



BE = TRADE

User Guide

User Guide

1	User Admin.....	4
1.1	Pre-requisite.....	4
1.2	Introduction to System Administration.....	5
1.2.1	Corporate Administrator.....	5
1.2.2	Using the Grid Screen.....	5
1.2.3	Users grid.....	6
1.3	The Profiles Database.....	6
1.3.1	View a user.....	6
1.3.2	Edit a user.....	7
2	Dashboard.....	12
3	Generic functions.....	14
3.1	My profile & language selection.....	14
3.1.1	My profile.....	14
3.2	Phrases maintenance.....	16
3.2.1	Action buttons.....	18
3.2.2	Use a phrase.....	19
4	Reports.....	21
3.1	General Functions.....	21
3.2	Output.....	21
3.3	Criteria.....	22
3.4	Report descriptions.....	24
3.5	Transaction details report.....	24
3.6	Payment report.....	24
3.7	Amendment report.....	25
3.8	Issuance report.....	25
3.9	BA maturity report.....	25
3.10	Expires report.....	25
3.11	Transaction status report.....	25
3.12	Consolidated activity report.....	25
3.13	Shipping Detail Report.....	25
3.14	Outstanding Balance Report.....	26

3.15.	Status Report.....	26
3.16.	Audit report.....	26
3.17.	User audit details corporate admin.....	26
3.18.	Activity report.....	26
5	Calendar.....	27
6	Import LC.....	29
6.1	Overview.....	29
6.1.1	Statuses.....	30
6.1.2	List of transactions.....	31
6.1.3	More actions.....	32
6.1.4	List of messages.....	35
6.1.5	Event details structure.....	35
6.2	Issue an import LC.....	37
6.2.1	Create New.....	37
6.2.2	Goods description.....	46
6.2.3	“Create Similar” button and templates.....	48
6.3	Amend an Import LC.....	49
7	Outward Guarantees.....	50
7.1	Overview.....	50
7.1.1	Statuses.....	51
7.1.2	List of transactions.....	52
7.1.3	“More actions”.....	53
7.1.4	List of messages.....	56
7.1.5	Event details structure.....	58
7.2	Issue an Outward Guarantee.....	59
7.2.1	Create new.....	59
	This screen defines the parties involved in the transaction.....	61
7.2.2	“Create Similar” button and templates.....	65
7.3	Amend an Outward Guarantee.....	65

1 User Admin

1.1 Pre-requisite

BE=Trade is an easy-to-use, secure application that must be accessed **directly via BelfiusWeb**. Therefore each BE=Trade user must have access to BelfiusWeb.

In case your company is not yet registered for BelfiusWeb or for BE=Trade, please contact your service officer to sign the required documentation. Your company's master user and BE=Trade corporate administrator will be created, and you can move to the next step.

When your company has access to BelfiusWeb and BE=Trade and you want to give access to a new user, then your company's Master User for BelfiusWeb can provide this with a few clicks on the BelfiusWeb dashboard.

How?

In the NL dashboard:

via Administratie → toegangsbeheer → Externe toepassingen access → toegang tot

In the FR dashboard:

via Gestion → gestion des accès → Application externes → accès à BE=Trade → confirmer

Once this is done the user is automatically created in BE=Trade and your Corporate Administrator for BE=Trade must edit the user definitions to define the products and signing rights. (see below for details).

1.2 Introduction to System Administration

The Administration Module is where the profiles and rules that govern Be=Trade are managed. The people allowed to apply those changes are called Administrators.

1.2.1 Corporate Administrator

A corporate administrator is an ordinary user with additional rights and duties. He can maintain the profiles of all other users belonging to the same company. The initial BE=Trade user that is created by the bank is always a Corporate Administrator and it is his responsibility to create and define the other members the company or group that should be able to work with BE=Trade.

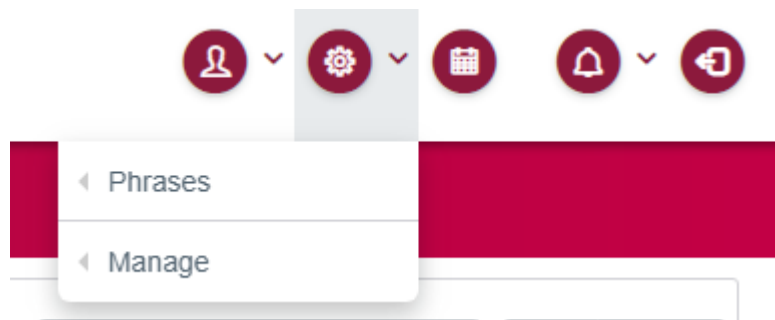
Corporate administrators can:

- Specify whether a user is administrator or standard users
- Define which products can be handled (for which company in the group if applicable)
- Limit the types of events that can be created
- Set approval rights and restrictions
- And assign notification and reminder emails
- Deactivate users if necessary

With these functions assigned to one or more members of your organization, you don't need to rely on the bank's administrator to configure and control the ability of your company to communicate Trade Finance data with Belfius Bank. Beyond user profile management, the Administrator has the same access as any other user to specific products and the capability to issue, amend, make payments etc. as set up in his user profile.

