

Oracle® Banking Trade Finance

IB Export Not Under LC



Release 14.7.5.0.0

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Primary Authors: (primary author), (primary author)

Contributing Authors: (contributing author), (contributing author)

Contributors: (contributor), (contributor)

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A Annexure - Maintenance

B Annexure - Reports

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Preface

This manual is designed to help you to quickly get familiar with the Accelerator Pack Product Documents - IB Export not Under LC module of Oracle Banking Trade Finance.

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

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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

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Structure

This manual is organized into the following chapters:

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

Diversity and Inclusion

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

Related Documents

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

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

Conventions

The following text conventions are used in this document:

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

1

Overview & Objectives

1.1 Introduction

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

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

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

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

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

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

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

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

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

Validation on BC product save will be available to validate, if the flag is enabled for Usance and Not under LC products.

2

Product Catalogue

This topic contains the following sections:

- [Product Code - EIBC /EIBS/EIBM](#)
- [Product Code - EIBA/EIBU/EINM](#)
- [Product Code – EIND/EISM](#)
- [Product Code – EINP/EICP](#)
- [Product Code - EIBC /EIBS/EIBM](#)
- [Product Code - EIBA/EIBU/EINM](#)
- [Product Code – EIND/EISM](#)
- [Product Code – EINP/EICP](#)

2.1 Product Code - EIBC /EIBS/EIBM

EIBC - Outgoing Documentary Sight Bills Not Under LC on Collection.

EIBS - Outgoing Documentary Usance Bills Not Under LC on Collection.

EIBM - Outgoing Documentary Multi Tenor Bills Not Under LC on Collection

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

2.1.1 Introduction

These Products are used to book the Outgoing Documentary Sight/Multi Tenor Bills Not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

2.1.2 Business Scenario

Scenario 1 - Documents Submission on Collection Basis

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the customer account.

If on maturity payment is not made by importer, remitting bank will send MT420 (Tracers for Payment) to collecting bank for remaining about the payment, the same will be informed to the drawee.

Scenario 2 - Documents Submission on collection Basis – Request for Purchase

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If the exporter requested for purchase of the bill, bank will Scrutiny the docs and purchase the bill with recourse.

During purchase bank will Debit the bills purchased GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the purchased GL.

2.1.3 Summary

- Outgoing Documentary Sight Bills Not Under LC on Collection
- Outgoing Clean Sight Bills Not Under LC on Collection

2.1.4 Synopsis (High Level Features)

- Direct Sight Collection
- Change of Operation Collection to Purchase
- Change of Operation Purchase to Collection
- Auto Liquidation (Can be Override during contract booking)
- Auto Status Change (Can be Override during contract booking)

2.1.5 Detailed Coverage (Description of the Product)

| | |
|---------------------|---|
| Product Code | EIBC |
| Description | Outgoing Documentary Sight Bills Not Under LC On Collection |

| | |
|---------------------|-------------|
| Product Code | EIBC |
| BC Type | Export |
| Tenor Code | Sight |
| Under LC | NO |
| Document | Documentary |
| Operation | Collection |

| | |
|---------------------|--|
| Product Code | EIBS |
| Description | Outgoing Documentary Usance Bills Not Under LC On Collection |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | NO |
| Document | Clean |
| Operation | Collection |

| | |
|---------------------|---|
| Product Code | EIBM |
| Description | Outgoing Documentary Multi Tenor Bills Not Under LC on Collection |
| BC Type | Export |
| Tenor Code | Multi Tenor |
| Under LC | NO |
| Document | Documentary |
| Operation | Collection |

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

2.1.6 Events Covered (Including Brief Information on Accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|--------------------------|--|-----------------|------------|-------|
| BOOK | Booking of a BC Contract | | | | |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------------|------------------|-----------------|-----------------|-------|
| INIT | Initiation of a BC Contract | Contingent | EB COLLECTIONS | BILL_AMOUNT | Dr |
| | | Contingent | COLL OFFSET | BILL_AMOUNT | Cr |
| | | Charges | BC CUSTOMER | BCSWIFTI_LIQD | |
| | | Charges | BCSWFTI_INC | BCSWFTI_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOURI_LIQD | Dr |
| | | Charges | BCCOURI_INC | BCCOURI_LIQD | Cr |
| | | Tax | BC CUSTOMER | BCTAX1_AMT | Dr |
| | | Tax | BCTAX1_PAY | BCTAX1_AMT | Cr |
| | | Tax | BC CUSTOMER | BCTAX2_AMT | Dr |
| | | Tax | BCTAX2_PAY | BCTAX2_AMT | Cr |
| TPFT | Tracer for Payment Fate | | | | |
| PFAT | Advice of Payment Fate | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | Nostro Account | BILL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMT EQ | Cr |
| | | Contingent | EB COLLECTIONS | BILL_LIQ_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_LIQ_AMT | Dr |
| AMND | Amendment of BC Contract | Contingent | EB COLLECTIONS | BILL_AMND_A MT | Dr |
| | | Contingent | COLL OFFSET | BILL_AMND_A MT | Cr |
| BPUR | Purchase of Bill under Collection | Bill Purchase | BILLS PURCHASED | AMT_PURCHASED | Dr |
| | | Bill Purchase | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Interest | BC CUSTOMER | EB_COL_PUR_LIQD | Dr |
| | | Interest | EB_COL_PURRIA | EB_COL_PUR_LIQD | Cr |
| | | Contingent | EB COLLECTIONS | BILL_LIQ_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_LIQ_AMT | Dr |
| ACCR | Accrual of Interest Income | Interest Accrual | EB_COL_PURRIA | EB_COL_PUR_ACCR | Dr |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------------|----------------------|-----------------|-----------------|-------|
| | | Interest Accrual | EB_COL_PURINC | EB_COL_PUR_ACCR | Cr |
| LPUR | Liquidation of Bills Purchased | Liquidation | NOSTRO ACCOUNT | AMT_PURCHASEDEQ | Dr |
| | | Liquidation | BILLS PURCHASED | AMT_PURCHASED | Cr |
| | | Liquidation | NOSTRO ACCOUNT | COLL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | COLL_LIQ_AMTEQ | Cr |
| | | Interest Liquidation | EBC_PUR_INRIA | EBC_PUR_IN_ADJ | Dr |
| | | Interest Liquidation | BC CUSTOMER | EBC_PUR_IN_ADJ | Cr |
| BCOL | Revert to Collection | Collection | BC CUSTOMER | AMT_PURCHASEDEQ | Dr |
| | | Collection | BILLS PURCHASED | AMT_PURCHASED | Cr |
| | | Contingent | EB COLLECTIONS | BILL_AMOUNT | Dr |
| | | Contingent | COLL OFFSET | BILL_AMOUNT | Cr |
| LCOL | Liquidation of Collection | Liquidation | Nostro Account | BILL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| | | Liquidation | EB COLLECTIONS | BILL_LIQ_AMT | Cr |
| | | Liquidation | COLL OFFSET | BILL_LIQ_AMTEQ | Dr |
| CLOS | Closure of a BC Contract | Contingent | EB COLLECTIONS | BILL_OS_AMT | Cr |
| | | Contingent | COLL OFFSET | BILL_OS_AMT | Dr |
| REVR | Reversal of BC Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |

2.1.7 Interest / Charges / Commission & Fees

| | |
|--------------------------|------------------------------|
| BC Tax Components | |
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |
| Event | INIT |
| CHARGES @ PRODUCT | |

| | |
|--------------------------|---------------------------------|
| BC Tax Components | |
| Charge Description | Swift Charges / Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/INIT |
| PROFIT @ PRODUCT | |
| Description | Purchase Interest |
| Event | BPUR |
| Amount Type | AMT_PURCHASED |

2.1.8 Special Features/ Conditions

- Direct Sight Collection
- Change of Operation Collection to Purchase
- Change of Operation Purchase to Collection
- Auto Liquidation (Can be Override during contract booking)
- Auto Status Change (Can be Override during contract booking)
- Agent Commission
- Drawer and Drawee charges

2.1.9 Advices / Statements Supported

- Acknowledgement Advice to Drawer
- Remittance Letter to Issuing Bank
- Principal Fate to Drawer
- Protest for Non Payment to Issuing Bank
- Payment Advice to Drawer
- Closure Advice to Drawer

2.1.10 Messages

- MT420 (Payment Fate Tracer to Collecting Bank).
- MT430 (Amendment of Instruction to Collecting Bank).

2.1.11 Reports Availability

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

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

2.1.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.2 Product Code - EIBA/EIBU/EINM

EIBA - Outgoing Documentary Usance Bills Not Under LC on Acceptance.

EIBU - Outgoing Clean Usance Bills Not Under LC on Acceptance.

EINM - Outgoing Documentary Multi Tenor Bills Not Under LC on Acceptance

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)
- [Detailed Coverage \(Description of the Product\)](#)
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- [Advices / Statements Supported](#)
- [Messages](#)
- [Reports Availability](#)
- [Additional Information \(UDF & Other Special Maintenance\)](#)

2.2.1 Introduction

These Products are used to book the Outgoing Documentary Sight/Multi Tenor Bills Not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

2.2.2 Business Scenario

Scenario 1 - Documents Submission on Collection Basis

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If MT412 (Acceptance Advice) Not Received from Collecting Bank, remitting bank will send MT420 (Tracers for Acceptance) to collecting bank for remaining about the Acceptance, the same will be informed to the drawee.

Upon Receipt of MT412, the same will be informed to drawer.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the customer account.

If on maturity payment is not made by importer, remitting bank will send MT420 (Tracers for Payment) to collecting bank for remaining about the payment, the same will be informed to the drawee.

Scenario 2 - Documents Submission on Collection Basis – Request for Discount

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If MT412 (Acceptance Advice) Not Received from Collecting Bank, remitting bank will send MT420 (Tracers for Acceptance) to collecting bank for remaining about the Acceptance, the same will be informed to the drawee.

Upon Receipt of MT412, the same will be informed to drawer.

If the exporter requested for discount the bill, bank will Scrutiny the docs and discount the bill with recourse.

During discount bank will Debit the bills discounted GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the discounted GL.

Scenario 3 – Export Forfeiting (Without Recourse after Bill Acceptance)

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

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

Scenario 4 – Export Forfeiting (Without Recourse after Bill Discounting)

After Discount if the exporter request the Remitting bank for Forfeiting, the remitting bank will send the documents to forfeiter, the same will intimated to the collecting bank.

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

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

2.2.3 Summary

- Outgoing Documentary Usance Bills Not Under LC on Acceptance
- Outgoing Clean Usance Bills Not Under LC on Acceptance

2.2.4 Synopsis (High Level Features)

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

2.2.5 Detailed Coverage (Description of the Product)

| Product Code | EIBA |
|--------------|--|
| Description | Outgoing Documentary Usance Bills Not Under LC On Acceptance |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | NO |
| Document | Documentary |
| Operation | Acceptance |

| Product Code | EINM |
|--------------|---|
| Description | Outgoing Documentary Multi Tenor Bills Not Under LC on Acceptance |
| BC Type | Export |
| Tenor Code | Multi tenor |
| Under LC | NO |
| Document | Documentary |
| Operation | Acceptance |

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

| Product Code | EINM |
|--|-------|
| Product Preferences | |
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |

| | |
|----------------------------------|-------------|
| Product Code | EINM |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Pref | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

| | |
|---------------------|--|
| Product Code | EIBU |
| Description | Outgoing Clean Usance Bills Not Under LC On Acceptance |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | NO |
| Document | Clean |
| Operation | Acceptance |

