

# Oracle® Banking Trade Finance

## BC Import Not Under LC



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Oracle Banking Trade Finance BC Import Not Under LC, Release 14.7.6.0.0

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## A Annexure

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## B Annexure

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# Preface

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

## Purpose

This manual is designed to help you to quickly get familiar with the Accelerator Pack Product Document - BC Import Not Under LC module of Oracle Banking Trade Finance.

## Audience

This document is intended for the following audience:

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

## Documentation Accessibility

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## Diversity and Inclusion

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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.

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

# 1

## Overview & Objectives

### 1.1 Introduction

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

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

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

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

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

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



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

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

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

- If the import Bill contract is liquidated using a loan, then on final liquidation of the contract the status of the contract should be changed to 'Devolved'.

#### **Limitations**

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

# 2

## Product Catalogue

This topic contains the following sections:

- [Product Code - ISNC](#)
- [Product Code – IUNA](#)
- [Product Code – ICUD](#)
- [Product Code – ICLC/IUNL/IUNM/ICNM](#)
- [Product Code - ISNC](#)
- [Product Code – IUNA](#)
- [Product Code – ICUD](#)
- [Product Code – ICLC/IUNL/IUNM/ICNM](#)

### 2.1 Product Code - ISNC

**ISNC** - Incoming Documentary Sight 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

This Product is used to book the Incoming Sight Bills Not under LC Collection, for both Credit Compliant & Discrepant Document Submitted by the Remitting bank.

#### 2.1.2 Business Scenario

##### **Scenario 1 - Doc Submission on collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

On receipt of MT756 from Reimbursing bank/Issuing Bank Debit the Nostro for the Bill Amount & credit the Customer.

### Non Acceptance

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

### Protest

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

### Payment

If the docs are Credit Compliant, and importer made payment to the collecting bank on maturity, the same will be remitted to remitting bank, and payment message MT400 will sent to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

### Tracers

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

## 2.1.3 Summary

- Incoming Documentary Sight Bills not under LC on Collection

## 2.1.4 Synopsis (High Level Features)

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

## 2.1.5 Detailed Coverage (Description of the Product)

| Product Code                | ISNC  |
|-----------------------------|---|
| Description                 | Incoming Documentary Sight Bills not under LC on Collection |
| BC Type                     | Import  |
| Tenor Code                  | Sight   |
| Under LC                    | No  |
| Document                    | Documentary   |
| Operation                   | Collection  |
| <b>Product Preferences</b>  |   |
| Auto Liquidate BC Contracts | Yes   |
| Auto Status Change          | Yes   |

| Product Code                           | ISNC     |
|--|----------|
| Auto Change from Acceptance to Advance | No       |
| Accrual Frequency                      | Daily    |
| Interest Comp to be Collected in       | Advance  |
| Allow Prepayment of Interest           | No       |
| Default Rate Type                      | STANDARD |
| Acceptable Commission Preference       | 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           | No Accounting Entries |                 |                |       |
| INIT   | Initiation of a BC Contract        |                       | BC CUSTOMER     | BCOPNCG_LI QD  | Dr    |
|        |                                    |                       | BCOPNCG_INC     | BCOPNCG_LI QD  | Cr    |
|        |                                    |                       | BC CUSTOMER     | BCSWIFTL_LI QD | Dr    |
|        |                                    |                       | BCSWIFT_INC     | BCSWIFTL_LI QD | Cr    |
|        |                                    |                       | BC CUSTOMER     | BCCOUR_LIQ D   | Dr    |
|        |                                    |                       | BCCOUR_INC      | BCCOUR_LIQ D   | Cr    |
|        |                                    |                       | BC CUSTOMER     | BKTAX_AMT      | Dr    |
|        |                                    |                       | BKTAX_PAY       | BKTAX_AMT      | Cr    |
|        |                                    |                       | IB COLLECTIONS  | BILL_AMOUNT    | Dr    |
|        |                                    |                       | COLL OFFSET     | BILL_AMOUNT    | Cr    |
| TPAY   | Principle payment Follow up Tracer |                       |                 |                |       |
| PFAT   | Advice of Payment Fate             |                       |                 |                |       |
| PDUE   | Payment Due Advice                 |                       |                 |                |       |
| REFP   | Refusal of Payment                 |                       |                 |                |       |
| RAMT   | Reduction of Bill Amount           |                       | IB COLLECTIONS  | BILL_AMND_A MT | Dr    |

| Events | Description                       |  | Accounting Role | Amount Tag      | Dr/Cr |
|--------|-----------------------------------|--|-----------------|-----------------|-------|
|        |                                   |  | COLL OFFSET     | BILL_AMND_A MT  | Cr    |
| LIQD   | Liquidation of a BC Contract      |  | BC CUSTOMER     | BILL_LIQ_AMT    | Dr    |
|        |                                   |  | NOSTRO ACCOUNT  | BILL_LIQ_AMT EQ | Cr    |
|        |                                   |  | BC CUSTOMER     | LQTAX_AMT       | Dr    |
|        |                                   |  | LQTAX_PAY       | LQTAX_AMT       | Cr    |
|        |                                   |  | IB COLLECTIONS  | BILL_LIQ_AMT    | Cr    |
|        |                                   |  | COLL OFFSET     | BILL_LIQ_AMT    | Dr    |
| REVR   | Reversal of BC Contract           |  |                 |                 |       |
| AMND   | Amendment of BC Contract          |  | IB COLLECTIONS  | BILL_AMND_A MT  | Cr    |
|        |                                   |  | COLL OFFSET     | BILL_AMND_A MT  | Dr    |
| CLOS   | Closure of a BC Contract          |  |                 |                 |       |
| REVR   | Reversal of BC Contract           |  |                 |                 |       |
| STCH   | Bills & Collections Status Change |  |                 |                 |       |