1.2.2 Using the Grid Screen

Thanks to the buttons at the top right, you can manage the different users of your company/bank.



The “manage users” option will display a screen with the different users defined for your company or group, and action buttons are enabled as soon as a line is selected.

1.2.3 Users grid

Users				
<input type="button" value="View"/> <input type="button" value="Edit"/>		<input type="text" value="Search"/> <input type="button" value="↺"/> <input type="button" value="⌵"/>		
Type	User id	Username	Company acronym	
<input type="radio"/> Corp admin	coquadmin	formation beltrade	KODAS B2	
<input type="radio"/> Corp admin	STEENEuser	Van steen eric	KODAS B2	
<input type="radio"/> User	MS	MS	KODAS B2	
<input type="radio"/> User	student	student	KODAS B2	
<input type="radio"/> User	coquuser	formation user	KODAS B2	

Showing 1 to 5 of 5 rows

The grid lists all the users with the following information:

- **Type:** Indicates whether it is a Corporate administrator or a standard user.
- **User Id:** The internal identification code for the user (typically the same as the name).
- **User Name:** The name of the person associated to the User Id.
- **Company Acronym:** The short name of the company to which the user belongs.

1.3 The Profiles Database

1.3.1 View a user

To view a user, you have to click on the bullet in the first column. Then, the “view” and “edit” (if you have the rights) buttons will become white.

Users				
<input type="button" value="View"/> <input type="button" value="Edit"/>		<input type="text" value="Search"/> <input type="button" value="↺"/> <input type="button" value="⌵"/>		
Type	User id	Username	Company acronym	
<input checked="" type="radio"/> Corp admin	coquadmin	formation beltrade	KODAS B2	
<input type="radio"/> Corp admin	STEENEuser	Van steen eric	KODAS B2	
<input type="radio"/> User	MS	MS	KODAS B2	
<input type="radio"/> User	student	student	KODAS B2	
<input type="radio"/> User	coquuser	formation user	KODAS B2	

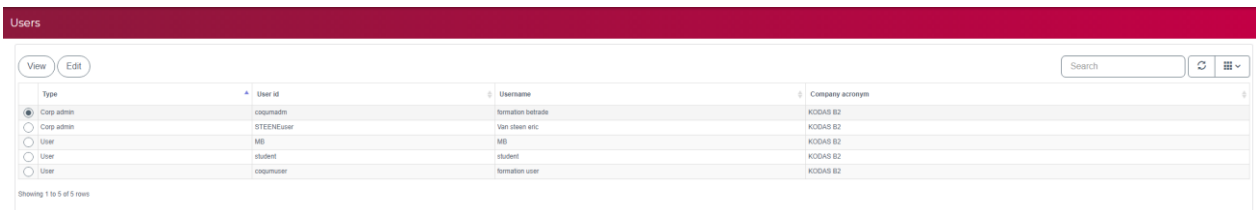
Showing 1 to 5 of 5 rows

After selecting “view”, a new window will display with all the information about the user.

View user			<input type="button" value="Close"/>
User id: coquadmin User Profile Companies TRADING CY (KODAS B2)	Contact name formation beltrade E-mail marlymme.coquette@belfius.be User id coquadmin <input checked="" type="checkbox"/> User activated Date of last password change 06/12/2021 10:00:00 AM Date of last profile change 06/16/2021 10:00:00 AM	Phone (optional) Language English Field 'externalReferenceId' not defined <input checked="" type="checkbox"/> Corporate administrator <input type="checkbox"/> Tradeable reports	

1.3.2 Edit a user

To edit a user, you have to click on the bullet in the first column. Then, the “view” and “edit” (if you have the rights) buttons will become white.



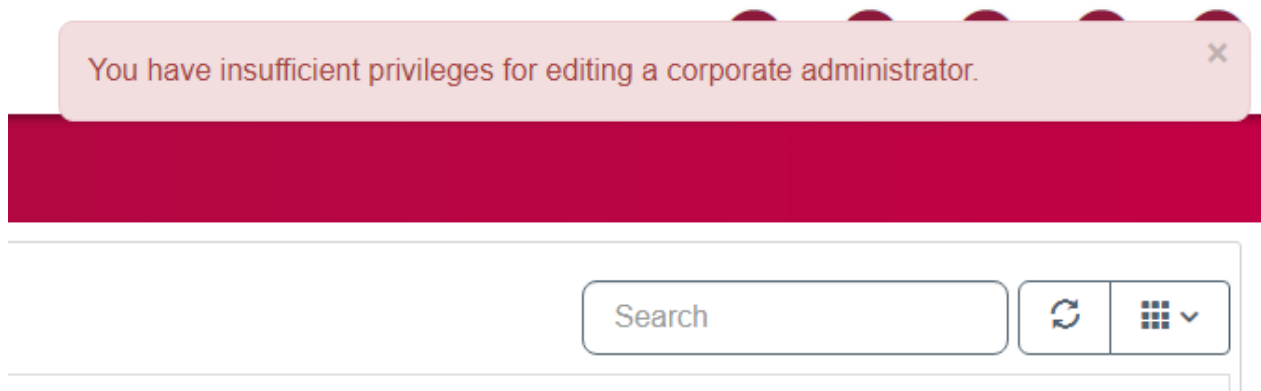
The screenshot shows a web interface titled 'Users'. On the left, there is a sidebar with two buttons: 'View' and 'Edit'. The 'Edit' button is highlighted. Below the sidebar is a table with the following columns: Type, User id, Username, and Company acronym. The table contains five rows of data. The first row is selected, indicated by a bullet point in the 'Type' column.