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

2.2.6 Events Covered (Including Brief Information on Accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|----------------------------|--|-----------------|------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| AFAT | Acceptance Fate | | | | |
| TAFT | Tracer for Acceptance Fate | | | | |
| REFA | Refusal of Acceptance | | | | |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|---------------|-------------------|-----------------|-------|
| TDIS | Tracer for Discrepancies | | | | |
| ADIS | Approval of Document Discrepancies | | | | |
| INIT | Initiation of a BC Contract | Contingent | ACCEPTANCE CONT | BILL_AMOUNT | Dr |
| | | Contingent | CLFA CONT | BILL_AMOUNT | Cr |
| | | Charges | BC CUSTOMER | BCSWFT_LIQD | Dr |
| | | Charges | BCSWIFT_INC | BCSWFT_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | Charges | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCOPNCG_LIQD | Dr |
| | | Charges | BCOPNCG_INC | BCOPNCG_LIQD | Cr |
| BACP | Booking of Acceptance | | | | |
| TPFT | Tracer for Payment Fate | | | | |
| PFAT | Advice of Payment Fate | | | | |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMT | DR |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMT EQ | Cr |
| | | Contingent | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| FACP | Acceptance to Forfeiting | FORFAIT | FORFAITING_NOSTRO | BILL_OS_AMT | Dr |
| | | FORFAIT | BC CUSTOMER | BILL_OS_AMT EQV | Cr |
| | | Interest | BC CUSTOMER | FORFAIT_LIQD | Dr |
| | | Interest | FORFAITING_NOSTRO | FORFAIT_LIQD | Cr |
| | | Interest | FORFAITING_NOSTRO | REBATEINT_LIQD | Dr |
| | | Interest | REBATEINTINC | REBATEINT_LIQD | Cr |
| BDIS | Booking of Discount | Bill Discount | BILLS DISCNTD | AMT_PURCHASED | Dr |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|----------------------------|------------------|--------------------|---------------------|-------|
| | | Bill Discount | BC CUSTOMER | AMT_PURCHA SEDEQ | Cr |
| | | Interest | BC CUSTOMER | EBC_DIS_IN_L IQD | Dr |
| | | Interest | EBC_DIS_INRI A | EBC_DIS_IN_L IQD | Cr |
| | | Contingent | CLFA CONT | BILL_LIQ_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_LIQ_AMT | Cr |
| ACCR | Accrual of Interest Income | Interest Accrual | EB_ACP_DISR IA | EB_ACP_DIS_ ACCR | Dr |
| | | Interest Accrual | EB_ACP_DISI NC | EB_ACP_DIS_ ACCR | Cr |
| LDIS | Liquidation of Discount | Liquidation | NOSTRO ACCOUNT | AMT_PURCHA SED | Dr |
| | | Liquidation | BILLS DISCNTED | AMT_PURCHA SEDEQ | Cr |
| FDIS | Discount to forfeiting | FORFAIT | BILLS DISCNTED | BILL_OS_AMT | Cr |
| | | FORFAIT | FORFAITING_ NOSTRO | BILL_OS_AMT EQV | Dr |
| | | Interest | FORFAITING_ NOSTRO | FORFAIT_LIQD | Dr |
| | | Interest | FORFAITREC | FORFAIT_LIQD | Cr |
| | | Interest | FORMAINREC | FORMAIN_LIQ D | Dr |
| | | Interest | FORMAININC | Main Interest>_LIQD | Cr |
| | | Interest | FORFAITING_ NOSTRO | REBATEINT_LI QD | Dr |
| | | Interest | REBATEINTIN C | REBATEINT_LI QD | Cr |
| AMND | Amendment of BC Contract | Contingent | CLFA CONT | BILL_AMND_A MT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_AMND_A MT | Cr |
| CLOS | Closure of Contract | Contingent | CLFA CONT | BILL_OS_AMT | Dr |
| | | Contingent | ACCEPTANCE CONT | BILL_OS_AMT | Cr |
| PRNA | Protest for Non Acceptance | | | | |
| PRNP | Protest for Non Payment | | | | |
| REFP | Refusal of Payment | | | | |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------------|--|-----------------|------------|-------|
| REVR | Reversal of Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |
| TRES | Release of Reserve | | | | |
| | Tracer | | | | |

2.2.7 Interest / Charges / Commission & Fees

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

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

| Product Code | EIBU |
|--------------------------|------------------------------|
| BC Tax Components | |
| Tax Type | Withholding |
| Tax To Be collected on | Charges (Swift And Courier) |

| Product Code | EIBU |
|---------------------------|--|
| Event | LIQD |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT |
| INTEREST @ PRODUCT | |
| Description | Discount Interest |
| Event | BDIS |
| Amount Type | AMT_PURCHASED |

2.2.8 Special Features/ Conditions

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

2.2.9 Advices / Statements Supported

- Acknowledgement Advice to Drawer
- Acceptance Fate Advice to Drawer
- Acceptance Refusal to Drawer
- Protest for Non Acceptance to Collecting Bank
- Acceptance Advice to Drawer
- Principal Fate Advice to Customer
- Protest for Non Payment to Collecting Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Discount Advice to Customer
- Remittance Letter to Collecting Bank

2.2.10 Messages

- MT420 Acceptance Fate Tracer to Collecting Bank
- MT420 Payment Fate Tracer to Collecting Bank
- MT430 Amendment of Instruction to Collecting Bank

2.2.11 Reports Availability

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

2.2.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.3 Product Code – EIND/EISM

EIND - Outgoing Documentary Usance Bills Not Under LC on Discount

EISM - Outgoing Clean Multi Tenor Bills Not Under LC on Discount

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

2.3.1 Introduction

This Product is used to book the Outgoing Documentary Usance/Multi Tenor Bills Not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

2.3.2 Business Scenario

Scenario 1 - Documents Submission on collection Basis – Request for Discount

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If MT412 (Acceptance Advice) Not Received from Collecting Bank, remitting bank will send MT420 (Tracers for Acceptance) to collecting bank for remaining about the Acceptance, the same will be informed to the drawee.

Upon Receipt of MT412, the same will be informed to drawer.

If the exporter requested for discount the bill, bank will Scrutiny the docs and discount the bill with recourse.

During discount bank will Debit the bills discounted GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the discounted GL.

