mandatory.
BC-VAL03	$1 and $2 cannot have the same party id.
BC-VAL04	Covering letter date is mandatory.
BC-XV001	Interest calculation to date should be greater than from date
BC-XV002	Tenor must be greater than 0 for usance bills.
BC-XV003	Value date should be <= application date.
BC-XV004	This customer already exists as a different party type.
BC-XV005	If tracer is required, then frequency, receiver and start date are mandatory
BC-XV006	If tracer is required, then number of tracers is mandatory
BC-XV007	If advice of fate is required, then receiver is mandatory
BC-XV008	Drawer and drawee are mandatory
BC-XV009	$1 is linked to more than one party type.
BC-XV010	Limits cannot be tracked for more than one walk-in customer
BC-XV011	All subsystems (ICCB, tax and settlements) will be repicked up.
BC-XV012	Maturity date should be >= base date
BC-XV013	Interest calculation from date is mandatory
BC-XV014	Interest calculation from date and to date are mandatory
BC-XV015	Party details not complete.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-XV016	Clean bills cannot be put in ial stage.
BC-XV017	Bills cannot be registered through this function.
BC-XV018	Document letter date cannot be greater than today.
BC-XV019	Resolution date is mandatory for resolved discrepancies.
BC-XV020	Resolution date cannot be greater than today.
BC-XV021	Interest calculation from date cannot be greater than today.
BC-XV022	Line details not complete.
BC-XV023	If tracer is required and receiver is not a CIF, then medium is mandatory.
BC-XV024	If advice of fate is required and receiver is not a CIF, then medium is mandatory.
BC-XV025	There are addresses maintained for this party. Delete them before deleting the party.
BC-XV026	There are clauses attached to this document code. Delete them before deleting this document code.
BC-XV027	Document details not applicable for clean bills.
BC-XV028	Acceptance message date cannot be greater than today.
BC-XV029	Non-acceptance message date cannot be greater than today.
BC-XV030	Payment message date cannot be greater than today.
BC-XV031	Non-payment message date cannot be greater than today.
BC-XV032	Reserve release date cannot be greater than today.
BC-XV033	Discrepancy details not applicable for clean bills.
BC-XV034	Line for a party type cannot be null.
BC-XV035	LC issue date is mandatory.
BC-XV036	LC issue date cannot be greater than today.
BC-XV037	Interest calculation to date is mandatory.
BC-XV038	Value date cannot be lesser than interest calculation to date.
BC-XV039	Shipment date cannot be greater than arrival date.
BC-XV040	Liquidation amount cannot be greater than bill due amount.
BC-XV041	Liquidation amount is mandatory.
BC-XV042	Collection bills cannot be put in ial stage.
BC-XV043	Document details not complete.
BC-XV044	Clause details not complete.
BC-XV045	Goods details not complete.
BC-XV046	FFT details not complete.
BC-XV047	Instruction details not complete.
BC-XV048	Product is not allowed.
BC-XV049	Currency is not allowed for this product.
BC-XV050	Customer is not allowed for this product.
BC-XV051	Product is not allowed in this branch.
BC-XV052	Discrepancy details not complete.
BC-XV053	No valid lines available.
BC-XV054	Party address details not complete.
BC-XV055	A clean LC is being availed against a documentary bill. OK to proceed?
BC-XV059	Input to party type is mandatory. (cannot be null)

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-XV060	Input to party id is mandatory. (cannot be null)
BC-XV061	Input to party name is mandatory. (cannot be null)
BC-XV062	Input to party country code is mandatory. (cannot be null)
BC-XV063	Input to party language is mandatory. (cannot be null)
BC-XV064	Input to party reference is mandatory. (cannot be null)
BC-XV065	Input to party address is mandatory. (cannot be null)
BC-XV066	Input to collection reference field is mandatory. (cannot be null)
BC-XV067	For bills under LC, input to their LC reference/our LC reference is mandatory. (cannot be null)
BC-XV068	For bills under LC, input to LC issue date is mandatory. (cannot be null)
BC-XV069	Input to bill currency is mandatory. (cannot be null)
BC-XV070	Input to bill amount is mandatory. (cannot be null)
BC-XV071	Input to our customer id is mandatory. (cannot be null)
BC-XV072	Input to out customer party type is mandatory. (cannot be null)
BC-XV073	Either original documents/duplicate documents of the bill should have been received.
BC-XV074	Input to covering letter date is mandatory. (cannot be null)
BC-XV075	Input to base date is mandatory. (cannot be null)
BC-XV076	For a Usance bill, the tenor should be greater than 0 days.
BC-XV077	For a sight bill, the tenor should always be 0 days.
BC-XV078	Input to value date is mandatory. (cannot be null)
BC-XV079	Input to liquidation date is mandatory. (cannot be null)
BC-XV080	Input to user defined status is mandatory. (cannot be null)
BC-XV081	Input to status as on date is mandatory. (cannot be null)
BC-XV082	Party type $1 has not been defined in the parties screen.
BC-XV083	Credit limits tracking has already been defined for some parties.
BC-XV084	Cannot delete party address record, as advices to party address already exist.
BC-XV085	Cannot delete party address record as party address is set to receive all payment tracers.
BC-XV086	Cannot delete party address record as party address is set to receive all advices of payment fate.
BC-XV087	Cannot delete party address record as party address is set to receive all acceptance tracers.
BC-XV088	Cannot delete party address record as party address is set to receive all acceptance tracers.
BC-XV089	Cannot delete party address record as party address is set to receive all discrepancy approval/release of reserve tracers.
BC-XV090	Cannot delete party record, as advice records to party already exist.
BC-XV091	Cannot delete party record, as party is receiver of payment tracers.
BC-XV092	Cannot delete party record as party is receiver of advices of payment fate.
BC-XV093	Cannot delete party record as party is receiver of acceptance tracers.
BC-XV094	Cannot delete party record as party is receiver of advices of acceptance fate.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-XV095	Cannot delete party record as party is receiver of discrepancy approval/ release of reserve tracers.
BC-XV096	Cannot delete party record as address records for party exist.
BC-XV097	Cannot delete party record as credit limits tracking record for party exist.
BC-XV098	If payment exception tracer is not required then tracer frequency should be ‘0’.
BC-XV099	Payment exception tracer required field has an invalid value (should be not required/required/till resolved only).
BC-XV100	If payment exception tracer is not required then tracer receiver should be not input (should be null).
BC-XV101	If payment exception tracer is not required then tracer medium should be not input (should be null).
BC-XV102	If payment exception tracers are required, then tracer frequency is mandatory (should be input and should not be null).
BC-XV103	If payment exception tracers are required, then tracer receiver party type is mandatory (should be input and should not be null).
BC-XV104	Payment exception tracer receiver party type has not been input in the parties screen.
BC-XV105	Payment exception receiver party type is a walk-in customer. Tracer medium is mandatory (should be input).
BC-XV106	Payment exception receiver party type is not a walk-in customer. Tracer medium should not be input.
BC-XV107	Input to payment exception tracer start date is mandatory.
BC-XV108	Number of payment exception tracers to be sent should be ‘0’ (should not be input).
BC-XV109	Date of protest for non-payment should not be input if bill is not under protest.
BC-XV110	Payment tracer receiver party's media address has not been input in the parties screen.
BC-XV111	Acceptance exception tracer required field has an invalid value (should be not required/required/till resolved only).
BC-XV112	If acceptance exception tracer is not required then tracer frequency should be 0.
BC-XV113	If acceptance exception tracer is not required then tracer receiver should be not input (should be null).
BC-XV114	If acceptance exception tracer is not required then tracer medium should be not input (should be null).
BC-XV115	If acceptance exception tracers are required, then tracer frequency is mandatory (should be input and should not be null).
BC-XV116	If acceptance exception tracers are required, then tracer receiver party type is mandatory (should be input and should not be null).
BC-XV117	Acceptance exception tracer receiver party type has not been input in the parties screen.
BC-XV118	Acceptance exception receiver party type is a walk-in customer. Tracer medium is mandatory (should be input).
BC-XV119	Acceptance tracer receiver party's media address has not been input in the parties screen.