Type	User id	Username	Company acronym
<input checked="" type="radio"/> Corp admin	corpadmin	formation@belfius.be	KODAS B2
<input type="radio"/> Corp admin	STEEN@user	Van steen eric	KODAS B2
<input type="radio"/> User	MS	MS	KODAS B2
<input type="radio"/> User	student	student	KODAS B2
<input type="radio"/> User	corpuser	formation user	KODAS B2

Showing 1 to 5 of 5 rows

After selecting “edit”, according to your rights, you have 2 possible outcomes:

1. A message will appear on the right above, informing you that you don’t have the rights to edit that user. In the example below, the administrator doesn’t have the right to edit the corporate administrator.



2. A new window will display where you can edit the information about the user, but also the rights of the user linked to your company.

As an administrator, you have the rights to edit the different users linked to the same company as you. You can change their contact name, e-mail, users id, add a phone number, and even change the password, which can be useful in case everyone has to work with the same password.

Edit user

Close Save

User id: MB

User Profile

Companies

TRADING CY (KODAS B2)

Contact name

ABCD

E-mail

marlynnne.coquette@belfius.be

User id

MB

Password optional

Retype password optional

☒ User activated

Date of last password change

09/23/2021 (YYYY-MM-DD)

Date of last profile change

09/23/2021 (YYYY-MM-DD)

Phone optional

Language

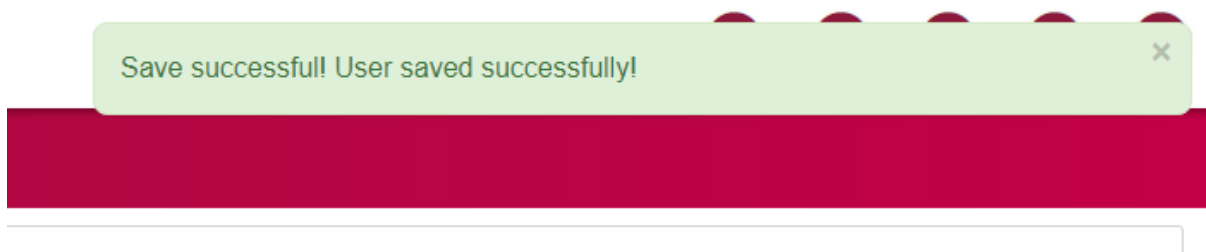
English

Field 'internalReferenceCard' not defined!

☐ Corporate administrator

☐ Tradefacts reports

Do not forget to save your changes. Once this is done, you will be redirected to the users lists with a message on the right above, confirming your changes have been saved.



On the left of your screen, below the user profile, you can see to which company your user is linked to and the different rights.

User id: MB

User Profile

Companies

TRADING CY (KODAS B2)

You can bring changes to 5 tabs: the products of your company, the access, privileges & authorizations, notifications and calendar notifications.

- **Products:** You can add or delete the different products of the company your user can have access to.

User ID: MB
User Profile
Companies
TRADING CY (KODAS B2)

TRADING CY (KODAS B2)

1. Products 2. Access 3. Privileges & Authorizations 4. Notifications 5. Calendar Notifications

Products User has access to	Default product
<input checked="" type="checkbox"/> Import letters of credit	<input type="radio"/>
<input checked="" type="checkbox"/> Export letters of credit	<input type="radio"/>
<input checked="" type="checkbox"/> Outward guarantees and SBLC	<input type="radio"/>
<input checked="" type="checkbox"/> Inward guarantees and SBLC	<input type="radio"/>
<input checked="" type="checkbox"/> Outgoing collections	<input type="radio"/>
<input checked="" type="checkbox"/> Incoming collections	<input type="radio"/>
<input checked="" type="checkbox"/> Direct collections	<input type="radio"/>

- **Access:** For each product, you have to select the access rights of the user. In the example below, the user has access to all the events of an import LC, but does not have any rights to create, view or delete any phrases linked to the import LC's. Be aware that if you do not select "authorized", the user will not be able to approve transactions.