Scenario 2 - Export Forfeiting (Without Recourse after Bill Discounting)

After Discount if the exporter request the Remitting bank for Forfeiting, the remitting bank will send the documents to forfeiter, the same will intimated to the collecting bank.

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

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

2.3.3 Summary

- Outgoing Clean Usance Bills Not Under LC on Discount
- Outgoing Documentary Usance Bills Not Under LC on Discount

2.3.4 Synopsis (High Level Features)

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

2.3.5 Detailed Coverage (Description of the Product)

| Product Code | EISM |
|--------------|---|
| Description | Outgoing Clean Multi Tenor Bills Not Under LC on Discount |
| BC Type | Export |

| Product Code | EISM |
|---------------------|-------------|
| Tenor Code | Multi tenor |
| Under LC | NO |
| Document | Clean |
| Operation | Discount |

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

| Product Code | EIND |
|---------------------|--|
| Description | Outgoing Documentary Usance Bills Not Under LC On Discount |
| BC Type | Export |
| Tenor Code | Usance |
| Under LC | NO |
| Document | Documentary |
| Operation | Discount |

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

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

2.3.6 Events Covered (Including Brief Information on Accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------|---------------|-----------------|------------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| AMND | Amendment of BC Contract | Bill Discount | BC CUSTOMER | BILL_AMND_A MT | Dr |
| | | Bill Discount | BILLS DISCNTED | BILL_AMND_A MT | Cr |
| | | Interest | EBC_DIS_INRI A | EBC_DIS_IN_A DJ | Dr |
| | | Interest | BC CUSTOMER | EBC_DIS_IN_A DJ | Cr |
| | | Interest | EBC_DIS_INRI A | EBC_DIS_IN_N FA | Dr |
| | | Interest | EBC_DIS_ININ C | EBC_DIS_IN_N FA | Cr |
| INIT | Initiation of a BC Contract | Bill Discount | BILLS DISCNTED | AMT_PURCHASED | Dr |
| | | Bill Discount | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Interest | BC CUSTOMER | EBC_DIS_IN_L IQD | Dr |
| | | Interest | EBC_DIS_INRI A | EBC_DIS_IN_L IQD | Cr |
| | | Charges | BC CUSTOMER | BCSWFTI_LIQ D | Dr |
| | | Charges | BCSWFTI_INC | BCSWFTI_LIQ D | Cr |
| | | Charges | BC CUSTOMER | BCCOURI_LIQ D | Dr |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|------------------|-----------------------|---------------------|-------|
| | | Charges | BCCOURI_INC | BCCOURI_LIQ D | Cr |
| ACCR | Accrual of Interest Income | Interest Accrual | EBC_DIS_INRI A | EBC_DIS_IN_A CCR | Cr |
| | | Interest Accrual | EBC_DIS_ININ C | EBC_DIS_IN_A CCR | Dr |
| TPFT | | | | | |
| PFAT | Advice of Payment Fate | | | | |
| FDIS | Discount to forfeiting | FORFAIT | BILLS DISCNTED | BILL_OS_AMT | Cr |
| | | FORFAIT | FORFAITING_ NOSTRO | BILL_OS_AMT EQV | Dr |
| | | Interest | FORFAITING_ NOSTRO | FORFAIT_LIQD | Dr |
| | | Interest | FORFAITREC | FORFAIT_LIQD | Cr |
| | | Interest | FORMAINREC | FORMAIN_LIQ D | Dr |
| | | Interest | FORMAININC | FORMAIN_LIQ D | Cr |
| | | Interest | FORFAITING_ NOSTRO | REBATEINT_LI QD | Dr |
| | | Interest | REBATEINTIN C | REBATEINT_LI QD | Cr |
| LIQD | Liquidation of a BC Contract | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMT EQ | Dr |
| | | Liquidation | BILLS DISCNTED | BILL_LIQ_AMT | Cr |
| | | Interest refund | EBC_DIS_INRI A | EBC_DIS_IN_A DJ | Dr |
| | | Interest refund | BC CUSTOMER | EBC_DIS_IN_A DJ | Cr |
| BCOL | Booking Of Collection | | BC CUSTOMER | AMT_PURCHA SEDEQ | Dr |
| | | | BILLS DISCNTED | AMT_PURCHA SED | Cr |
| LCOL | Liquation of Collection | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMT EQ | Cr |
| REIM | Reimb Claim N days before Maturity | | | | |
| PRNP | Protest for non Payment | | | | |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|--|-----------------|------------|-------|
| REFP | Refusal of Payment | | | | |
| REVR | Reversal of BC Contract | | | | |
| CLOS | Closure of a BC Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |
| TRES | Release of Reserve Tracer | | | | |
| ACKB | Acknowledgement Received | | | | |
| BACP | Acceptance of a Bill | | | | |
| ADIS | Approval of Document Discrepancies | | | | |
| FACP | Forfeiting of Accepted Bill | | | | |

2.3.7 Interest / Charges / Commission & Fees

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

2.3.8 Special Features/ Conditions

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

2.3.9 Advices / Statements Supported

- Acknowledgement Advice to Drawer
- Principal Fate Advice to Customer
- Protest for Non Payment to Collecting Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Remittance Letter to Collecting Bank
- Discount Advice to Drawer

2.3.10 Messages

- MT420 Payment Fate Tracer to Collecting Bank
- MT430 Amendment of Instruction to Collecting Bank

2.3.11 Reports Availability

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

2.3.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

2.4 Product Code – EINP/EICP

EINP - Outgoing documentary Sight Bills Not Under LC on Purchase

EICP - Outgoing Documentary Sight Bills Not Under LC on Purchase

- [Introduction](#)
- [Business Scenario](#)
- [Summary](#)
- [Synopsis \(High Level Features\)](#)

- Detailed Coverage (Description of the Product)
- Events Covered (Including Brief Information on Accounting)
- Interest / Charges / Commission & Fees
- Special Features/ Conditions
- Advices / Statements Supported
- Messages
- Reports Availability
- Additional Information (UDF & Other Special Maintenance)

2.4.1 Introduction

These Products are used to book the Outgoing Documentary Sight Bills Not under LC.