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-XV120	Acceptance exception receiver party type is not a walk-in customer. Tracer medium should not be input.
BC-XV121	Input to acceptance exception tracer start date is mandatory.
BC-XV122	Number of acceptance exception tracers to be sent should be '0' (should not be input).
BC-XV123	Date of protest for non-acceptance should not be input if bill is not under protest.
BC-XV124	Payment advice of fate required field has an invalid value (should be required/not required/till resolved only).
BC-XV125	Payment advice of fate receiver field should not be input if payment advice of fate is not required.
BC-XV126	Payment advice of fate medium field should not be input if payment advice of fate is not required.
BC-XV127	Advice of payment fate cannot be generated if advice of payment fate required field has a value of not required.
BC-XV128	Input to advice of payment fate receiver party type field is mandatory.
BC-XV129	Advice of payment fate receiver party type has not been input in the parties screen.
BC-XV130	Advice of payment fate receiver party type is a walk-in customer. Input to advice of payment fate medium is mandatory.
BC-XV131	Advice of payment fate receiver party address has not been input in parties screen.
BC-XV132	Advice of payment fate receiver party type is not a walk-in customer. Advice of payment fate medium should not be input.
BC-XV133	Advice of payment fate cannot be generated if advice of payment fate is specified as not required.
BC-XV134	Acceptance advice of fate required field has an invalid value (should be required/not required/till resolved only).
BC-XV135	Acceptance advice of fate receiver field should not be input if acceptance advice of fate is not required.
BC-XV136	Acceptance advice of fate medium field should not be input if acceptance advice of fate is not required.
BC-XV137	Advice of acceptance fate cannot be generated if advice of acceptance fate required field has a value of not required.
BC-XV138	Input to advice of acceptance fate receiver party type field is mandatory
BC-XV139	Advice of acceptance fate receiver party has not been input in the parties screen.
BC-XV140	Advice of acceptance fate receiver party type is a walk-in customer. Input to advice of acceptance fate medium is mandatory.
BC-XV141	Advice of acceptance fate receiver party address has not been input in parties screen.
BC-XV142	Advice of acceptance fate receiver party type is not a walk-in customer. Advice of acceptance fate medium should not be input.
BC-XV143	Advice of acceptance fate cannot be generated if advice of acceptance fate is specified as not required.
BC-XV144	Discrepancy/reserve exception tracer required field has an invalid value (should be not required/required/till resolved only).

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-XV145	If discrepancy/reserve exception tracer is not required then tracer frequency should be ‘0’.
BC-XV146	If discrepancy/reserve tracer is not required then tracer receiver should be not input (should be null).
BC-XV147	If discrepancy/reserve exception tracer is not required then tracer medium should be not input (should be null).
BC-XV148	If discrepancy/reserve exception tracers are required, then tracer frequency is mandatory (should be input and should not be null).
BC-XV149	If discrepancy/reserve exception tracers are required, then tracer receiver party type is mandatory (should be input and should not be null).
BC-XV150	Discrepancy/reserve exception tracer receiver party type has not been input in the parties screen.
BC-XV151	Discrepancy/reserve exception receiver party type is a walk-in customer. Tracer medium is mandatory (should be input).
BC-XV152	Discrepancy/reserve tracer receiver party's media address has not been input in the parties screen.
BC-XV153	Discrepancy/reserve exception receiver party type is not a walk-in customer. Tracer medium should not be input.
BC-XV154	Input to discrepancy/reserve exception tracer start date is mandatory
BC-XV155	Number of discrepancy/reserve exception tracers to be sent should be ‘0’ (should not be input).
BC-XV156	Reserve release date should not be input if under reserve field is no.
BC-XV157	Reserve release date cannot be later than today's system date.
BC-XV158	Discrepancy approval date cannot be later than today's system date.
BC-XV159	Discrepancy approval date can be entered only after all the outstanding discrepancies have been approved.
BC-XV160	Discrepancy approval fields should be yes if BC contract stage is final.
BC-XV161	If BC contract is in final stage, then no unresolved discrepancies should be present
BC-XV162	Unresolved discrepancies cannot have resolved dates
BC-XV163	All resolved discrepancies should have resolved dates.
BC-XV164	Clean bills not under LC cannot have any discrepancies
BC-XV165	Failed to populate advices for the event $1.
BC-XV166	Bill currency, bill amount and our customer id should be input.
BC-XV167	BC product is unauthorized/closed. BC contract cannot be saved.
BC-XV168	BC product is not allowed for the branch.
BC-XV169	BC product is not available as of contract value date.
BC-XV170	Input to maturity date is mandatory.
BC-XV171	Documents/clauses codes should not be input for a clean bill.
BC-XV172	BC contract customer party details (name/address etc.) Has not been input.
BC-XV173	Input to BC contract maturity date is mandatory.
BC-XV174	Party details have not been input properly.
BCREAS-01	New user and current user must be different
BCREAS-02	Contract $1 has been reassigned from user ‘$2’ to user ‘$3’ by user ‘$4’