## 2.1.7 Interest / Charges / Commission & Fees

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

## 2.1.8 Special Features/ Conditions

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

## 2.1.9 Advices / Statements Supported

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

## 2.1.10 Messages

- MT 416 (Acceptance/Payment Refusal) to Remitting Bank
- MT 412 Acceptance Advice to Remitting Bank
- MT 422 Acceptance Fate to Remitting Bank
- MT 410 Acknowledgement to Remitting Bank
- MT 400 Collection Payment Advice to Remitting Bank
- MT 422 Principal Fate to Remitting 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 – IUNA

**IUNA** - Incoming Documentary Usance Bills not under LC on Acceptance

- [Introduction](#)
- [Business Scenario](#)

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

## 2.2.1 Introduction

This Product is used to book the Incoming Usance Bills Not under LC Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Remitting bank.

This Product can be used to provide Discount (On Behalf of Importer/Drawee) to Remitting Bank.

Change of Operation Acceptance to Discount.

## 2.2.2 Business Scenario

### **Scenario 1 - Doc Submission on Collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

### **Protest for Non Acceptance**

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

### **Acceptance**

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

### **Payment**

If the docs are Credit Compliant, and importer made payment to the collecting bank on maturity, the same will be remitted to remitting bank, and payment message MT400 will sent to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

### **Tracers**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be



informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

### Protest for Non Payment

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Remitting bank will inform the same to the exporter. Remitting bank will protest the bill for non payment upon request of exporter, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

### Scenario 2 - Discount Request from the Importer (Acceptance to Discount)

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

#### Acceptance

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

#### Discount

After Acceptance if the importer requests for Bill Discount, Collecting bank can provide Discount to the customer. During Discount Collecting bank debit the Bill Discounted GL and credit the nostro account.

Collecting bank will send MT400 will to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

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

## 2.2.3 Summary

- Incoming Documentary Usance Bills not under LC on Acceptance

## 2.2.4 Synopsis (High Level Features)

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

## 2.2.5 Detailed Coverage (Description of the Product)

| Product Code | IUNA   |
|--------------|--|
| Description  | Incoming Documentary Usance Bills not under LC on Acceptance |
| BC Type      | Import   |
| Tenor Code   | Usance   |

|  |             |
|--|-------------|
| <b>Product Code</b>                    | <b>IUNA</b> |
| Under LC                               | No          |
| Document                               | Documentary |
| Operation                              | Acceptance  |
| <b>Product Preferences</b>             |             |
| 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    |
| Acceptance Commission Preference       | No          |
| Advance By Loan                        | No          |
| Loan Product                           | No          |
| Link to Loan(Export Bills)             | No          |

## 2.2.6 Interest / Charges / Commission & Fees

|                           |  |
|---------------------------|--|
| <b>BC Tax Components</b>  |  |
| Tax Type                  | Withholding  |
| Tax To Be collected on    | BILL_AMOUNT/ BILL_LIQ_AMT  |
| Event                     | INIT/LIQD  |
| <b>CHARGES @ PRODUCT</b>  |  |
| Charge Description        | Swift Charges/ Opening<br>ChargeCourier Charges/Liquidation Charge |
| Charge to be Levied from  | Counter Party  |
| Event for Association     | INIT/LIQD  |
| <b>INTEREST @ PRODUCT</b> |  |
| Description               | Discount/Acceptance/Advance Interest                               |
| Event                     | INIT/BDIS/BADV   |
| Amount Type               | BILL_AMOUNT/ AMT_PURCHASED   |

## 2.2.7 Events Covered (Including Brief Information on Accounting)

| Events | Description                  |  | Accounting Role | Amount Tag | Dr/Cr |
|--------|------------------------------|--|-----------------|------------|-------|
| BOOK   | Booking of a BC Contract     |  |                 |            |       |
| TACP   | Bill/Draft Acceptance Tracer |  |                 |            |       |