On request of Exporter Remitting bank book the bill on collection basis and send the documents along with remittance letter to Collecting Bank.

2.4.2 Business Scenario

Scenario 1 - Documents Submission on collection Basis – Request for Purchase

On request of Exporter Remitting bank book the bill on collection basis, for the same acknowledgment advice will be generated to the drawer and the remitting bank send the documents along with remittance letter to Collecting Bank.

On receipt of MT410 Acknowledgement Message from collecting bank, the same will be informed to the drawer.

If the exporter requested for purchase of the bill, bank will Scrutiny the docs and purchase the bill with recourse.

During purchase bank will Debit the bills purchased GL and credit the Customer Account.

On Maturity upon receipt of MT400 (Advice of Payment) from Collecting bank, for the bill amount the Nostro account will be debited and credited to the purchased GL.

2.4.3 Summary

- Outgoing documentary Sight Bills Not under LC on Purchase
- Outgoing Clean Sight Bills Not Under LC on Purchase

2.4.4 Synopsis (High Level Features)

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

2.4.5 Detailed Coverage (Description of the Product)

| Product Code | EINP |
|---------------------|---|
| Description | Outgoing Documentary Sight Bills Not Under LC On Purchase |
| BC Type | Export |
| Tenor Code | Sight |
| Under LC | NO |
| Document | Documentary |
| Operation | Purchase |

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

| Product Code | EICP |
|---------------------|---|
| Description | Outgoing Documentary Sight Bills Not Under LC On Purchase |
| BC Type | Export |
| Tenor Code | Sight |
| Under LC | NO |
| Document | Documentary |
| Operation | Purchase |

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

2.4.6 Events Covered (Including Brief Information on Accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------------|------------------|-----------------|-----------------|-------|
| BOOK | Booking of a BC Contract | | | | |
| TRES | Tracer for Reserve | | | | |
| TDIS | Tracer for Discrepancies | | | | |
| ADIS | Approval of Document Discrepancies | | | | |
| INIT | Initiation of a BC Contract | Bill Purchase | BILLS PURCHASED | AMT_PURCHASED | Dr |
| | | Bill Purchase | BC CUSTOMER | AMT_PURCHASEDEQ | Cr |
| | | Interest | BC CUSTOMER | EBC_PUR_IN_LIQD | Dr |
| | | Interest | EBC_PUR_INRIA | EBC_PUR_IN_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCCOUR_LIQD | Dr |
| | | Charges | BCCOUR_INC | BCCOUR_LIQD | Cr |
| | | Charges | BC CUSTOMER | BC FEESL_LIQD | Dr |
| | | Charges | BC FEESL_INC | BC FEESL_LIQD | Cr |
| | | Charges | BC CUSTOMER | BCSWFT_LIQD | Dr |
| | | | BCSWIFT_INC | BCSWFT_LIQD | Cr |
| ACCR | Accrual of Interest Income | Interest Accrual | EBC_PUR_INRIA | EBC_PUR_IN_ACCR | Dr |
| | | Interest Accrual | EBC_PUR_ININC | EBC_PUR_IN_ACCR | Cr |
| AMND | Amendment of BC Contract | Interest | BC CUSTOMER | EBC_PUR_IN_ADJ | Dr |
| | | Interest | EBC_PUR_ININC | EBC_PUR_IN_ADJ | Cr |
| | | Discount | BC CUSTOMER | BILL_AMND_AMT | Dr |
| | | Discount | BILLS PURCHASED | BILL_AMND_AMT | Cr |
| TPFT | Tracer for Payment Fate | | | | |
| PFAT | Advice of Payment Fate | | | | |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|--------|-----------------------------------|----------------------|-----------------|--------------------|-------|
| BCOL | Booking Of Collection | Revert to | BC CUSTOMER | AMT_PURCHASEDEQ | Dr |
| | | Collection | | | |
| | | Revert to Collection | BILLS PURCHASED | AMT_PURCHASED | Cr |
| LCOL | Liquidation of Collection | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMT | Dr |
| | | Liquidation | BC CUSTOMER | BILL_LIQ_AMTEQ | Cr |
| LIQD | Liquidation of Bills Purchased | Liquidation | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | Dr |
| | | Liquidation | BILLS PURCHASED | BILL_LIQ_AMT | Cr |
| | | Penal Interest | BC CUSTOMER | EBC_PUR_PENAL_LIQD | Dr |
| | | Penal Interest | IBC_SP_ININC | IBC_SP_IN_LIQD | Cr |
| | | Interest Refund | EBC_SP_INRI A | EBC_PUR_IN_ADJ | Dr |
| | | Interest Refund | BC CUSTOMER | EBC_PUR_IN_ADJ | Cr |
| REVR | Reversal of BC Contract | | | | |
| CLOS | Closure of a BC Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |

2.4.7 Interest / Charges / Commission & Fees

| | |
|---------------------------|---|
| BC Tax Components | EINP |
| Tax Type | NA |
| Tax To Be collected on | NA |
| Event | NA |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges/ Amendment Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/INIT/AMND |
| INTEREST @ PRODUCT | |
| Description | Purchase Interest ,Purchase Penal Interest |
| Event | INIT |
| Amount Type | BILL_AMOUNT , BILL_OS_AMOUNT |

| BC Tax Components | EICP |
|---------------------------|--|
| Tax Type | NA |
| Tax To Be collected on | NA |
| Event | NA |
| CHARGES @ PRODUCT | |
| Charge Description | Swift Charges /Handling Fees/Courier Charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/INIT/INIT |
| INTEREST @ PRODUCT | |
| Description | Purchase Interest ,Purchase Penal Interest |
| Event | INIT |
| Amount Type | AMT_PURCHASED, AMT_PURCHASED |

2.4.8 Special Features/ Conditions

- Change of Operation Purchase to Collection.
- Auto Liquidation (Can be Override during contract booking).
- Auto Status Change (Can be Override during contract booking).