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BCREAS-03	New user id cannot be null
BCREAS-04	Product code cannot be null
BCREAS-05	Contract reference number cannot be null
BCREAS-06	No unauthorized contracts exist for reassignment for product '$1'
BCREAS-07	The BC contract reference number is not valid for the product code selected
BC-LD001	Tenor/Tenor Units/Exchange Rate is not maintained
BC-LD002	Value cannot be less than 0
BC-LD003	Customer ID/Bill Currency is not entered
BC-LD004	Suspense Gl/ Loan Product cannot be null when advance by loan is checked
BC-LD005	Cannot delete a Loan created from a Bill
BC-LD006	Cannot authorize a Loan created from a Bill until the bill is authorized
BC-LD008	The loan is linked to a bill with reference no $1
BC-LD010	Loan creation is allowed only when operation is Acceptance and product type is Import
BC-AC034	Acceptance Commission acp_from_date is not available for Bills and Collections Contract Reference Number $1 and Event Sequence Number $2
BC-AC035	Acceptance Commission acp_to_date is not available for Advance collection type for Bills & Collections Contract Reference Number $1 and Event Sequence Number $2
BC-AC036	Acceptance Commission acp_from_date cannot be GREATER than Today for Bills & Collections Contract Reference Number $1 and Event Sequence Number $2
BC-AC037	Acceptance Commission From and To Dates are mandatory for a Bill whose Interest Collection in Advance
BC-AC038	For a Bill in Final stage Acceptance From Date is Mandatory
BC-AC039	Acceptance To Date cannot be lesser than Acceptance From Date
BC-AC040	Acceptance From Date cannot be greater than Today
BC-AC060	Acceptance Commission From Date for Interest Calculation $1 is a holiday for Currency $2. OK to Proceed?
BC-AC061	Acceptance Commission From date for Interest Calculation $1 is a Local holiday for Current branch. OK to Proceed?
BC-AC062	Acceptance CommissionTo date for Interest Calculation $1 is a holiday for Currency $2. OK to Proceed?
BC-AC063	Acceptance Commission To date for Interest Calculation $1 is a Local holiday for Current branch. OK to Proceed?
BC-AC064	Interest From Date cannot be null when To Date is present
BC-AC065	Acceptance Commission component in the preferences cannot be the main component or overdue component
BC-AUT-001	Authorization failed for the product
BC-XV181	Interest Liquidation Mode Cannot Be Null During Full Liquidation of Bill Amount
BC-XV182	Interest Components Will Not Be Liquidated For Deferred Type Of Interest Liquidation Mode. Proceed?

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-PMT01	Amount Paid Cannot Be Greater Than Amount Due For Overdue Components
BC-ROLL100	Rollover Allowed only for Import Advance Bill type
BC-ROLL101	Rollover cannot be done before Maturity
BC-ROLL102	Rollover not allowed for zero due bill amount
BC-ROLL103	Contract status is not Active
BC-ROLL104	Contract is unauthorized
BC-ROLL105	ROLL event not maintained at product
BC-ROLL106	Rollover not allowed for this product
BC-ROLL110	Maturity Date cannot be null
BC-ROLL111	From Date cannot be null
BC-ROLL112	Interest Liquidation Mode cannot be null
BC-ROLL114	Tenor cannot be zero
BC-ROLL115	Maturity Date cannot earlier than base date
BC-ROLL116	From Date cannot be in Future
BC-ROLL117	To date cannot be earlier than From date
BC-ROLL118	Rollover details not present for the contract
BC-ROLL119	Details allowed only during Rollover event
BC-ROLL120	Cannot delete the Child Contract
BC-ROLL121	From date in the preferences is earlier than from date of the contract
BC-ROLL122	Rollover Tab not visited
BC-ROLL123	Rollover not allowed for Bills under ial Stage
BC-ROLL124	Cannot authorize child contract
BC-ROLL130	Rollover is set for Auto liquidation
BC-XV183	Acceptance Commission FROM DATE Should Be Less Than TO DATE
BC-XV184	Acceptance Commission From Date Cannot Be Null
BC-XV185	Acceptance Commission TO DATE Cannot Be Null
BC-XV208	Defaulting Tenor Days To $1 Based on Maturity Date and Base Date
BC-XV300	Interest calculation TO DATE And FROM DATE should be same for Sight Bills
BC-XV301	Maturity Date Cannot Be Less Than Today's Date
BC-DA001	BC - Discount Accrual Backup failed
BC-LD110	The Bill Is Linked To A Loan With Reference no $1
BC-AC068	Acceptance Commission Preferences - Interest Component in the preferences screen will be reset
BC-UP1023	Allow Rollover Is Not Maintained For The Product $1
BC-UP1024	Advance By Loan Is Not Maintained For The Product $1
BC-AC066	Both Acceptance to Advance field (at product level) and Advance by loan field are checked. Acceptance to Advance will take precedence over Advance by Loan
BC-AC067	Both Auto Liquidation field and Advance by loan field are checked. Auto Liquidation will take precedence over Advance by Loan.
BC-30080	Accrual required and Consider as discount are mutually exclusive
LCUPLD-353	Customer Details Should Be Provided For $1 Party Type

Table 11-1 (Cont.) Error Codes and Messages

Error Code	Messages
BC-BYCR-01	Buyers Credit will be Re Defaulted
BC-BYCR-02	Both customer and exporter cannot be same to Buyers Credit bill
BC-BYCR-03	Quote Reference Number cannot be blank
BC-BYCR-04	Quote Date is greater than the Value Date for Disbursal
BC-BYCR-05	Buyers Credit Due Date cannot be less than the Value Date for Disbursal
BC-BYCR-06	Failed in Buyers credit processing
BC-BYCR-07	Import Bill is not associated in Linkages Details
BC-BYCR-09	Linked To Reference Number $1 is already linked in another bill
BC-BYCR-10	Buyers credit undertaking interest amount cannot be blank during liquidation of bill $1
BC-BYCR-11	Linked Import Bill and Buyers Credit Undertaking bill currency should be same
BC-BYCR-12	Buyers credit undertaking bill amount is greater than Linked Import Bill
BC-BYCR-13	Buyers credit due date and bill maturity date are different
BC-BYCR-14	Buyers credit value date for disbursal and linked import bill maturity date are different
BC-BYCR-15	Buyers credit undertaking due date is defaulted to maturity date of the bill
BC-BYCR-17	Operation Code has to be Collection - COL for Buyers Credit Product
BC-BYCR-18	Quote Date is greater than the Current Branch Date
BC-BYCR-20	Value Date for Disbursal cannot be less than the Current Branch Date
BC-BYCR-22	Buyers Credit Due Date cannot be less than the Current Branch Date
BC-BYCR-24	Buyers Credit Due date falls on a Branch or Currency holiday
BC-BYCR-25	Settlement account of the Drawee remains the Counter Party Account
BC-BYCR-26	Holiday Check for Buyers Credit undertaking Due Date and Bill Currency has Failed. Please check whether Holiday Table has been maintained
BC-BYCR-27	Buyers Credit Undertaking Due Date $1 is a Holiday for Bill Currency $2. OK to Proceed ?
BC-BYCR-28	Local Holiday Check for Buyers Credit undertaking Due Date has Failed. Please check whether Local Holiday Table has been maintained.
BC-BYCR-29	Buyers Credit Due Date $1 is a Local Holiday. OK to Proceed ?
BC-BYCR-30	Buyers Credit Undertaking Linkage reference number is modified from $1 to $2
BC-BYCR-31	Buyers Credit Undertaking Linked amount is modified from $1$2 to $3$4
BC-BYCR-32	Buyers credit undertaking Goods Description is more than 3500 characters. Additional characters will be truncated in letter of undertaking message
BC-BYCR-33	Buyers credit undertaking in linkages should not be removed
BC-BYCR-34	Partial Liquidation is not allowed for buyers credit undertaking bill