| Events | Description                        |  | Accounting Role | Amount Tag      | Dr/Cr |
|--------|------------------------------------|--|-----------------|-----------------|-------|
| AFAT   | Advice of Acceptance Fate          |  |                 |                 |       |
| REFA   | Refusal of Bill/ Draft Acceptance  |  |                 |                 |       |
| ADIS   | Approval of Document Discrepancies |  |                 |                 |       |
| INIT   | Initiation of a BC Contract        |  | ACCEPTANCE CONT | BILL_AMOUNT     | Dr    |
|        |                                    |  | CLFA CONT       | BILL_AMOUNT     | Cr    |
|        |                                    |  | BC CUSTOMER     | BCOPNCG_LI QD   | Dr    |
|        |                                    |  | BCOPNCG_IN C    | BCOPNCG_LI QD   | Cr    |
|        |                                    |  | BC CUSTOMER     | BCSWIFTL_LI QD  | Dr    |
|        |                                    |  | BCSWIFT_INC     | BCSWIFTL_LI QD  | Cr    |
|        |                                    |  | BC CUSTOMER     | BCCOUR_LIQ D    | Dr    |
|        |                                    |  | BCCOUR_INC      | BCCOUR_LIQ D    | Cr    |
|        |                                    |  | BC CUSTOMER     | IB_ACP_IN_LI QD | Dr    |
|        |                                    |  | IB_ACP_INRIA    | IB_ACP_IN_LI QD | Cr    |
| BACI   | Initial Acceptance of a Bill       |  |                 |                 |       |
| AMND   | Amendment of BC Contract           |  | IB_ACP_INRIA    | IB_ACP_DIS_A DJ | Dr    |
|        |                                    |  | BC CUSTOMER     | IB_ACP_DIS_A DJ | Cr    |
|        |                                    |  | CLFA CONT       | BILL_AMND_A MT  | Dr    |
|        |                                    |  | ACCEPTANCE CONT | BILL_AMND_A MT  | Cr    |
|        |                                    |  | BC CUSTOMER     | BILL_AMND_A MT  | Dr    |
|        |                                    |  | BILLS DISCNTD   | BILL_AMND_A MT  | Cr    |
| BACP   | Acceptance of a Bill               |  |                 |                 |       |
| LIQD   | Liquidation of a BC Contract       |  | CLFA CONT       | BILL_LIQ_AMT    | Dr    |
|        |                                    |  | ACCEPTANCE CONT | BILL_LIQ_AMT    | Cr    |

| Events | Description                                |  | Accounting Role    | Amount Tag          | Dr/Cr |
|--------|--|--|--------------------|---------------------|-------|
|        |  |  | BC<br>CUSTOMER     | BILL_LIQ_AMT<br>EQ  | Dr    |
|        |  |  | NOSTRO<br>ACCOUNT  | BILL_LIQ_AMT        | Cr    |
|        |  |  | BC<br>CUSTOMER     | BCLIQCG_LIQ<br>D    | Dr    |
|        |  |  | BCLIQCG_INC        | BCLIQCG_LIQ<br>D    | Cr    |
|        |  |  | IB_ACP_INRIA       | IB_ACP_DIS_A<br>DJ  | Dr    |
|        |  |  | BC<br>CUSTOMER     | IB_ACP_DIS_A<br>DJ  | Cr    |
| BADV   | Advance<br>against Draft/<br>Bill Accepted |  | ACCEPTANCE<br>CONT | BILL_AMOUNT         | Cr    |
|        |  |  | ADV UNDER<br>LCS   | BILL_AMOUNT         | Dr    |
|        |  |  | CLFA CONT          | BILL_AMOUNT         | Dr    |
|        |  |  | NOSTRO<br>ACCOUNT  | BILL_AMT_EQ<br>UIV  | Cr    |
|        |  |  | BC<br>CUSTOMER     | IBC_ADV_IN_L<br>IQD | Dr    |
|        |  |  | IBC_ADV_INRI<br>A  | IBC_ADV_IN_L<br>IQD | Cr    |
| BDIS   | Discounting<br>accepted Bill               |  | BILLS<br>DISCNTED  | BILL_AMOUNT         | Cr    |
|        |  |  | NOSTRO<br>ACCOUNT  | BILL_AMOUNT         | Dr    |
|        |  |  | CLFA CONT          | BILL_AMOUNT         | Dr    |
|        |  |  | ACCEPTANCE<br>CONT | BILL_AMOUNT         | Cr    |
|        |  |  | IBC_DIS_INRIA      | IBC_DIS_IN_LI<br>QD | Dr    |
|        |  |  | BC<br>CUSTOMER     | IBC_DIS_IN_LI<br>QD | Cr    |
| ACCR   | Accrual of<br>Interest Income              |  | IBC_ACP_INRI<br>A  | IBC_ACP_IN_A<br>CCR | Dr    |
|        |  |  | IBC_ACP_ININ<br>C  | IBC_ACP_IN_A<br>CCR | Cr    |
|        |  |  | IBC_DIS_INRIA      | IBC_DIS_IN_A<br>CCR | Dr    |
|        |  |  | IBC_DIS_ININ<br>C  | IBC_DIS_IN_A<br>CCR | Cr    |
| LDIS   | Liquidation of a<br>Discounted Bill        |  | BC<br>CUSTOMER     | BILL_LIQ_AMT        | Dr    |
|        |  |  | BILLS<br>DISCNTED  | BILL_LIQ_AMT        | Cr    |
|        |  |  | CLFA CONT          | BILL_LIQ_AMT        | Dr    |
|        |  |  | ACCEPTANCE<br>CONT | BILL_LIQ_AMT        | Cr    |

| Events | Description                         |  | Accounting Role | Amount Tag   | Dr/Cr |
|--------|-------------------------------------|--|-----------------|--------------|-------|
|        |                                     |  | BC CUSTOMER     | BILL_LIQ_AMT | Dr    |
|        |                                     |  | NOSTRO          | BILL_LIQ_AMT | Cr    |
| CLOS   | Closure of a BC Contract            |  | CLFA CONT       | BILL_OS_AMT  | Dr    |
|        |                                     |  | ACCEPTANCE CONT | BILL_OS_AMT  | Cr    |
| STCH   | Bills & Collections Status Change   |  |                 |              |       |
| REFP   | Refusal of Bill/ Draft Payment      |  |                 |              |       |
| PRNA   | Protest of Non Acceptance of Draft  |  |                 |              |       |
| PRNP   | Protest of Non Payment of Principal |  |                 |              |       |