2.4.9 Advices / Statements Supported

- Acknowledgement Advice to Drawer
- Principal Fate Advice to Customer
- Protest for Non Payment to Collecting Bank
- Payment Refusal to Drawer
- Payment message to Drawer
- Closure Advice to Customer
- Remittance Letter to Issuing Bank
- Purchase Advice to Drawer

2.4.10 Messages

- MT420 Payment Fate Tracer to Collecting Bank
- MT430 Amendment of Instruction to Collecting Bank

2.4.11 Reports Availability

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

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

2.4.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

A

Annexure - Maintenance

Table A-1 BC Branch Parameter

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

Table A-2 Mandatory program Maintenance

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

Table A-3 Products & Parameters Configured under MDATA

| PRODUCT CODE | DESCRIPTION | START_DATE | END_DATE | PRODUCT_GROUP |
|--------------|--|------------|------------|---------------|
| EIBS | Outgoing Clean Sight Bills Not Under LC On Collection | 11/27/2007 | OPEN ENDED | BCOUT |
| EICP | outgoing Clean Sight Bills Not Under LC On Purchase | 11/27/2007 | OPEN ENDED | BCOUT |
| EIBC | outgoing documentary Sight Bills Not Under LC On Collection | 11/27/2007 | 11/30/2011 | BCOUT |
| EINP | outgoing documentary Sight Bills Not Under LC On Purchase | 11/27/2007 | OPEN ENDED | BCOUT |
| EIBA | outgoing documentary Usance Bills Not Under LC On Acceptance | 11/28/2007 | OPEN ENDED | BCOUT |
| EIND | outgoing documentary Usance Bills Not Under LC On Discount | 11/27/2007 | OPEN ENDED | BCOUT |
| EIBU | outgoing Clean Usance Bills Not Under LC On Acceptance | 11/28/2007 | OPEN ENDED | BCOUT |

Table A-4 Charge Rule Definition

| Rule Identification | BCSWIFT | BCFEES2 | BCCOUR | BBKFEE |
|------------------------|------------------|----------------------|--------------------|-----------------------|
| Description | BC Swift Charges | BC Fees & Commission | BC Courier Charges | FEES ON BOOKING BILLS |
| Branch Restrictions | Disallow | Disallow | Disallow | Disallow |
| Rule Type | Charges | Charges | Charges | Charges |
| Transaction CCY | GBP | GBP | GBP | GBP |
| Branch Code | LCB | LCB | LCB | LCB |
| Rule Identification | BCSWIFT | BCFEES2 | BCCOUR | BBKFEE |
| Description | BC Swift Charges | BC Fees & Commission | BC Courier Charges | BC Fees & Commission |
| Customer Group | All | All | All | All |
| Customer | All | All | All | All |
| Rate Type | Flat Amount | Flat Amount | Flat Amount | Flat Amount |
| Minimum Amount | | | | |
| Maximum Amount | | | | |
| Flat Amount Currency | GBP | GBP | GBP | GBP |
| Rounding Period | 1 | 1 | 1 | 1 |
| Rate Period | 1 | 1 | 1 | 1 |
| Cumulative | Y | Y | Y | Y |
| Basis Amount CCY | GBP | GBP | GBP | GBP |
| Rate Code | STANDARD | STANDARD | STANDARD | STANDARD |
| Rate Code Type | M | M | M | M |
| Tiered Tenor | N | N | N | N |
| Minimum Period | 1 | 1 | 1 | 1 |
| Booking CCY | C | C | C | C |
| Cascade Amount | N | N | N | N |
| Maximum Rate | | | | |
| Minimum Rate | | | | |
| Minmax Type | R | R | R | R |
| Duration Based | N | N | N | N |
| Contract CCY INT Basis | Y | Y | Y | Y |
| Interest Basis | | | | |
| Customer Group | ALL | ALL | ALL | ALL |
| Branch Code | ALL | ALL | ALL | ALL |
| Tenor Basis | N | N | N | N |

Table A-5 Charge Class

| MODULE | BC | BC | BC | BC |
|--------------------|--------|---------|--------|--------|
| CLASS CODE | BCSWFT | BCFEES2 | BCCOUR | BBKFEE |
| CHARGE TYPE | C | C | C | C |
| THIRD PARTY TYPE | | | | |
| DEBIT/CREDIT TYPE | D | D | D | D |
| NET CONS INDICATOR | N | N | N | N |

Table A-5 (Cont.) Charge Class

| | | | | |
|--------------------------------|----------|----------|----------|-------------|
| NET CONS PLUS OR MINUS | | | | |
| SWIFT QUALIFIER | | | | |
| EVENT FOR ASSOCIATION | INIT | LIQD | INIT | INIT |
| EVENT FOR APPLICATION | INIT | LIQD | INIT | INIT |
| EVENT FOR LIQUIDATION | INIT | LIQD | INIT | INIT |
| BASIS AMOUNT TAG | BILL_AMT | BILL_AMT | BILL_AMT | BILL_OS_AMT |
| DEFAULT RULE | BCSWIFT | BCFEES2 | BCCOUR | BBKFEE |
| DEFAULT SETTLEMENT | GBP | GBP | GBP | GBP |
| CCY | | | | |
| DEFAULT_WAIVER | N | N | N | N |
| ALLOW RULE AMENDMENT | Y | Y | Y | Y |
| AMEND AFTER ASSOCIATION | Y | Y | Y | Y |
| ALLOW AMOUNT AMENDMENT | Y | Y | Y | Y |
| AMEND AFTER APPLICATION | Y | Y | Y | Y |
| CAPITALIZE | N | N | N | N |
| DISC ACCR APPLICABLE | N | N | N | N |
| PROPAGATION REQD | N | N | N | N |
| DISCOUNT BASIS | | | | |
| ACCRUAL REQUIRED | N | N | N | N |