TRADING CY (KODAS B2)

1. Products 2. Access 3. Privileges & Authorizations 4. Notifications 5. Calendar Notifications

☐ Check all checkboxes

		Products							
		Letters of credit		Guarantees		Collections			
		Import	Export	Outward	Inward	Outgoing	Incoming	Direct	
Events	Issue/advise	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Amendments	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Payments	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Reports	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Authorize	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Secure messages	Create	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Authorize		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Sent	<input type="checkbox"/>		<input type="checkbox"/>					
	View	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Images	Delete	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Create	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	View	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Phrases	Delete	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Create	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	View	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Payment instructions	Create		<input type="checkbox"/>		<input type="checkbox"/>		<input checked="" type="checkbox"/>		
	Approve		<input type="checkbox"/>		<input type="checkbox"/>		<input checked="" type="checkbox"/>		

- **Privileges & Authorizations:** For the "products", you need to select each product the user can approve and tick the appropriate box. With the tick box "may approve own transactions", this user can approve the transactions that he created for the selected product.
"Additional approval is required", indicates that even if the transaction is below the accepted amount, it will still need a second approval, independent of the amount allowance (see below).
You can also define amount limits to define what events can be approved by this user.
 - First level: Is allowed to approve any transaction up to a certain amount (in image below, 500 000 EUR). If the amount is higher, a second level approval is required. The "levels" are based on the equivalent amount in the currency selected.

- For the “second level approver” if the transaction is above the limit given to the second level, this user will not be able to release the event.
- Daily aggregate: It makes it impossible to approve events totalling more than that amount in one day.
- “Super approver”: It means that the user can approve any amount, any transaction, directly. It is unlimited, the user can do anything.

TRADING CY (KODAS B2)

1. Products 2. Access 3. Privileges & Authorizations 4. Notifications 5. Calendar Notifications

Authorizations

Product
Import letters of credit

☐ May approve own transactions

☐ Additional approval is required

Authorization up to equivalent in Currency
EUR - EUR

☐ First level approver 500000

☐ Second level approver 1000000

Daily aggregate limit 5000000

☒ Super approver Unlimited

- **Notifications:** For which event you want your user to receive an email. If for example the person has nothing to do with incoming collections, he doesn't need to receive any notification/email about it. So in one company, every user can receive different notifications. You can choose to receive the notifications by email.
Note: that the user can adjust these settings for himself with the “My Profile” option.

TRADING CY (KODAS B2)

1. Products 2. Access 3. Privileges & Authorizations 4. Notifications 5. Calendar Notifications

☐ Check all checkboxes

		Events						
Products		Issue	Amendment	Payment	Cancellation	Messages	Adjustment	Documents received
Import transactions	LC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Export transactions	Export LC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Inward Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Collections	Incoming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Outgoing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

☐ I want to receive e-mails

- **Calendar notifications:** The Calendar stores reminders for specific events of outstanding products, such as for the expiry date of an LC or guarantee or the maturity date of a payment.

Rather than to rely on at least one person in your organization to check the calendar every day, you can ask BE=Trade to automatically show or send alerts for selected

reminders. For each event you can specify how many days before its due date these alerts should start to be sent. Zero days then means that the message will show up only on the day of the reminder.

The user will see the alert as a highlight to the calendar icon including the number of pending alerts. Alternatively you can specify that an email should be sent to the user's mailbox.

Note: that the user can adjust these settings for himself with the "My Profile" option.

User id: MB

User Profile

Companies

TRADING CY (KODAS B2)

TRADING CY (KODAS B2)

1. Products

2. Access

3. Privileges & Authorizations

4. Notifications

5. Calendar Notifications

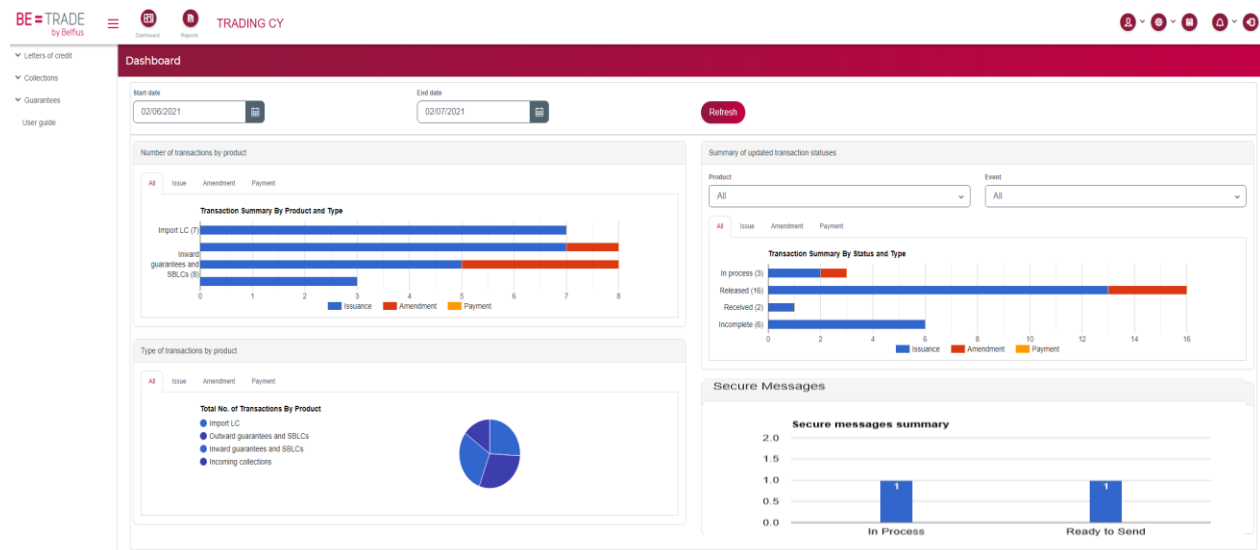
Notifications will be sent on the event date minus the leadtime in days. Then the notification will be sent each day until the event date is reached.