## 2.2.8 Special Features/ Conditions

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

## 2.2.9 Advices / Statements Supported

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

## 2.2.10 Messages

- MT 416 (Acceptance/Payment Refusal) to Remitting Bank
- MT 412 Acceptance Advice to Remitting Bank
- MT 422 Acceptance Fate to Remitting Bank
- MT 422 Acknowledgements to Negotiating Bank
- MT 400 Payment Message to Negotiating Bank
- MT 422 Principal Fate to Remitting 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 – ICUD

**ICUD** - Incoming Clean Usance Bills not under LC on Discount

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

### 2.3.1 Introduction

This Product is used to book the Incoming Usance Bills not under LC Clean Discount, for Credit Compliant & Discrepant Document Submitted by the Remitting bank. Negative interest is allowed for the Product

## 2.3.2 Business Scenario

### Scenario 1 - Doc Submission for Discount

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

#### Acceptance

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

#### Discount

After Acceptance if the importer requests for Bill Discount, Collecting bank can provide Discount to the customer. During Discount Collecting bank debit the Bill Discounted GL and credit the nostro account.

Collecting bank will send MT400 will to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

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

## 2.3.3 Summary

- Incoming Clean Usance Bills not under LC on Discount

## 2.3.4 Synopsis (High Level Features)

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

## 2.3.5 Detailed Coverage (Description of the Product)

| Product Code                           | ICUD   |
|--|--|
| Description                            | Incoming Clean Usance Bills not under LC on Discount |
| BC Type                                | Import   |
| Tenor Code                             | Usance   |
| Under LC                               | No   |
| Document                               | Clean  |
| Operation                              | Discount   |
| <b>Product Preferences</b>             |  |
| 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  |

| Product Code                 | ICUD     |
|------------------------------|----------|
| 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       |

## 2.3.6 Interest / Charges / Commission & Fees

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

## 2.3.7 Events Covered (Including Brief Information on Accounting)

| Events | Description                 |  | Accounting Role | Amount Tag         | Dr/Cr |
|--------|-----------------------------|--|-----------------|--------------------|-------|
| BOOK   | Booking of a BC Contract    |  |                 |                    |       |
| INIT   | Initiation of a BC Contract |  | BILLS DISCNTED  | BILL_AMOUNT        | Dr    |
|        |                             |  | NOSTRO ACCOUNT  | BILL_AMT_EQ UIV    | Cr    |
|        |                             |  | BC CUSTOMER     | IBC_DIS_IN_LI QD   | Dr    |
|        |                             |  | IBC_DIS_INRIA   | IBC_DIS_IN_LI QD   | Cr    |
|        |                             |  | IBC_DIS_INPIA   | IBC_DIS_IN_N _LIQD | Dr    |
|        |                             |  | BC CUSTOMER     | IBC_DIS_IN_N _LIQD | Cr    |
|        |                             |  | BC CUSTOMER     | BCOPNCG_LI QD      | Dr    |
|        |                             |  | BCOPNCG_IN C    | BCOPNCG_LI QD      | Cr    |



| Events | Description                     |  | Accounting Role    | Amount Tag            | Dr/Cr |
|--------|---------------------------------|--|--------------------|-----------------------|-------|
|        |                                 |  | BC<br>CUSTOMER     | BCSWIFTL_LI<br>QD     | Dr    |
|        |                                 |  | BCSWIFT_INC        | BCSWIFTL_LI<br>QD     | Cr    |
|        |                                 |  | BC<br>CUSTOMER     | BCCOUR_LIQ<br>D       | Dr    |
|        |                                 |  | BCCOUR_INC         | BCCOUR_LIQ<br>D       | Cr    |
| AMND   | Amendment of<br>BC Contract     |  | BC<br>CUSTOMER     | IBC_DIS_IN_LI<br>QD   | Dr    |
|        |                                 |  | IBC_DIS_INRIA      | IBC_DIS_IN_LI<br>QD   | Cr    |
|        |                                 |  | IBC_DIS_INPIA      | IBC_DIS_IN_N<br>_LIQD | Dr    |
|        |                                 |  | BC<br>CUSTOMER     | IBC_DIS_IN_N<br>_LIQD | Cr    |
|        |                                 |  | IBC_DIS_INRIA      | IBC_DIS_IN_A<br>DJ    | Dr    |
|        |                                 |  | BC<br>CUSTOMER     | IBC_DIS_IN_A<br>DJ    | Cr    |
|        |                                 |  | BC<br>CUSTOMER     | IBC_DIS_IN_N<br>_ADJ  | Dr    |
|        |                                 |  | IBC_DIS_INPIA      | IBC_DIS_IN_N<br>_ADJ  | Cr    |
|        |                                 |  | IBC_DIS_INRIA      | IBC_DIS_IN_N<br>FA    | Dr    |
|        |                                 |  | IBC_DIS_ININ<br>C  | IBC_DIS_IN_N<br>FA    | Cr    |
|        |                                 |  | IBC_DIS_INEX<br>P  | IBC_DIS_IN_N<br>_NFA  | Dr    |
|        |                                 |  | IBC_DIS_INPIA      | IBC_DIS_IN_N<br>_NFA  | Cr    |
| ACCR   | Accrual of<br>Interest Income   |  | IBC_DIS_INRIA      | IBC_DIS_IN_A<br>CCR   | Dr    |
|        |                                 |  | IBC_DIS_ININ<br>C  | IBC_DIS_IN_A<br>CCR   | Cr    |
|        |                                 |  | IBC_DIS<br>_INEXP  | IBC_DIS_IN_N<br>_ACCR | Dr    |
|        |                                 |  | IBC_DIS<br>_INPIA  | IBC_DIS_IN_N<br>_ACCR | Cr    |
| LIQD   | Liquidation of a<br>BC Contract |  | BC<br>CUSTOMER     | BCLIQCG_LIQ<br>D      | Dr    |
|        |                                 |  | BCLIQCG_INC        | BCLIQCG_LIQ<br>D      | Cr    |
|        |                                 |  | BC<br>CUSTOMER     | BILL_LIQ_AMT          | Dr    |
|        |                                 |  | BILLS<br>DISCNTD   | BILL_LIQ_AMT<br>EQ    | Cr    |
|        |                                 |  | IBC_DIS<br>_IN_INC | IBC_DIS<br>_IN_DECR   | Dr    |