Table A-6 Goods Details

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

Table A-7 Inco Term

| INCO_TERM | DESCRIPTION |
|------------------|--|
| CIP | Carriage and Insurance Paid To (...named place of destination) |
| CPT | Carriage Paid To (...named place of destination) |
| CFR | Cost and Freight (...named port of destination) |
| CIF | Cost, Insurance and Freight (...named port of destination) |
| DAF | Delivered At Frontier (...named place) |

Table A-7 (Cont.) Inco Term

| INCO_TERM | DESCRIPTION |
|-----------|---|
| DDP | Delivered Duty Paid (...named place of destination) |
| DDU | Delivered Duty Unpaid (...named place of destination) |
| DEQ | Delivered Ex Quay (...named port of destination) |
| DES | Delivered Ex Ship (...named port of destination) |
| EXW | Ex Works (...named place) |
| FAS | Free Alongside Ship (...named port of shipment) |
| FCA | Free Carrier (...named place) |
| FOB | Free On Board (...named port of shipment) |

Table A-8 Clause Maintenance

| Clause Code | Clause Type | Clause Description |
|-------------|-------------|---|
| BOLCL1 | Transport | COPY OF FAX/TELEX ADVISING APPLICANT PARTICULARS OF SHIPMENT INCLUDING B/L NO. AND THE DATE, VESSEL NAME AND NATIONALITY ETA, AND ETD, TOTAL AMOUNT OF CONLCBCT, LOADING PORT AND DISCHARGE PORT, SHIPMENT DATE WITHIN 5 WORKING DAYS AFTER SHIPMENT DATE + SET OF CLEAN ON BOARD BILLS OF LADING MADE OUT TO THE ORDER OF CHINATRUST COMMERCIAL BANK LTD / TO ORDER AND BLANK ENDORSED, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BOLCL2 | Transport | SET of Clauses for CIF |
| BOCL3 | Transport | SET of Clauses for FOB |
| AWBCL1 | Transport | CLEAN AIR WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| SWBCL1 | Transport | CLEAN SEA WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BL1FREPRE | Transport | Original MARINE Bill of Lading, made out to order, endorsed in blank, marked freight prepaid, notify: |
| CMRSEDCOPY | Transport | Sender's copy of international consignment note for road transport, indicating consignee: |
| BED13BL | OTHERS | Beneficiary's declaration stating that 1/3 original Bill of Lading has been sent simultaneously with dispatch of goods by DHL to notify. |

Table A-8 (Cont.) Clause Maintenance

| Clause Code | Clause Type | Clause Description |
|-------------|-------------|--|
| INS110 | INSURANCE | Insurance Policy/Certificate issued for 110 percent of invoice-value, duly endorsed, covering x +INSURANCE POLICY OR CERTIFICATE ENDORSED IN BLANK FOR NOT LESS THAN 110PCT INVOICE VALUE, STIPULATING THAT CLAIMS ARE PAYABLE AT DESTINATION IN THE SAME CURRENCY OF THE DRAFTS COVERING INSTITUTE CARGO CLAUSES (A), INSTITUTE WAR CLAUSES (CARGO) AND INSTIT |
| INVCOM | INVOICE | Commercial invoice, duly signed. |

Table A-9 Document Master Maintenance

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

Table A-10 Instruction Code Maintenance

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

Table A-10 (Cont.) Instruction Code Maintenance

| Instruction Code Maintenance | Instruction Text |
|------------------------------|---|
| ACCEPT_MAIL | ADVISE ACCEPTANCE AND DUE DATE BY AIRMAIL |

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

B

Annexure - Reports

BC Automatic Processing Exceptions Report

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

Bills & Collections Daily Activity Journal

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

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

Bills & Collections Contract Overrides Report

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

List of Maturing Bills

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

BC List of Overdue Items- Acceptances

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

BC List of Overdue Items - Payments

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

List of Bills Eligible for Re-Discounting

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

List of Bills under Protest

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

List of Bills under Reserve

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

C

Annexure - Gateway Services

Oracle Banking Trade Finance is using synchronous and asynchronous gateway services to ensure data flow from external system to OBTF in XML format.

Bank can use gateway services for communicating external system to Oracle Banking Trade Finance. BC module supports gateway operations.

Gateway service for Bills and Collection module is OBTFBC Service and following are the operations under Bills and Collections Service.

| Service Name | Service Description | Operations | Operation Description |
|----------------|-------------------------------|------------------------------|---|
| OBTFBC Service | Bills and Collections Service | AuthBCAmndBillAmt | Authorization of Bills and Collections Amount Amendment |
| OBTFBC Service | Bills and Collections Service | AuthBCDisc | Authorization of Bills and Collections Discrepancy Code |
| OBTFBC Service | Bills and Collections Service | AuthBCGoods | Authorization of Bills and Collections Commodity Code |
| OBTFBC Service | Bills and Collections Service | AuthDocs | Authorization of Bills and Collections Document Code |
| OBTFBC Service | Bills and Collections Service | AuthFfts | Authorization of Bills and Collections Free Format Code |
| OBTFBC Service | Bills and Collections Service | AuthorizeAmendConfirm | Authorize BC Amendment Confirmation |
| OBTFBC Service | Bills and Collections Service | AuthorizeBCPayment | Authorize BC Payment |
| OBTFBC Service | Bills and Collections Service | AuthorizeBrnPrm | Authorization of Bills and Collections Branch Parameter |
| OBTFBC Service | Bills and Collections Service | AuthorizeCollectRegistration | Authorize Collection Registration |
| OBTFBC Service | Bills and Collections Service | AuthorizeContract | Authorize BC Contract |
| OBTFBC Service | Bills and Collections Service | AuthorizeDocArrival | Authorize BC Document Arrival |
| OBTFBC Service | Bills and Collections Service | AuthorizeProduct | Authorization of Bills and Collections Product |
| OBTFBC Service | Bills and Collections Service | AuthPayment | Authorization of Bills and Collections Payment |
| OBTFBC Service | Bills and Collections Service | CloseAmendConfirm | Close BC Amendment Confirmation |
| OBTFBC Service | Bills and Collections Service | CloseContract | Close BC Contract |
| OBTFBC Service | Bills and Collections Service | CloseDocArrival | Close BC Document Arrival |
| OBTFBC Service | Bills and Collections Service | CreateAmendConfirm | Creation of BC Amendment Confirmation |
| OBTFBC Service | Bills and Collections Service | CreateBCAmendBillAmt | Input of Bills and Collections Amount Amendment |