12

Annexure_D

This topic contains the following:

- SWIFT Advices in BC Module
- Details of SWIFT Messages for Bills and Collections

12.1 SWIFT Advices in BC Module

The following are the details:

Table 12-1 SWIFT Advices in BC Module

Event	EVENT DESCRIPTION	SWIFT	Tag	Advice Description
LIQD	Advice of Payment	MT400	COLL_PAY_AD V	This message type is sent by the collecting bank to the remitting bank. It may also be sent: on behalf of the collecting bank by its branch/affiliate bank to the remitting bank or branch/affiliate of that Bank by a collecting bank to another collecting bank. It is used to advise a payment under a collection or a part thereof and may also be used for the settlement of proceeds. The account relationship between the Sender and the Receiver is used, unless expressly stated otherwise in the message. This message must never be sent to a bank acting solely as a reimbursement bank. In this case, the appropriate message type is an MT 202 Financial Institution Transfer.
BOOK &	Acknowledgme nt	MT410	ACKNOWLED GEMENT	This message type is sent by a collecting bank to a remitting bank to acknowledge the receipt of a collection. A collecting bank may also send it to another collecting bank. Unless otherwise expressly stated, this message type states the collecting bank intends to act by the collection instruction.

Table 12-1 (Cont.) SWIFT Advices in BC Module

Event	EVENT DESCRIPTION	SWIFT	Tag	Advice Description
BACP	Advice of acceptance	MT412	ACCEPTANCE _ADV	The collecting bank sends this message type to the remitting bank. A collecting bank may also send it to another collecting bank. They are used to inform the receiver of the acceptance of one or more drafts under one collection instruction.
PRN&PRN P	Advice of Non-Payment Non-Acceptance	MT 416	PROTEST_NO NACPT	The collecting bank sends this message type to the remitting bank. It may also be sent: To the remitting bank via another financial institution. By a presenting bank to a collecting bank - use to advise of non-payment or non-acceptance under a previously received collection or part.
TACP	Tracer	MT 420	ACCEPTANCE _TRCR PAYMENT_TR CR DISCAPPRVL_ TRCR REL_OF_RES_ TRCR PAYMNTFATE_ TRCR ACCPT_- FATE_TRCR	The remitting bank sends this message type to the collecting bank. A collecting bank may also send it to another collecting bank. It is used enquire about the fate of documents sent for collection.
PFAT & AFAT	Advice of Fate and Request for Instructions	MT 422	PRINCIPAL_- FATE ACCEPTANCE _ FATE	The collecting bank sends this message type to the remitting bank. A collecting may also send it bank to another collecting bank. It is used to advise the Receiver of the status of collection documents received by the collecting bank. Since the advice of fate generally includes one or more questions or requests, the two functions included in this one message type.
AMND	Amendment of Instructions	MT430	AMNDMNT_ OF_INS	The remitting bank sends this message type to the collecting bank. A collecting bank may also send it to another collecting bank. This message is used to amend instructions contained in the collection.

Table 12-1 (Cont.) SWIFT Advices in BC Module

Event	EVENT DESCRIPTION	SWIFT	Tag	Advice Description
	Advice of Discharge	MT 732	RESERVE_RE LEASE	The issuing bank sends this message to the paying/ negotiating or accepting bank. It may also be sent by the paying/ accepting/negotiating bank to the bank from which it has received documents. It is used to advise the Receiver that the documents received with discrepancies have been taken up.
	Advice of Refusal	MT 734	PAYMENT_ REFUSAL ACCEPT_REF USAL	The issuing bank sends this message to the bank from which it has received documents related to a documentary credit. It may also be sent by the bank nominated to pay/ accept/ negotiate/incur a deferred payment undertaking to the bank from which it has received documents.
BOOK	Reimbursement Claim	MT 742	REIMBRSMNT _- CLM	This message is sent by the paying/negotiating bank to the bank authorized to reimburse the Sender for its payments/ negotiations. It is used to claim reimbursement of payment(s) or negotiation(s) under a documentary credit, as relevant to the reimbursing bank.
BOOK & CLOS	Notice of Non-conforming Reimbursement Claim	MT 744	NCNFM_REIM _ CLM	This message is sent by the reimbursing bank to the bank, claiming reimbursement. It is used to notify the Receiver that the Sender considers the claim, on the face of it, as not to be by the instruction in the reimbursement Authorization for the reason(s) as stated in this message. The Sender also provides the Receiver with details regarding the disposal of the claim.

Table 12-1 (Cont.) SWIFT Advices in BC Module

Event	EVENT DESCRIPTION	SWIFT	Tag	Advice Description
BOOK	Advice of Discrepancy	MT 750	DISCREPANC Y_REQ	This message is sent by the bank to which documents have been presented, to the issuing bank. It may also be sent to a bank nominated to pay/accept/ negotiate/incur a deferred payment undertaking. The MT 750 is a request for authorization to honor presentation. Authorization is provided using an MT 752 Authorization to Pay, Accept or Negotiate; a negative reply to the request is provided using an MT 796 Answers.
BOOK	Advice of Payment/ Acceptance/ Negotiation	MT 754	ADV_PMT_AC PT	This message is sent by the paying, accepting or negotiating bank, or the bank incurring a deferred payment undertaking, to the issuing bank. The bank may also send it to which documents presented to a bank that has been nominated to pay/accept.
& LIQD	Advice of Reimbursemen t or Payment	MT 756	REIM_PAY_AD V	The issuing bank sends this message to the bank from which it has received documents or by the reimbursing bank to the bank from which it has received a reimbursement claim. It may also be sent by the bank nominated to pay/accept/negotiate/incur a deferred payment undertaking to the bank from which it has received documents.