| Events | Description                        |  | Accounting Role | Amount Tag         | Dr/Cr |
|--------|------------------------------------|--|-----------------|--------------------|-------|
|        |                                    |  | INTERESTREF     | IBC_DIS_IN_DECR    | Cr    |
|        |                                    |  | INTERESTREF     | REFUND_INTE REST   | Dr    |
|        |                                    |  | BC CUSTOMER     | REFUND_INTE REST   | Cr    |
|        |                                    |  | INTERESTREF     | IBC_DIS_IN_N_DECR  | Dr    |
|        |                                    |  | IBC_DIS_IN_EXP  | IBC_DIS_IN_N_DECR  | Cr    |
|        |                                    |  | BC CUSTOMER     | REFUND_N_IN TEREST | Dr    |
|        |                                    |  | INTERESTREF     | REFUND_N_IN TEREST | Cr    |
| TPAY   | Principal Payment Follow Up Tracer |  |                 |                    |       |
| PFAT   | Advice of Payment Fate             |  |                 |                    |       |
| REVR   | Reversal of BC Contract            |  |                 |                    |       |
| CLOS   | Closure of a BC Contract           |  |                 |                    |       |
| STCH   | Bills & Collections Status Change  |  |                 |                    |       |

## 2.3.8 Special Features/ Conditions

- Auto Liquidation (Can be Override during contract booking). During Liquidation Loan will be created.
- Auto Status Change (Can be Override during contract booking).

## 2.3.9 Advices / Statements Supported

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

## 2.3.10 Messages

- Discrepancy Request to Drawee
- Document Arrival Notice to Drawee

- Closure Advice to Drawee
- Payment Tracer to Drawee
- Protest for Non Payment Advice to Drawee
- Discount Advice to Drawee

### 2.3.11 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 – ICLC/IUNL/IUNM/ICNM

**ICLC** - Incoming Clean Sight Bills not under LC on Collection (Advance by Loan)

**IUNL** - Incoming Clean Usance Bills not under LC on Acceptance (Advance by Loan)

**IUNM** - Incoming Clean Multi Tenor Bills not Under LC on Acceptance (Advance by Loan)

**ICNM** - Incoming Documentary Multi Tenor Bills not under LC on Collection (Advance by Loan)

- [Introduction](#)
- [Business Scenario](#)
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- [Messages](#)
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- [Additional Information \(UDF & Other Special Maintenance\)](#)

## 2.4.1 Introduction

**ICLC** - This Product is used to book the Incoming Sight Bills Not under LC Collection (Advance by Loan) for both for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

**IUNL** - This Product is used to book the Incoming Usance Bills not under LC Acceptance (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

**IUNM** - This Product is used to book the Incoming Multi Tenor Bills not under LC Acceptance (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

**ICNM** - This Product is used to book the Incoming Multi Tenor Bills not under LC Collection (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

Purpose: To Settle the Bill Amount.

## 2.4.2 Business Scenario

### Scenario 1 - Doc Submission on Collection

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

### Non Acceptance

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

### Acceptance

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

### Payment

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

During Liquidation Collecting bank will create a new loan contract and credit the Nostro for bill amount. MT400 has to be generated to the Remitting Bank.

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

### Tracers

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

## **Products IUNL and IUNM**

### **Scenario 1 - Doc Submission on Collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

#### **Non Acceptance**

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

#### **Protest for Non Acceptance**

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

#### **Acceptance**

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

#### **Payment**

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

During Liquidation Collecting bank will create a new loan contract and credit the Nostro for bill amount. MT400 has to be generated to the Remitting Bank.