| Service Name | Service Description | Operations | Operation Description |
|---------------------|-------------------------------|-------------------------------|--|
| OBTFCB Service | Bills and Collections Service | CreateBCDisc | Input of Bills and Collections Discrepancy Code |
| OBTFCB Service | Bills and Collections Service | CreateBCGoods | Input of Bills and Collections Commodity Code |
| OBTFCB Service | Bills and Collections Service | CreateBCPayment | Create BC Payment |
| OBTFCB Service | Bills and Collections Service | CreateCollectRegistrati on | Create Collection Registration |
| OBTFCB Service | Bills and Collections Service | CreateContract | Create BC Contract |
| OBTFCB Service | Bills and Collections Service | CreateDocArrival | Create BC Document Arrival |
| OBTFCB Service | Bills and Collections Service | CreateDocs | Input of Bills and Collections Document Code |
| OBTFCB Service | Bills and Collections Service | CreateProduct | Input of Bills and Collections Product |
| OBTFCB Service | Bills and Collections Service | DeleteAmendConfirm | Delete BC Amendment Confirmation |
| OBTFCB Service | Bills and Collections Service | DeleteBCAmendBillAmt | Input of Bills and Collections Amount Amendment |
| OBTFCB Service | Bills and Collections Service | DeleteBCDisc | Deletion of Bills and Collections Discrepancy Code |
| OBTFCB Service | Bills and Collections Service | DeleteBCGoods | Deletion of Bills and Collections Commodity Code |
| OBTFCB Service | Bills and Collections Service | DeleteBCPayment | Delete BC Payment |
| OBTFCB Service | Bills and Collections Service | DeleteCollectRegistrati on | Delete Collection Registration |
| OBTFCB Service | Bills and Collections Service | DeleteContract | Delete BC Contract |
| OBTFCB Service | Bills and Collections Service | DeleteDocArrival | Delete BC Document Arrival |
| OBTFCB Service | Bills and Collections Service | DeleteDocs | Deletion of Bills and Collections Document Code |
| OBTFCB Service | Bills and Collections Service | DeleteFfts | Deletion of Bills and Collections Free Format Code |
| OBTFCB Service | Bills and Collections Service | DeletePayment | Deletion of Bills and Collections Payment |
| OBTFCB Service | Bills and Collections Service | DeleteProduct | Deletion of Bills and Collections Product |
| OBTFCB Service | Bills and Collections Service | ExecuteQueryDocs | Query of Bills and Collections Document Code |
| OBTFCB Service | Bills and Collections Service | ExecuteQueryFfts | Query of Bills and Collections Free Format Code |
| OBTFCB Service | Bills and Collections Service | LiquidateContract | Liquidate BC Contract |
| OBTFCB Service | Bills and Collections Service | ModifyAmendConfirm | Modify BC Amendment Confirmation |
| OBTFCB Service | Bills and Collections Service | ModifyBCDisc | Modification of Bills and Collections Discrepancy Code |

| Service Name | Service Description | Operations | Operation Description |
|----------------|-------------------------------|---------------------------|--|
| OBTfbc Service | Bills and Collections Service | ModifyBCGoods | Modification of Bills and Collections Commodity Code |
| OBTfbc Service | Bills and Collections Service | ModifyBCPayment | Modify BC Payment |
| OBTfbc Service | Bills and Collections Service | ModifyCollectRegistration | Modify Collection Registration |
| OBTfbc Service | Bills and Collections Service | ModifyContract | Modify BC Contract |
| OBTfbc Service | Bills and Collections Service | ModifyDocArrival | Modify BC Document Arrival |
| OBTfbc Service | Bills and Collections Service | ModifyDocs | Modification of Bills and Collections Document Code |
| OBTfbc Service | Bills and Collections Service | ModifyFfts | Modification of Bills and Collections Free Format Code |
| OBTfbc Service | Bills and Collections Service | ModifyProduct | Modification of Bills and Collections Product |
| OBTfbc Service | Bills and Collections Service | NewFfts | Input of Bills and Collections Free Format Code |
| OBTfbc Service | Bills and Collections Service | NewPayment | Input of Bills and Collections Payment |
| OBTfbc Service | Bills and Collections Service | QueryAmendConfirm | Query of BC Amendment Confirmation |
| OBTfbc Service | Bills and Collections Service | QueryBCAmendBillAmt | Query of Bills and Collections Amount Amendment |
| OBTfbc Service | Bills and Collections Service | QueryBCGoods | Query of Bills and Collections Commodity Code |
| OBTfbc Service | Bills and Collections Service | QueryBCPayment | Query of BC Payment |
| OBTfbc Service | Bills and Collections Service | QueryBrnPrm | Query of Bills and Collections Branch Parameters |
| OBTfbc Service | Bills and Collections Service | QueryCollectRegistration | Query of Collection Registration |
| OBTfbc Service | Bills and Collections Service | QueryContract | Query of BC Contract |
| OBTfbc Service | Bills and Collections Service | QueryDocArrival | Query of BC Document Arrival |
| OBTfbc Service | Bills and Collections Service | QueryPayment | Query of Bills and Collections Payment |
| OBTfbc Service | Bills and Collections Service | QueryProduct | Query of Bills and Collections Product |
| OBTfbc Service | Bills and Collections Service | ReopenContract | Reopen BC Contract |
| OBTfbc Service | Bills and Collections Service | ReverseBCPayment | Reverse BC Payment |
| OBTfbc Service | Bills and Collections Service | ReverseContract | Reversal of BC Contract |
| OBTfbc Service | Bills and Collections Service | ReversePayment | Reversal of Bills and Collections Payment |
| OBTfbc Service | Bills and Collections Service | RolloverContract | Rollover of BC Contract |