12.2 Details of SWIFT Messages for Bills and Collections

The following topics are covered:

- MT752 (Authorization to Pay/Accept/Negotiate)
- MT752 (Non-discrepant Import LC Drawing Advice)
- MT400 (Advice of Payment)
- MT410 (Acknowledgment)
- MT412 (Advice of Acceptance)
- MT416 (Advice of Non-Payment/Non-Acceptance)
- MT420 (Acceptance Tracer)
- MT420 (Payment Tracer)
- MT420 (Rel of Res Tracer)
- MT420 (Payment Fate Tracer)

- MT420 (Acceptance Fate Tracer)
- MT420 (Discrepancy Approval Tracer)
- MT422 (Principal Fate - Advice of Fate and Request for Instructions)
- MT422 (Acceptance Fate)
- MT430 (Amendment of Instructions)
- MT732 (Reserve Release)
- MT734 (Accept Refusal)
- MT742 (Reimbursement Claim)
- MT750 (Advice of Discrepancy)
- MT754 (Advice Payment Accepted)
- MT756 (Reimbursement Payment Advice)
- MT759 (Common Group Messages)

12.2.1 MT752 (Authorization to Pay/Accept/Negotiate)

MT752 is used to advise a bank which has requested authorization to pay, accept, negotiate or incur a deferred payment undertaking that the presentation of the documents honored, notwithstanding the discrepancies, provided they are otherwise in order.

The system maps the SWIFT tags in MT752 and the fields in BC contract as depicted below:

Table 12-2 MT752

SWIFT Tag	Mandatory (M) / Optional (O)	Field / FFT Code	Field / FFT Code name in FLEXCUBE
20	M	Field	User Reference Number
21	M	Field	For Negotiating party in others tab reference no.
23	M	Defaulted by System	
30	M	Field	Resolution date / Discrepancy Date
32B	O	Field	Bill Ccy, Bill Amt
33A	O	FFT	Net Amount; the FFT are populated where fft_code = 33BADDLAMNT
71B	O	FFT	FFT are populated where fft_code = 71BCHARGES
53A	O	PARTY/Media SWIFT	Negotiating Bank BIC
54A	O	PARTY/Media SWIFT	Reimbursing Bank BIC
72	O	FFT	FFT are populated where fft_code = SND2RECMT752

12.2.2 MT752 (Non-discrepant Import LC Drawing Advice)

SWIFT MT752 to be generated on authorize and save at contract level for non-discrepant Import bill under LC in INIT event.

MSGTYPE: NONDISC_ACCPT'; Event INIT for Import LC Drawing

Table 12-3 MT752

SWIFT Tag	Mandatory(M) / Optional (O)	Field / FFT Code	Field /FFT Code name in FLEXCUBE
20	M	Field	User Reference Number
21	M	Field	Related Reference / Presenting bank reference
23	M	Defaultedby System	NA
30	M	Field	Transaction Date
32B	O	Field	BillCcy, Bill Amt
72	O	FFT	Narrative text will be populated as “The Documents under the LC have been accepted for maturity on DD-Month-YYYY”, where DD-Month-YYYY(for e.g. 10th-May-2024) will be maturity date of underlying import bill under LC.

12.2.3 MT400 (Advice of Payment)

MSG TYPE: COLL_PAY_ADV; Event LIQD for Collection Bill.

Generated: On Initiation and Liquidation

Table 12-4 MT400 (Advice of Payment)

Field	Description	M/O	FCC Y/N	Field in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = “Y” (bctms_branch_parameters.use_userre f_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the “use lc ref no.in msg “(bctms_contract_master.USE_LCREF _IN_MSG) is checked then our_lc_Ref is used.
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	If use_lcref_in_msg = Y then their_lc_ref else Party Reference of Receiver.Their LC ref from main contract screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount Liquidation Bill Amount	32B if maturity date is not given or else 32A with maturity date. Bill amt when event =, and amt liquidated if event = LIQD

Table 12-4 (Cont.) MT400 (Advice of Payment)

Field	Description	M/O	FCC Y/N	Field in Oracle Banking Trade Finance Cloud Service	Remarks
33A	Proceeds Remitted	M	Y	Value Date Bill Currency Bill Amount Settlement Amount	Value Date, Billccy and bill amt liqd – chg deducted +chg collected. The charge amount is taken from istb_tf_contractis and the bill amt is taken form base table. For LIQD event, bill_amt_liq is used and for bill_amt is used
52a	Ordering Bank	O	Y	Ordering Institution 1 to 5	Ordering Institution
53a	Sender's Correspondent	O	Y	Derived	nostro accounts bic code
54a	Receiver's Correspondent	O	Y	INT_REIM_I NST1 to INT_REIM_I NST5 or intermediary 1 to intermediary 5	This is same as the intermediary in MT202
57a	Account With Bank	O	Y	Account With Institution 1 to 5	
58a	Beneficiary Bank	O	Y	Beneficiary Institution 1 and Free Format Text	FFT are populated where fft_code = 58BENFICBANK
71B	Details of Charges	O	Y	Free Format Text	FFT are populated where fft_code in 71CHARGEDESC, 71CHGTOBEDED
72	Sender to Receiver Information	O	Y	B.our_charges_refused, B.their_charges_refused	Based on the flag 'ALCHAREF',OUCHAREF,UCHAREF will be added
73	Details of Amounts Added	O	Y	Free Format Text	FFT are populated where fft_code in 73CHARGEDESC, 73CHGTOBEADD

12.2.4 MT410 (Acknowledgment)

This topic provides the details of MT410.

MSG TYPE: ACKNOWLEDGEMENT; Event: BOOK, for Import Bill – Sight & Usance

Generated: On Receipt of Import Bill

Table 12-5 MT410

Field	Descripti on	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(bctms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32K with tenor days
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT410	FFT are populated where fft_code = SND2RECMT410

12.2.5 MT412 (Advice of Acceptance)

MSG TYPE: ACCEPTANCE_ADV; Event BACP for Import Collection Bill – Usance

Generated: Upon Acceptance of Collection bill by drawee

Table 12-6 MT412

Field	Descripti on	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the use lc ref no.in msg (bctms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used

Table 12-6 (Cont.) MT412

Field	Descripti on	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver .Their LC ref from contract main screen and party ref from “parties” tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32A, based on what is entered at the time of contract input
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT412	FFT are populated where fft_code = SND2RECMT412

12.2.6 MT416 (Advice of Non-Payment/Non-Acceptance)

MSG TYPE: NONPAY_NONACCP; Event PRNA & PRNP for Import Collection Bill – Sight & Usance

Table 12-7 MT416

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance	Remarks
20	Sender's Reference	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_noOR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab or NONE
23E	Advice Type	O	Y	Non Pay Message Date Non Acceptance Message Date	If payment date is not null then NPAY, if acceptance date is not null then NACC otherwise OTHR
51A	Sending Institution	O	N		
53a	Sender's Correspondent	O	N		
71F	Sender's Charges	O	N		
77A	Reason for Non-Pay ment/Non - Acceptance	O	Y	Free Format Text where fft_code = REFPAYACC	FFT are populated where fft_code = REFPAYACC
Sequence B Non-Payment/Non-Acceptance Details-rep					
21A	Related Sequence Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	
23E	Advice Type	O	Y	Non Pay Message Date Non Acceptance Message Date	
21C	Principals Reference	O	N		
32a	Face Amount of Document(s)	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32K with tenor days
50D	Principal	O	Y		
59	Drawee	O	N		
71F	Sender's Charges	O	N		
77A	Reason for Non-Pay ment/Non - Acceptance	O	Y	Free Format Text where fft_code = REFPAYACC	FFT are populated where fft_code = REFPAYACC