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

#### **Tracers**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

#### **Protest for Non Payment**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Remitting bank will inform the same to the exporter. Remitting bank will protest the bill for non payment upon request of exporter, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

## 2.4.3 Summary

- ICLC - Incoming Clean Sight Bills not under LC on Collection (Advance by Loan)
- IUNL – Incoming Clean Usance Bills not under LC on Acceptance (Advance by Loan)
- IUNM - Incoming Clean Multi Tenor Bills Not under LC on Acceptance (Advance by Loan)
- ICNM - Incoming Documentary Multi Tenor Bills not under LC on Collection (Advance by Loan)

## 2.4.4 Synopsis (High Level Features)

- Auto Liquidation (Can be Override during contract booking), During Liquidation Loan will be created.
- Auto Status Change (Can be Override during contract booking).

## 2.4.5 Detailed Coverage (Description of the Product)

| Product Code | ICLC   |
|--------------|--|
| Description  | Incoming Clean Sight Bills not under LC on Collection (Advance by Loan). |
| BC Type      | Import   |
| Tenor Code   | Sight  |
| Under LC     | No   |
| Document     | Clean  |
| Operation    | Collection   |

| Product Code | ICNM  |
|--------------|---|
| Description  | Incoming Documentary Multi Tenor Bills not under LC on Collection |
| BC Type      | Import  |
| Tenor Code   | Multi tenor   |
| Under LC     | No  |
| Document     | Documentary   |
| Operation    | Collection  |

| Product Code                           | ICLC/ICNM |
|--|-----------|
| <b>Product Preferences</b>             |           |
| 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  |

| Product Code                | ICLC/ICNM |
|-----------------------------|-----------|
| Accep Commission Preference | No        |
| Advance By Loan             | Yes       |
| Loan Product                | IBCL      |
| Link to Loan(Export Bills)  | No        |

| Product Code | IUNL   |
|--------------|--|
| Description  | Incoming Clean Usance Bills not under LC on Acceptance |
| BC Type      | Import   |
| Tenor Code   | Usance   |
| Under LC     | No   |
| Document     | Clean  |
| Operation    | Acceptance   |

| Product Code | IUNM  |
|--------------|---|
| Description  | Incoming Clean Multi Tenor Bills not Under LC on Acceptance |
| BC Type      | Import  |
| Tenor Code   | Multi tenor   |
| Under LC     | No  |
| Document     | Clean   |
| Operation    | Acceptance  |

| Product Code                           | IUNL/IUNM |
|--|-----------|
| <b>Product Preferences</b>             |           |
| 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                        | Yes       |
| Loan Product                           | IBCL      |
| Link to Loan(Export Bills)             | No        |

## 2.4.6 Interest / Charges / Commission & Fees

| Product Code             | ICLC        |
|--------------------------|-------------|
| <b>BC Tax Components</b> |             |
| Tax Type                 | Withholding |

|                           |   |
|---------------------------|---|
| <b>Product Code</b>       | <b>ICLC</b>   |
| Tax To Be collected on    | BILL_AMOUNT/ BILL_LIQ_AMT   |
| Event                     | INIT/LIQD   |
| <b>CHARGES @ PRODUCT</b>  |   |
| Charge Description        | Swift Charges / Closure<br>Charge/Courier Charges/Opening Charge/Liquidation Charge |
| Charge to be Levied from  | Counter Party   |
| Event for Association     | INIT/LIQD/CLOS  |
| <b>INTEREST @ PRODUCT</b> |   |
| Description               | NA  |
| Event                     | NA  |
| Amount Type               | NA  |

|                           |   |
|---------------------------|---|
| <b>Product Code</b>       | <b>IUNL</b>   |
| <b>BC Tax Components</b>  |   |
| Tax Type                  | Withholding   |
| Tax To Be collected on    | BILL_AMOUNT/ BILL_LIQ_AMT   |
| Event                     | INIT/LIQD   |
| <b>CHARGES @ PRODUCT</b>  |   |
| Charge Description        | Swift Charges / Liquidation<br>Charge/Courier Charges/Closure Charge/Opening Charge |
| Charge to be Levied from  | Counter Party   |
| Event for Association     | INIT/LIQD/CLOS  |
| <b>INTEREST @ PRODUCT</b> |   |
| Description               | Acceptance Interest   |
| Event                     | INIT  |
| Amount Type               | BILL_AMOUNT   |

## 2.4.7 Events Covered (Including Brief Information on Accounting)

**Table 2-1 Product Code - IUNL**

| Events | Description                 |  | Accounting Role | Amount Tag        | Dr/Cr |
|--------|-----------------------------|--|-----------------|-------------------|-------|
| BOOK   | Booking of a BC Contract    |  |                 |                   |       |
| INIT   | Initiation of a BC Contract |  | BC<br>CUSTOMER  | BCOPNCG_LI<br>QD  | Dr    |
|        |                             |  | BCOPNCG_IN<br>C | BCOPNCG_LI<br>QD  | Cr    |
|        |                             |  | BC<br>CUSTOMER  | BCSWIFTL_LI<br>QD | Dr    |
|        |                             |  | BCSWIFT_INC     | BCSWIFTL_LI<br>QD | Cr    |
|        |                             |  | BC<br>CUSTOMER  | BCCOUR_LIQ<br>D   | Dr    |