☐ Check all checkboxes

Products		Expiry date	Earliest shipment date	Latest shipment date	Maturity / settlement date	Send by e-mail
Import transactions	LC	<input type="checkbox"/> day(s)	<input type="checkbox"/> day(s)	<input type="checkbox"/> day(s)	<input type="checkbox"/> day(s)	<input type="checkbox"/>
	Guarantee	<input type="checkbox"/> day(s)				<input type="checkbox"/>
Export transactions	LC	<input type="checkbox"/> day(s)	<input type="checkbox"/> day(s)	<input type="checkbox"/> day(s)	<input type="checkbox"/> day(s)	<input type="checkbox"/>
	Guarantee	<input type="checkbox"/> day(s)				<input type="checkbox"/>
Collections	Incoming				<input type="checkbox"/> day(s)	<input type="checkbox"/>
	Outgoing				<input type="checkbox"/> day(s)	<input type="checkbox"/>
	Direct				<input type="checkbox"/> day(s)	<input type="checkbox"/>

☐ I want to receive manual created calendar notifications

2 Dashboard



By default, this is the very first screen you will see when you log in.

To the left of the screen there is always the menu of the products you have access to (as defined by your administrator). At the bottom, you will find an entry for the user guide. At the top you will find the name of the company your user sign-on is assigned to. You may be able to change this if you have access to multiple companies (this is discussed in another section).

The dashboard in the main body of this screen provides you with a statistical overview of products transactions by module and by event, as well as a summary of updated transactions statuses, also by product and event. And, finally, there is a pie chart showing the distribution of products in your portfolio and an overview of messages by status.

When you change the “start date” and “end date” and click on refresh, the data in the graphs will change based on the timeframe you selected. The dashboard is updated with the latest information every time you press “Refresh”. By default it shows the past month.

- **Number of transactions by product:** This graph gives you an overview of each of your products and the types of transactions, either with a colour code or in a separate tab page.
- **Summary of updated transaction statuses:** This graph gives you an overview of the status of your transactions. At a glance, it provides information about what is still to be

done at your end or by the bank. On the different tabs you can check on the relevant events in the lifecycle of each product.

The drop boxes at the top allow you narrow your selection down to a specific product or detail event.

“Incomplete”, “In process” and “Pending approval” indicate that some actions remain to be taken on your side. “Sent to bank” and “Received” refer to the transmission process to Belfius Bank. “Released” means the event has been processed successfully at our office and “Cancelled” confirms that the transaction is entirely completed and closed.

- **Type of transactions by product:** shows a breakdown of your transactions by product in a pie chart to give you an idea of the relative share in your portfolio.
- **Secure messages:** shows a summary of the secure messages that have been exchanged with the bank within the period defined in the Start date and/or End date. The drop box with products from the graph above with transaction statuses also narrows down the selected messages.

When you hover your cursor over the bars or sections of any of the graphs, a tool tip is displayed with details. If you click on the details, the panel changes to a list view of the respective data.

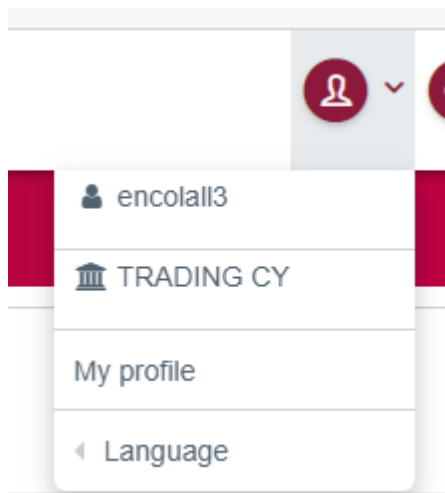
3 Generic functions

At top right of your screen, in the toolbar, there are a number of buttons:



3.1 My profile & language selection

The first buttons shows you your user ID, the name of your company and the option to have an overview of your profile and language selection.



3.1.1 My profile

When you go to “My profile”, there are 3 different tabs:

My details

This gives you an overview of your personal information as a user of Be=Trade.

- Your **contact name, e-mail address, phone number**: these can be changed just by changing the information in the field.
- **Language**: This indicates the language for the BE=Trade screens set as default for you. In principle this will be English. Only if other languages or variations have been defined will you see the options in the drop box.
- **Date of last password/profile change**: Every time you make a change to your profile, this date will be adjusted.
- **Default landing page**: By default, you will always enter BE=Trade on your dashboard, but this option enables you to change to another landing page when you log in. Your options will be limited based on the products available to you.