12.2.7 MT420 (Acceptance Tracer)

MSG TYPE: ACCEPTANCE_TRCR; Event TACP for Import Collection Bill – Usance

Generated: From Intermediary bank to another collecting bank, when acceptance is not received from the collecting bank

Table 12-8 MT420

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE _LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from "parties" tab
32a	Face Amount of Document(s)	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32K with tenor days
30	Date of Collection Instruction	O	Y	Covering Letter Date	As entered under ship/docs tab under Covering letter date
59	Drawee	O	Y	Party Name Address1 to 4	for party_- type='DRAWEE'
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT420	FFT are populated where fft_code = SND2RECMT420

12.2.8 MT420 (Payment Tracer)

MSG TYPE: PAYMENT_TRCR; Event TPAY for Import Collection Bill – Sight & Usance

Generated: From Intermediary bank to another collecting bank, when payment is not received from the collecting bank

Table 12-9 MT420 - Payment Tracer

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from "parties" tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32A with maturity date.
30	Date of Collection Instruction	O	Y	Covering Letter Date	As entered under ship/docs tab under Covering letter date
59	Drawee	O	Y	Party Name Address1 to 4	for party_- type= DRAWEE
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT420	FFT are populated where fft_code = SND2RECMT420

12.2.9 MT420 (Rel of Res Tracer)

MSG TYPE: REL_OF_RES_TRCR; Event TRES for Export Bill under LC.

Generated: When Discrepancy is advised and request for approval is sought for an export bill.

Table 12-10 MT420 - Rel of Res Tracer

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_ LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32A with maturity date else 32K with tenor days
30	Date of Collection Instruction	O	Y	Covering Letter Date	As entered under ship/docs tab under Covering letter date
59	Drawee	O	Y	Party Name Address1 to 4	for party_- type= DRAWEE
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT420	FFT are populated where fft_code = SND2RECMT420

12.2.10 MT420 (Payment Fate Tracer)

MSG TYPE: PAYMNTFATE_TPFT; Event TRES for Export Collection Bill – Sight & Usance.

Generated: When Payment is not received by the remitting bank from collecting bank.

Table 12-11 MT420 - Payment Fate Tracer

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE _LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32A with maturity date else 32K with tenor days
30	Date of Collection Instruction	O	Y	Covering Letter Date	As entered under ship/docs tab under Covering letter date
59	Drawee	O	Y	Party Name Address1 to 4	for party_- type= DRAWEE
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT420	FFT are populated where fft_code = SND2RECMT420

12.2.11 MT420 (Acceptance Fate Tracer)

MSG TYPE: ACCPT_FATE_TRCR; Event TAFT for Export Collection Bill – Sight

Generated: When Acceptance is not received by remitting bank from collecting bank.

Table 12-12 MT420 - Acceptance Fate Tracer

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_ LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32A with maturity date else 32K with tenor days
30	Date of Collection Instruction	O	Y	Covering Letter Date	As entered under ship/ docs tab under Covering letter date
59	Drawee	O	Y	Party Name Address1 to 4	for party_- type= DRAWEE
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT420	FFT are populated where fft_code = SND2RECMT420

12.2.12 MT420 (Discrepancy Approval Tracer)

MSG TYPE: DISCAPPRVL_TRCR; Event TDIS for Import Bill under LC

Generated: When acting as an intermediary and when discrepancy is advised, a request for approval is sought.

Table 12-13 MT420 - Acceptance Fate Tracer

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_ LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	.32B if maturity date is not given or else 32A with maturity date else 32K with tenor days
30	Date of Collection Instruction	O	Y	Covering Letter Date	As entered under ship/ docs tab under Covering letter date
59	Drawee	O	Y	Party Name Address1 to 4	for party_- type= DRAWEE
72	Sender to Receiver Information	O	Y	Free Format Text where fft_code = SND2RECMT420	FFT are populated where fft_code = SND2RECMT420

12.2.13 MT422 (Principal Fate - Advice of Fate and Request for Instructions)

MSG TYPE: PRINCIPAL_FATE event PFAT for Import Collection Bill – Sight.

Generated: When payment is not received by the remitting bank from collecting bank.

Table 12-14 MT420 - Principal Fate - Advice of Fate and Request for Instructions

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	.32B if maturity date is not given or else 32K with tenor days
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT422
75	Queries	O	Y	Free Format Text	FFT are populated where fft_code = ADVFATEPQRY
76	Answer	O	Y	Free Format Text	FFT are populated where fft_code = ADVFATEPANS

12.2.14 MT422 (Acceptance Fate)

MSG TYPE: ACCEPTANCE_FATE event AFAT for Import Collection Bill – Sight and Usance.

Generated: When advising the fate of acceptance of an import bill to the remitting bank.

Table 12-15 MT420 - Acceptance Fate

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	Contract Reference Number Our Letter of Credit Reference User Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_ LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32K with tenor days
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT422
75	Queries	O	Y	Free Format Text	FFT are populated where fft_code = ADVFATEPQRY
76	Answer	O	Y	Free Format Text	FFT are populated where fft_code = ADVFATEAANS

12.2.15 MT430 (Amendment of Instructions)

MSG TYPE: AMNDMNT_OF_INS event AMND for Export Collection Bill – Sight & Usance

Table 12-16 MT430 - Amendment of Instructions

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32a	Amount Collected	M	Y	Maturity Date (for 32A) or Tenor Days (for 32 K) Bill Currency Bill Amount	32B if maturity date is not given or else 32K with tenor days
33a	Amended Maturity Date, Currency Code, Amount	O	Y	Bill Currency Bill Amount Maturity Date (for 32A) or Tenor Days (for 32 K)	If maturity date exists then 33A with maturity date else 33K with tenor days.
59	Drawee	O	Y	Party Name Address1 to 4	for party_type = DRAWEE for contract before amendment that is for previous ESN no
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT422
74	Amendment s	O	Y	INS -ins_code = INSTRUCTIONS Party Name Address1 to 4	INS are populated whereins_code = INSTRUCTIONS also if there is a change in the Drawee the new drawee information will also be provided

12.2.16 MT732 (Reserve Release)

MSG TYPE: RESERVE_RELEASE event for Import Bills Under LC – Sight & Usance

Generated: When Discrepancies are accepted by the drawee, the negotiating bank is informed.