**Table 2-1 (Cont.) Product Code - IUNL**

| Events | Description                              |  | Accounting Role   | Amount Tag          | Dr/Cr |
|--------|--|--|-------------------|---------------------|-------|
|        |  |  | BCCOUR_INC        | BCCOUR_LIQ<br>D     | Cr    |
|        |  |  | IB<br>COLLECTIONS | BILL_AMOUNT         | Dr    |
|        |  |  | COLL OFFSET       | BILL_AMOUNT         | Cr    |
|        |  |  | BC<br>CUSTOMER    | IBC_ACP_IN_L<br>IQD | Dr    |
|        |  |  | IBC_ACP_INRI<br>A | IBC_ACP_IN_L<br>IQD | Cr    |
| TPAY   | Principle<br>payment Follow<br>up Tracer |  |                   |                     |       |
| PFAT   | Advice of<br>Payment Fate                |  |                   |                     |       |
| PDUE   | Payment Due<br>Advice                    |  |                   |                     |       |
| REFP   | Refusal of<br>Payment                    |  |                   |                     |       |
| LIQD   | Liquidation of a<br>BC Contract          |  | BC<br>CUSTOMER    | BILL_LIQ_AMT        | Dr    |
|        |  |  | NOSTRO<br>ACCOUNT | BILL_LIQ_AMT<br>EQ  | Cr    |
|        |  |  | BRIDGE GL         | LOAN_LIQD_A<br>MT   | Dr    |
|        |  |  | NOSTRO<br>ACCOUNT | LOAN_LIQD_A<br>MTEQ | Cr    |
|        |  |  | BC<br>CUSTOMER    | BCLIQCG_LIQ<br>D    | Dr    |
|        |  |  | BCLIQCG_INC       | BCLIQCG_LIQ<br>D    | Cr    |
|        |  |  | IB<br>COLLECTIONS | BILL_LIQ_AMT        | Cr    |
|        |  |  | COLL OFFSET       | BILL_LIQ_AMT        | Dr    |
| AMND   |  |  |                   |                     |       |
|        |  |  | IB<br>COLLECTIONS | BILL_LIQ_AMT        | Cr    |
|        |  |  | COLL OFFSET       | BILL_LIQ_AMT        | Dr    |
| BLNK   | Bill Linkage To<br>a Loan                |  |                   |                     |       |
| BLRV   | Release of Bill<br>Linkage To a<br>Loan  |  |                   |                     |       |
| REVR   | Reversal of BC<br>Contract               |  |                   |                     |       |
| AMND   | Amendment of<br>BC Contract              |  |                   |                     |       |
| CLOS   | Closure of a BC<br>Contract              |  | IB<br>COLLECTIONS | BILL_LIQ_AMT        | Cr    |

**Table 2-1 (Cont.) Product Code - IUNL**

| Events | Description                         |  | Accounting Role | Amount Tag   | Dr/Cr |
|--------|-------------------------------------|--|-----------------|--------------|-------|
|        |                                     |  | COLL OFFSET     | BILL_LIQ_AMT | Dr    |
| STCH   | Bills & Collections Status Change   |  |                 |              |       |
| REFP   | Refusal of Bill/ Draft Payment      |  |                 |              |       |
| PRNA   | Protest of Non Acceptance of Draft  |  |                 |              |       |
| PRNP   | Protest of Non Payment of Principal |  |                 |              |       |

**Table 2-2 IUNL**

| Events | Description                  |  | Accounting Role | Amount Tag     | Dr/Cr |
|--------|------------------------------|--|-----------------|----------------|-------|
| BOOK   | Booking of a BC Contract     |  |                 |                |       |
| INIT   | Initiation of a BC Contract  |  | BC CUSTOMER     | BCOPNCG_LI QD  | Dr    |
|        |                              |  | BCOPNCG_INC     | BCOPNCG_LI QD  | Cr    |
|        |                              |  | BC CUSTOMER     | BCSWIFTL_LI QD | Dr    |
|        |                              |  | BCSWIFT_INC     | BCSWIFTL_LI QD | Cr    |
|        |                              |  | BC CUSTOMER     | BCCOUR_LIQ D   | Dr    |
|        |                              |  | BCCOUR_INC      | BCCOUR_LIQ D   | Cr    |
|        |                              |  | ACCEPTANCE CONT | BILL_AMOUNT    | Dr    |
|        |                              |  | CLFA CONT       | BILL_AMOUNT    | Cr    |
| TACP   | Bill/Draft Acceptance Tracer |  |                 |                |       |
| AFAT   | Advice of Acceptance Fate    |  |                 |                |       |
| BACI   | Initial Acceptance of a Bill |  |                 |                |       |
| REFA   | Refusal of Acceptance        |  |                 |                |       |
| LIQD   | Liquidation of a BC Contract |  | BC CUSTOMER     | BILL_LIQ_AMT   | Dr    |