Default landing page (optional)

Dashboard

Dashboard
Reports
Import LC
Export LC
Incoming collections
Outgoing collections
Direct collections
Inward guarantees
Outward guarantees

Notifications

1. My details

2. Notifications

☐ Check all checkboxes

		Events						
		Issue	Amendment	Payment	Cancellation	Messages	Adjustment	Documents received
Products	Import transactions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Guarantee	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Export transactions	Export LC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Inward Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Collections	Incoming	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
	Outgoing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
	Direct	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		

☒ I want to receive e-mails

3. Calendar

Based on the products you have access to, you can choose whether or not you want to be notified by e-mail for individual events. You can add or delete any of these notification flags whenever you want, with immediate effect.

Calendar

3. Calendar

Notifications will be sent on the event date minus the leadtime in days. Then the notification will be sent each day until the event date is reached.

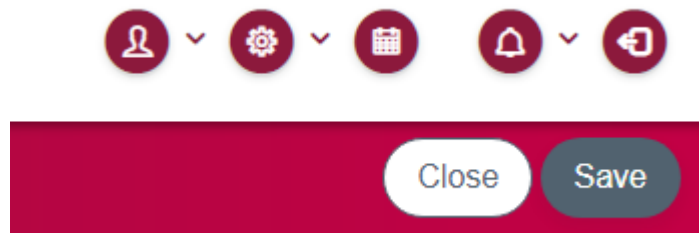
☐ Check all checkboxes

Products	Events	Expiry date	Earliest shipment date	Latest shipment date	Maturity / settlement date	Sent by e-mail
Import transactions	LC	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/>
	Guarantee	<input checked="" type="checkbox"/> 0 day(s)				<input checked="" type="checkbox"/>
Export transactions	LC	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/>
	Guarantee	<input checked="" type="checkbox"/> 0 day(s)				<input checked="" type="checkbox"/>
Collections	Incoming				<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/>
	Outgoing				<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/>
	Direct				<input checked="" type="checkbox"/> 0 day(s)	<input checked="" type="checkbox"/>

☒ I want to receive manual created calendar notifications

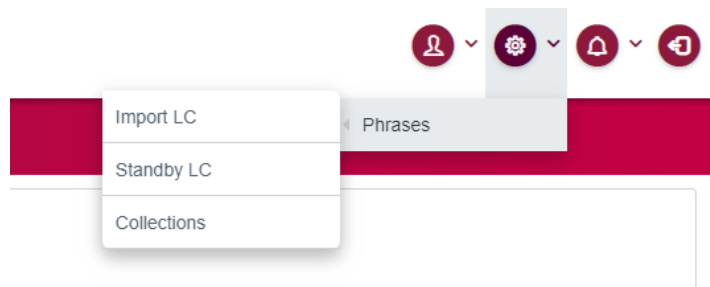
In this function, you can define whether you want to receive alert messages for upcoming deadlines, such the expiry date of an LC or guarantee, or the maturity date for payments. You indicate whether you want to receive the alert by ticking the box. With the number of days, you can request these messages to start coming through a few days before the event and on each day up to the event date.

If you make any changes to your profile, do not forget to save (button at top right, under the toolbar). You will not be shown an error message here if you forget to save the changes.



3.2 Phrases maintenance

The second button at top right of the screen enables you to manage your phrases, based on the products you have access to (LCs, Collections, Guarantees, etc. In this example, we have shown Import LC).



"Phrases" are standard text components that you can use when creating transactions. They are designed for specific text fields where lengthy descriptions and/or standardised wording need to be entered. Phrases will save you time at the input stage and will avoid mistakes and omissions, thereby significantly improving efficiency and productivity.

You can create your own phrases and, for some fields, the bank will provide a basic set. You can delete or adapt the ones you create whenever you want.

The phrases that are supplied by the application can only be viewed, hence the single button with the icon for an eye. Depending on the access rights you have been given, your company's phrases may show also a button to keep and a button to delete (on the right of the screen).

Short name	Description	Action
<input type="radio"/> DOCSTO B	DOCUMENTS TO BROKER	
<input type="radio"/> DOCSMAIL	DOCUMENTS MUST BE IN 1 MAILING	
<input type="radio"/> DOCQTE LCNR	DOCS QUOTE LC NBR	
<input type="radio"/> DOCDATE	DOCS DATED B4 NOT ACCEPTABLE	
<input type="radio"/> DOCNOK	NOT ACCEPTABLE DOCS	
<input type="radio"/> DISCREP	DISCREPANCY CHARGE	
<input type="radio"/> DOCNOKCN	DOCUMENT NOT ACCEPTABLE FROM CHINA	

With the top left drop box, you select the text field the phrases are intended for. Press the update button when you change the selection to retrieve the relevant entries.

You can filter your list of phrases in 4 ways: Description of goods, Documents required – import L/C, Additional conditions, Special payment conditions for beneficiary.

Description of good	Description
<input type="radio"/> PLATE AND RAIL SCRAP	
<input type="radio"/> ETP COILS	
<input type="radio"/> FLAT IRON COILS	
<input type="radio"/> ADIDAS	

3.2.1 Action buttons



View a phrase

You can view the phrases created by clicking on the link in the "Short name" column and then on View in the "Action" column.