Table 12-17 MT732 - Reserve Release

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used

Table 12-17 (Cont.) MT732 - Reserve Release

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver .Their LC ref from contract main screen and party ref from parties tab
30	Date of Advice of Payment/Acceptance/ Negotiation	M	Y	Covering Letter Date	As entered under ship/ docs tab under Covering letter date
32B	Amount of Utilization	M	Y	Bill Currency Bill Amount	
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT422

MT734 (Payment Refusal)

MSG TYPE: PAYMENT_REFUSAL event for Import Bills Under LC – Sight

Generated: When Bills are received with discrepancies, the negotiating bank is refused payment.

Table 12-18 MT734 - Payment Refusal

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sending Bank's TRN	M	Y	User Reference Contract Reference Number Our Letter of Credit Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg " (bctms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Presenting Bank's Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab
32A	Date and Amount of Utilization	M	Y	Bill Currency Bill Amount Covering Letter Date	As entered in the front end through contract input screen
73	Charges Claimed	O	Y	Free Format Text	FFT are populated where fft_code = 73CHGCLAIMED
33a	Total Amount Claimed	O	Y	Free Format Text	FFT are populated where fft_code = 33TOTAMTCLMD
57a	Account With Bank	O	Y	Free Format Text	FFT are populated where fft_code = 57ACWITHBANK
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT422
77J	Discrepancies	M	Y	Discrepancy Description	
77B	Disposal of Documents	M	Y	Free Format Text	FFT are populated where fft_code = 77APAYREFUSL

12.2.17 MT734 (Accept Refusal)

MSG TYPE: ACCEPT_REFUSAL event for Import Bills Under LC – Usance

Generated: When Bills are received with discrepancies, the negotiating bank is refused payment

Table 12-19 MT734 - Accept Refusal

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sender's TRN	M	Y	Contract Reference Number Our Letter of Credit Reference User Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg " (bctms_contract_master .USE_LCREF_IN_MSG) is checked then our_lc_Ref is used

Table 12-19 (Cont.) MT734 - Accept Refusal

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
21	Presenting Bank's Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver .Their LC ref from contract main screen and party ref from parties tab or NONE
32A	Date and Amount of Utilization	M	Y	Bill Currency Bill Amount Covering Letter Date	As entered in the front end through contract input screen
73	Charges Claimed	O	Y	Free Format Text	FFT are populated where fft_code = 73CHG CLAIMED
33a	Total Amount Claimed	O	Y	Free Format Text	FFT are populated where fft_code = 33TOTA MTCLMD

Table 12-19 (Cont.) MT734 - Accept Refusal

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
57a	Account With Bank	O	Y	Free Format Text	FFT are populated where fft_code = 57ACWITHBANK
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT734
77J	Discrepancies	M	Y	Free Format Text	FFT are populated where fft_code = 77AACPREFUSL
77B	Disposal of Documents	M	Y	INS - ins_code= 'INSTRUCTIONS	the INS are populated where ins_code =

12.2.18 MT742 (Reimbursement Claim)

MSG TYPE: DISCREPANCY_REQ event BOOK for Export Bills under LC – Sight & Usance

MT744 (Notice of Non-conforming Reimbursement Claim)

Table 12-20 MT734 - Reimbursement Claim

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Claiming Bank's Reference	M	Y	Contract Reference Number Our Letter of Credit Reference User Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg " (bctms_contract_master .USE_LCREF_IN_MSG) is checked then our_lc_Ref is used

Table 12-20 (Cont.) MT734 - Reimbursement Claim

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
21	Documentary Credit Number	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver .Their LC ref from contract main screen and party ref from parties tab or NONE
31C	Date of Issue	O	Y	Issue Date	
52A	Issuing Bank	M	Y	Party Name Address1 to 4	As entered in parties tab under issuing bank party_type = ISSUINBANK
32B	Principal Amount Claimed	M		Value Date Bill Currency Bill Amount	
33B	Additional Amount Claimed as Allowed for in Excess of Principal Amount	O		Free Format Text	FFT are populated where fft_code = 33ADDAMTCLMD
71B	Charges	O		Free Format Text	FFT are populated where fft_code = 71BCHARGES

Table 12-20 (Cont.) MT734 - Reimbursement Claim

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
34a	Total Amount Claimed	M		Value Date, Bill Currency Liquidation Bill Amount + Charges	Value Date, Billccy and bill amt liqd – chg deducted +chg collected
57a	Account with Bank	O		Free Format Text -fft_code = 57ACWITHBANK	FFT are populated where fft_code = 57ACWITHBANK
58a	Beneficiary Bank	O		Free Format Text - fft_code = 58BENFICBANK	the FFT are populated where fft_code = 58BENFICBANK
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT734

MSG TYPE: NCNFM_REIM_CLM Events- BOOK and CLOSE

Table 12-21

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sender's Reference	M	Y	BC contract reference number	
21	Claiming Bank's Reference	M	Y	Customer reference number of Negotiating Bank	

Table 12-21 (Cont.)

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
52a	Issuing Bank A or D	M		Party Name Address1 to 4	As entered in partiestab under issuing bankparty_type = 'ISSUIN BANK'
21a	Documentary Credit Number	M	Y		
31C	Date of Issue	O	Y	LC Issue Date	
34a	Total Amount Claimed A or B	M	Y	Bill Amount	
73R	Reason for Non-Payment	M	Y	Reason for Non Payment Code Reason for Non Payment Narrative	
73S	Disposal of Reimburse ment Claim	M	Y	Disposal of Reimbursement claim Disposal of Reimbursement claim Narrative	
71D	Reimbursing Bank's Charges	O	Y	Free Format Text - 71DCHARGES	
72Z	Sender to Receiver Information	O	Y	Free Format Text - SND2RECMT744	

12.2.19 MT750 (Advice of Discrepancy)

MSG TYPE: DISCREPANCY_REQ event BOOK for Export Bills under LC – Sight & Usance.