Table 2-2 (Cont.) IUNL

| Events | Description                         |  | Accounting Role | Amount Tag       | Dr/Cr |
|--------|-------------------------------------|--|-----------------|------------------|-------|
|        |                                     |  | NOSTRO ACCOUNT  | BILL_LIQ_AMT EQ  | Cr    |
|        |                                     |  | BRIDGE GL       | LOAN_LIQD_A MT   | Dr    |
|        |                                     |  | NOSTRO ACCOUNT  | LOAN_LIQD_A MTEQ | Cr    |
|        |                                     |  | BC CUSTOMER     | BCLIQCG_LIQ D    | Dr    |
|        |                                     |  | BCLIQCG_INC     | BCLIQCG_LIQ D    | Cr    |
|        |                                     |  | ACCEPTANCE CONT | BILL_LIQ_AMT     | Dr    |
|        |                                     |  | CLFA CONT       | BILL_LIQ_AMT     | Cr    |
| BLNK   | Bill Linkage To a Loan              |  |                 |                  |       |
| REVR   | Reversal of BC Contract             |  |                 |                  |       |
| AMND   | Amendment of BC Contract            |  |                 |                  |       |
|        |                                     |  | ACCEPTANCE CONT | BILL_LIQ_AMT     | Dr    |
|        |                                     |  | CLFA CONT       | BILL_LIQ_AMT     | Cr    |
| CLOS   | Closure of a BC Contract            |  | ACCEPTANCE CONT | BILL_LIQ_AMT     | Dr    |
|        |                                     |  | CLFA CONT       | BILL_LIQ_AMT     | Cr    |
| STCH   | Bills & Collections Status Change   |  |                 |                  |       |
| REFP   | Refusal of Bill/ Draft Payment      |  |                 |                  |       |
| PRNA   | Protest of Non Acceptance of Draft  |  |                 |                  |       |
| PRNP   | Protest of Non Payment of Principal |  |                 |                  |       |

## 2.4.8 Special Features/ Conditions

- Auto Liquidation (Can be Override during contract booking), During Liquidation Loan will be created.
- Auto Status Change (Can be Override during contract booking).

## 2.4.9 Advices / Statements Supported

### **ICLC - Incoming Sight Bills Not Under LC Collection (Advance by Loan)**

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

### **IUNL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan)**

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

## 2.4.10 Messages

### **ICLC - Incoming Sight Bills Not Under LC Collection (Advance by Loan)**

- MT416 (Acceptance/Payment Refusal) to Remitting Bank
- MT 412 Acceptance Advice to Remitting Bank
- MT 422 Acceptance Fate to Remitting Bank
- MT 410 Acknowledgement to Remitting Bank
- MT400 Collection Payment Advice to Remitting Bank
- MT 422 Principal Fate to Remitting Bank

### **IUNL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan)**

- MT 416 (Acceptance/Payment Refusal) to Negotiating Bank
- MT 412 Acceptance Advice to Negotiating Bank
- MT 422 Acceptance Fate to Negotiating Bank
- MT 422 Acknowledgement to Negotiating Bank
- MT 400 Payment Message to Negotiating Bank
- MT422 Principal Fate to Negotiating Bank

## 2.4.11 Reports Availability

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

## 2.4.12 Additional Information (UDF & Other Special Maintenance)

Not applicable.

# A

## Annexure

**Table A-1 BC Branch Parameter**

| Branch Code | Process Till<br>Next working<br>Days | Accrual Level  | Use<br>Reference<br>Number | Use Parent<br>Reference<br>Number |
|-------------|--------------------------------------|----------------|----------------------------|-----------------------------------|
| 001         | Yes                                  | Contract Level | Yes                        | Yes                               |
| 002         | No (system<br>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<br>BCINTACR) | Daily     | Don't Execute |
| BCACPADV    | EOTI/BOD                          | Daily     | Don't Execute |
| BCREIMBR    | BOD                               | Daily     | Don't Execute |
| BCINTACR    | EOTI                              | Daily     | Don't Execute |
| BCAUTLIQ    | EOTI/BOD                          | Daily     | Don't Execute |
| BCAUSTCH    | EOTI/BOD                          | Daily     | Don't Execute |
| BCTRACER    | EOTI                              | Daily     | Don't Execute |

**Table A-3 Charge Rule Definition**

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

Table A-3 (Cont.) Charge Rule Definition

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

Table A-4 Charge Class

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

Table A-4 (Cont.) Charge Class

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

Table A-5 Goods Details

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



**Table A-6 Inco Term**

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

**Table A-7 Clause Maintenance**

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

**Table A-7 (Cont.) Clause Maintenance**

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

**Table A-8 Document Master Maintenance**

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

**Table A-9 Instruction Code Maintenance**

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

Table A-9 (Cont.) Instruction Code Maintenance

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

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

# B

## Annexure

**Table B-1 Products & Parameters Configured under MDATA**

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

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

| <b>Class Code</b> | <b>Event</b> | <b>Message</b>  |
|-------------------|--------------|-----------------|
| EX BC NLC         | BOOK         | REMITTANCE_LTR  |
| EX BC NLC         | BOOK         | DISCREPANCY_REQ |

# C

## Annexure - Reports

### Reports Availability

#### BC Automatic Processing Exceptions Report

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

#### Bills & Collections Daily Activity Journal

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

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

#### Bills & Collections Contract Overrides Report

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

#### List of Maturing Bills

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

**BC List of Overdue Items- Acceptances**

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

**BC List of Overdue Items - Payments**

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

**List of Bills Eligible for Re-Discounting**

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

**List of Bills under Protest**

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

**List of Bills under Reserve**

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