View phrase: Import LC - phrases - Additional Conditions

Short name
DOCSTO B

Description
DOCUMENTS TO BROKER

Text
PROVIDED ALL TERMS AND CONDITIONS HAVE BEEN COMPLIED WITH, THE
NEGOTIATING BANK IS TO SEND ONE COPE OF EACH DOCUMENT TO E.
BESLER AND ASSOCIATES.

Close



Edit a phrase

You can also modify existing phrases by clicking on the link in the "Short name" column and then on Edit in the "Action" column.

Edit phrase: Import LC - phrases - Description of goods

Short name
CLAMPS B TYPE GZ HWT

Description
CLAMPS B TYPE FROM GUANGZHOU HW TOOLS

Text
9006 PCS OF F CLAMPS B TYPE
AS PER PROFORMA INVOICE NUMBER: IRONSIDE/ZM09-19
DATE: dd/mm/yyyy
ORDER:
FOB HONG KONG PORT

Close Save



Delete a phrase



Create a phrase

You create new phrases by clicking on 'New'.

Enter a short name that serves as a unique key.

Add a description that will help you select the correct phrase in your transactions.

In the text field, you can enter (or paste) any text and layout you may need to be inserted in the transaction text field this phrase is intended for.

3.2.2 Use a phrase

BE=Trade allows you to use expressions in the 4 following text boxes:

- Description of goods,
- Documents required – import L/C,
- Additional conditions,
- Special payment conditions for beneficiary.

In the text box, you can add one or more phrases that you can still adapt for this transaction.

4. Goods description

Description of goods

Phrases

300MODK [MODEL K 98 REFINED STEEL COIL]

ADIDAS [CHAUSSURES ADIDAS REF X]

BULK PALMOIL CONGO [CRUDE PALM OIL IN BULK FROM CONGO]

CLAMPS B TYPE GZ HWT [CLAMPS B TYPE FROM GUANGZHOU HW TOOLS]

ETP COILS [SECONDARY ETP COILS]

FLAT IRON COILS [ROLLED IRON OR NON-ALLOY STEEL COILS]

IRON ORE [RAW IRON ORE]

PLATE AND RAIL SCRAP [PLATE AND RAIL STEEL SCRAP]

STEEL SCRAP [STEEL AND FERROUS SCRAP]

WSHOES [WSHOES]

+

>>

Description of goods (optional)

4500 TONS MODEL K TRIPLE REFINED TRIPLE KILN STEEL COIL. MAXIMUM COIL SIZE 500 TON. 10 COILS PER CONTAINER

This field allows you to enter text up to a maximum of 300 rows of 60 characters.

106/19500

In order to do so, select the phrase and click on



4 Reports

3.1. General Functions

The screenshot shows the top section of the Reports interface. It includes a 'Product' dropdown menu set to 'Admin reports', a 'Report' dropdown menu set to 'Audit report', a 'Preview' button, and an 'Export as' button. Below these are two date range filters: 'Filter By' with a 'Min value' and 'Max value' field, both set to 'DD/MM/YYYY'. There is also an 'Order By' dropdown menu.

This page gives you the opportunity to view and retrieve reports for each of your products, as agreed with the bank and defined in the setup for your entity (import LCs, export LCs, guarantees, etc.).

Additional and possibly customised reports will be made available over time and depending on your needs.

You can choose between several types of reports for each product:

- Transaction details report
- Payment report
- Amendment report
- Issuance report
- BA maturity report
- Expires report
- Transaction status report
- Consolidated activity report

The list may vary slightly depending on the product.

For an explanation of each type, see the next section.

3.2. Output

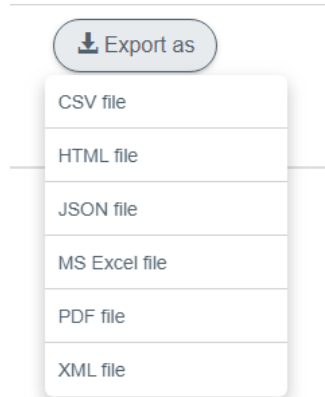
To display the result on screen and check it is what you were looking for, you can click on “Preview”. The data selected for the report will be shown in a table below the criteria:

The screenshot shows the Reports interface with the 'Product' dropdown set to 'Import LC' and the 'Report' dropdown set to 'Transaction details report'. The 'Preview' button is highlighted. Below the filters, a table displays transaction details for 'Import LC: Transaction details report'. The table has columns for 'Account party', 'Issuing bank reference', 'Own reference', 'Seq. No.', 'Trn. type', 'Transaction date', 'Curr.', 'Amount', 'Base amount', and 'Balance'.

Account party	Issuing bank reference	Own reference	Seq. No.	Trn. type	Transaction date	Curr.	Amount	Base amount	Balance
TRADING CY	U182271	VIDEO LC	0	Issue	2021-06-03	EUR	7,000.00	7,000.00	7,000.00
TRADING CY	U182280	MC	0	Issue	2021-06-10	EUR	10,000.00	10,000.00	10,000.00
TRADING CY	U182281	SCRAPE00015	0	Issue	2021-06-15	EUR	100,000.00	100,000.00	110,000.00

With “Preview”, you can also use this function for ad hoc online inquiries.