Generated: When Export Bills are negotiated, and if the same contains discrepancies, request for approval is sent to the LC opening bank

Table 12-22 MT750 - Advice of Discrepancy

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Presenting Bank's Reference	M	Y	Contract Reference Number Our Letter of Credit Reference User Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg " (bctms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab or NONE
32B	Principal Amount	M	Y	Value Date Bill Currency Bill Amount	As entered in the front end through contract input screen
33B	Additional Amount	O	Y	Free Format Text	FFT are populated where fft_code = 33BADDLAMNT
71B	Charges to be Deducted	O	Y	Free Format Text	FFT are populated where fft_code = 71CHGTOBEDED
73	Charges to be Added	O	Y	Free Format Text	FFT are populated where fft_code = 73CHGTOBEADD
34B	Total Amount to be Paid	O	Y	Free Format Text	FFT are populated where fft_code = 34BTOTAMTPD
57a	Account With Bank	O	Y	Free Format Text	FFT are populated where fft_code = 57ACWITHBANK
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT750
77A	Discrepancies	M		Discrepancy Description	

12.2.20 MT754 (Advice Payment Accepted)

MSG TYPE: ADV_PMT_ACPTEvent Export Bills under LC – Sight & Usance

Table 12-23 MT754 - Advice Payment Accepted

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sender's Reference	M	Y	Contract Reference Number Our Letter of Credit Reference User Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters.use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE_LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab or NONE
32a	Principal Amount Paid/Accept ed/ Negotiated	M	Y	Value Date Bill Currency Bill Amount	As entered in the front end, in contract online screen
33B	Additional Amounts	O		Free Format Text	FFT are populated where fft_code = 33ADDAMTCLMD
71B	Charges Deducted	O		Free Format Text	FFT are populated where fft_code = 71BCHARGES
73	Charges Added	O		Free Format Text	FFT are populated where fft_code = 73CHGCLAIMED
34a	Total Amount Claimed	O		Value Date Bill Currency Bill Amount Settlement Amount	Value Date, Billccy and bill amt liqd – chg deducted +chg collected
53a	Reimbursin g Bank	O		Address1 to 4	PARTY_TYPE = 'REIMBURSING BANK
57a	Account With Bank	O		Free Format Text	FFT are populated where fft_code = 57ACWITHBANK
58a	Beneficiary Bank	O		Free Format Text	FFT are populated where fft_code = 58BENFICBANK
72	Sender to Receiver Information	O		Free Format Text	FFT are populated where fft_code = SND2RECMT754
77A	Narrative	O		Free Format Text	FFT are populated where fft_code = 77NARRATIVE

12.2.21 MT756 (Reimbursement Payment Advice)

MSG TYPE:'REIM_PAY_ADV Event & LIQD Export Bills under LC – Sight & Usance

Table 12-24 MT756 - Reimbursement Payment Advice

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Sender's Reference	M	Y	Contract Reference Number Our Letter of Credit Reference User Reference	User Reference Number, if the flag at the branch parameter = "Y" (bctms_branch_parameters. use_userref_in_msgs) else Contract_Ref_no OR our lc ref, If at the contract level the "use lc ref no.in msg "(tms_contract_master.USE _LCREF_IN_MSG) is checked then our_lc_Ref is used
21	Related Reference	M	Y	Their Letter of Credit Reference Reference (Parties tab)	if use_lcref_in_msg = 'Y' then their_lc_ref else Party Reference of Receiver.Their LC ref from contract main screen and party ref from parties tab or NONE
32a	Total Amount Claimed	M	Y	LC Amount LC Currency Bill Currency Bill Amount	if use_lcref_in_msg = 'Y', lc_ccy, lc_amt and mat.Date else, bill_ccy, bill_amt
33A	Amount Reimbursed or Paid	O	Y	Liquidation Date Value Date Bill Currency Liquidation Amount	if liqd date is null then value date
53a	Sender's Correspond ent	O	Y	BIC in General Details in Branch Parameters	
54a	Receivers' Correspond ent	O	Y	Receiver's Correspondent 1 -5	
72	Sender to Receiver Information	O	Y	Free Format Text	FFT are populated where fft_code = SND2RECMT756

12.2.22 MT759 (Common Group Messages)

MSG TYPE:' COMMON_GRP_MSG

Table 12-25 MT759 - Common Group Messages

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
27	Sequence of Total	M	Y	Message Number count / Total number of messages	Auto generated message sequence number based on the number of messages

Table 12-25 (Cont.) MT759 - Common Group Messages

Field	Description	M/O	FCC Y/N	Field Name in Oracle Banking Trade Finance Cloud Service	Remarks
20	Transaction Reference Number	M	Y	Transaction Reference Number	Generated unique reference number, which is displayed against Tag 20 of the screen
21	Related Reference Number	O	Y	BC/LC Reference Number	Fetch the list of active LC and BC contracts for which the message is to be generated. Message generation will be successfully on providing the contract details.
22D	22(Form of Undertaking)	M	Y	Based on product types values are derived	22 D is populated as per the existing MT759 message, which will generated from LC and BC contract input screen
23	23(Undertak ing Number)	O	Y	Customer Reference number of Issuing Bank. User reference number: Either of it shall be used based on maintenance	23 is populated as per the existing MT759 message, which will generated from LC and BC contract input screen
52a	52a (Issuer)	O	Y	Party Name	Address1 to 4 as entered in parties tab under issuing bank party_- type= ISSUING BANK for BC/LC
23H	Function of Message	M	Y	Function of Message field in MSDTFCGM/Trad e Finance Common Group Message Maintenance	
45D	Narrative	M	Y	Narrative1, Narrative2 and Narrative3 in MSDTFCGM/Trad e Finance Common Group Message Maintenance	
23X	File Identification	O	Y	Functional File Identification	

13
Bills and Collection Contract Simulation

Below is the list of Simulation screens:

Table 13-1 Simulation Screens

1	Bills and Collections	BCDTRSIM	Bills and Collection Contract Simulation

Glossary

BCDDOCCD

Bills & Collections Document Code Maintenance - Maintain the Bills and Collections Documents Code Clauses

BCDPRMNT

Bills and Collections Product Definition - Define the Bills and Collections Product Details

BCDINSCD

Bills and Collections Instruction Codes Maintenance - Maintain the Bills and Collections Instruction Codes

BCDFFTCD

Bills & Collections Free Format Code Maintenance - Maintain the Bills and Collections Free Format Texts (FFT)

BCDDISCD

Bills & Collections Discrepancy Codes Maintenance - Maintain the Bills and Collections Discrepancy Codes

BCDINSCO

Bills & Collections Insurance Company Maintenance - Maintain the Bills and Collections Insurance Company Details

BCDAMTEX

Bills and Collections Exchange Rate Type Maintenance - Maintain the Bills and Collections Exchange Rate Type

BCDINCOD

Bills & Collections INCO Term Document Maintenance - Maintain the Bills and Collections INCO Term Document

BCDBRPRM

Bills and Collections Branch Parameters- Maintain the Bills and Collections Branch Parameters

BCSTRONL

Bills & Collection Contract Summary - View Bills and Collections Contract Input Details

BCDTRONL

Bills & Collection Contract Summary - Create a Bill Contract

BCDTRGON

Bills & Collections Registration Input - Maintain the Bills and Collections Registration Details of a Bill

BCDTRGON

Bills & Collections Registration Input - 8.2.1 Maintain the Bills and Collections Registration Details of a Bill

CSDTFMVW

Messages screen - Step 8 of Bills & Collections Registration Input

DADTFACL

Trade Finance Discount Accrual Class Maintenance - Define a Discount Accrual Class