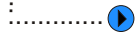




INFOExports

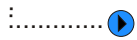
Features



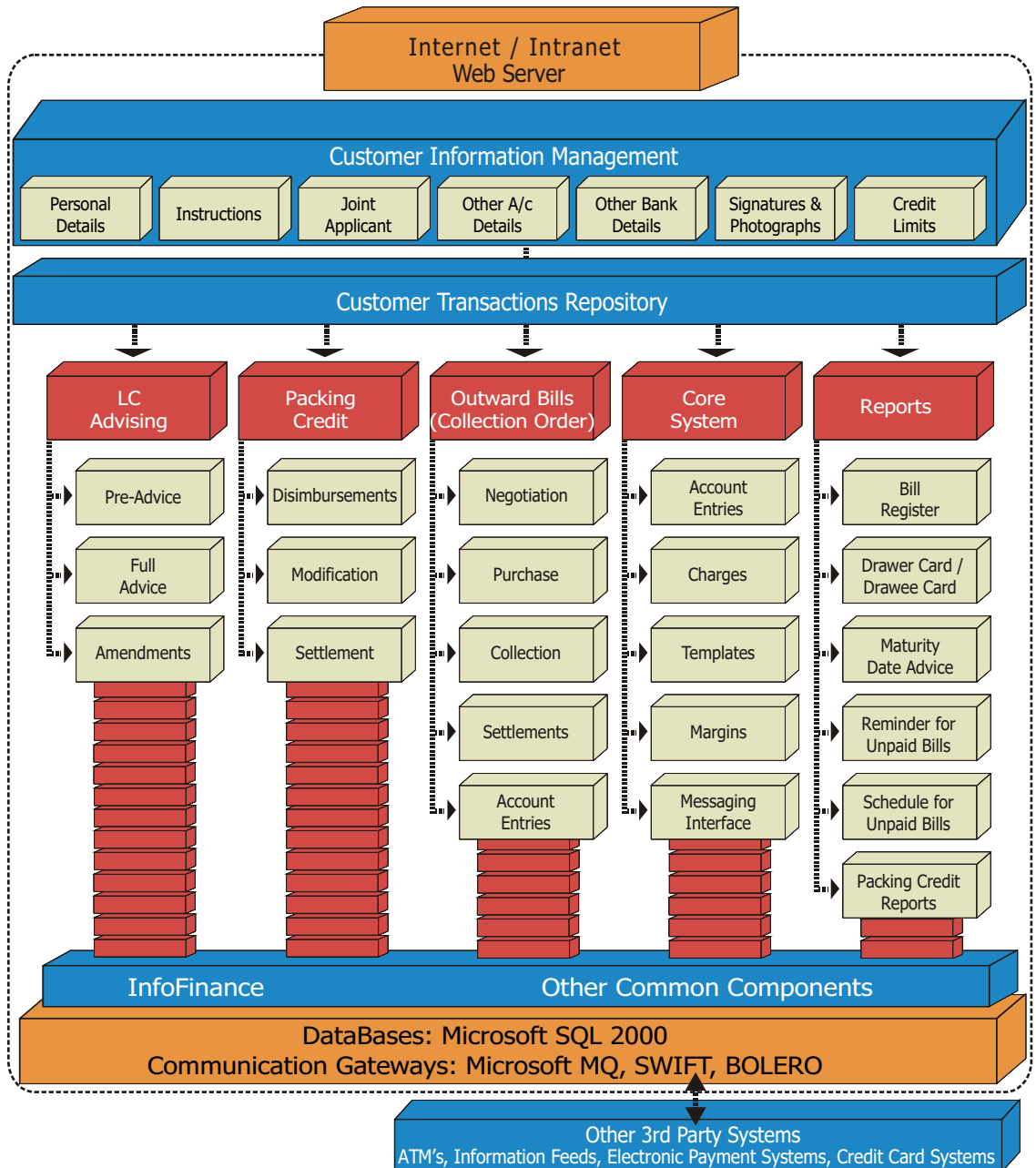
Sale of goods to local and overseas buyers calls for certain facilities to be extended by the bank to its customers. Banks require to support such trade transactions undertaken by their customers. The exports system caters to the functional requirements of the bank relating to activities like Export LC's, Outward Bills, Packing Credits etc. The main features of the system are listed below:

- Export Letters of Credit
- Outward Bills
- Packing Credit
- Bill Reports
- Extensive Enquiry System
- Messaging Interface

Architecture



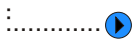
The InfoExports system can be deployed across various platforms on account of its flexible architecture based on the Bank's requirements.





INFOExports

Modules



The modules of the system shown in the block diagram previously, are detailed for better understanding.

EXPORT LC

The issuing bank advises its LC to the beneficiary through another bank (the advising bank). The issuing bank may send a preliminary advice of the final LC or the final advice.

A confirmation can also be added to the LC advised.

Pre-Advice - Prior to receiving a full LC from the issuing bank, the advising bank might receive a preliminary advice for the LC. The system allows the user to capture details of the preliminary advice.

Full-Advice - The system provides functionality to capture LC details from the issuing bank for advising the beneficiary. On receiving the full LC and capturing the details, the system automatically generates a reference number. If the full LC follows a preliminary advice, with further details, then the existing details of the preliminary advice are modified.

OUTWARD BILLS

Negotiation - Banks negotiate bills drawn under LC. The bills are drawn on sight or usance basis. The bills can be drawn under a Local or Foreign LC.

The system handles negotiation of bills and payments against the same. Details of the bills submitted for negotiation are recorded and used for processing.

Collection - The system provides a facility to record and process outward bills sent on collection basis.

PACKING CREDIT

Banks grant pre-shipment finance to customer for procuring, processing, packing and shipping the goods for sale. This facility is packing credit and is self liquidating.

Disbursement - The system provides a facility to capture details of the packing credit and its disbursement. Margin, if any is allowed to be recovered and maintained. Details of the goods are also captured. This function also allows for capture of loan details, validates the same and updates loan and margin.

Modification - Using this function, maturity dates and interest rates of the packing credit can be modified before it is fully settled. A facility is also provided to take an additional margin.

Settlement - The system also provides the facility to settle outstanding packing credits.

CORE SYSTEM

Accounting entries are generated based on the accounting rules defined. Charge entries are also generated based on the charges defined for the transaction. SWIFT messages can be generated based on the pre-defined message template. On validation of the transaction by the supervisor, the transaction is marked as signed.

REPORTS AND ENQUIRIES

The system can generate related advices and letters, pre-defined by the user. Some of the reports generated by the system are, Bills Register for Exports, Drawer Card, Drawee Card, Maturity Date Advice, Bill Advice, Reminder for Unpaid Bills, Scedule for Collection Bills, PC Register, PC Advice, etc.

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To learn more about InfoBahn International contact us to arrange for a detailed demonstration and additional information. Call at our office locations or visit our website for the details on a partner near you.

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