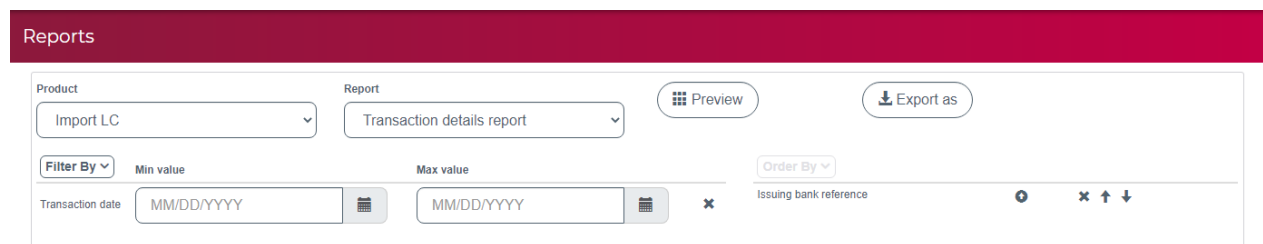
To produce an actual report, the “Export” button allows you to select one of several types of output file to print or to distribute electronically:



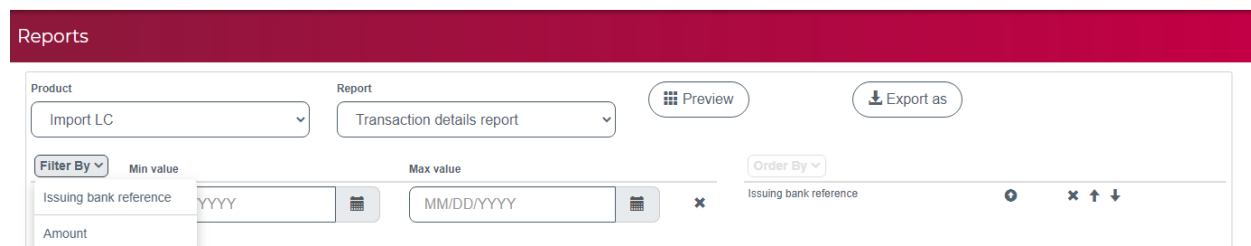
With the more technical formats, such as CSV, XML and JSON, you can import the selected data into other applications if required. You can use this for further analysis, as well as the “MS Excel file”, or to feed your administration systems with useful information.

3.3. Criteria

By default, BE=Trade suggests selecting data within a data range that you can specify by entering a “Min value” (i.e. start date) and a “Max value” (i.e. end date). But you can ignore that or even remove this line by pressing the “X” after “Max value”.



Other filters can be used, depending on the type of report, by clicking on the “Filter By” drop box and selecting the ones you need.



Each filter you add will narrow down the amount of data that will be included in the report, based on an ‘AND’ condition between the filters.

Reports

Product

Import LC

Report

Transaction details report

Preview

Export as

Filter By

Min value

Max value

Order By

Transaction date	MM/DD/YYYY	MM/DD/YYYY	x	Issuing bank reference	ⓘ	x	↑	↓
Issuing bank reference			x					
Amount			x					

And, lastly, the sorting order for the report can be adjusted to your needs. The “Order By” drop box shows possible fields to sort by, depending on the type of report.

Reports

Product

Import LC

Report

Payment report

Preview

Export as

Filter By

Min value

Max value

Order By

Transaction date	MM/DD/YYYY	MM/DD/YYYY	x	Transaction date	ⓘ	x	↑	↓
				Amount				
				Beneficiary name				

Clicking on the arrow in the little circle changes the direction and with the arrows on the far right, you can move a sort field up or down the order sequence.

Reports

Product

Import LC

Report

Payment report

Preview

Export as

Filter By

Min value

Max value

Order By

Transaction date	MM/DD/YYYY	MM/DD/YYYY	x	Issuing bank reference	ⓘ	x	↑	↓
				Amount	ⓘ	x	↑	↓
				Beneficiary name	ⓘ	x	↑	↓

A summary of the selection and sorting criteria will be included in the report output for your information.

3.4. Report descriptions

The overview below shows which reports are available, depending on the product type. Additional and possibly customised reports will be made available over time and depending on your needs.

<i>Available Standard Reports</i>	Import Letters of Credit	Outward guarantees	Outward and Direct Collections	Inward Collections	Export Letters of Credit	Administration
Transaction details report	X	X				
Payment report	X	X	X	X	X	
Amendment report	X	X	X	X		
Issuance report	X	X	X	X	X	
BA maturity report	X	X			X	
Expires report	X	X				
Transaction status report	X	X				
Consolidated activity report	X	X	X	X	X	
Shipping detail report					X	
Outstanding balance report					X	
Status report			X	X		
Audit report						X
User audit details corporate admin						X
Activity report						X

Note that product modules will be available to you depending on your business profile and agreements made with the bank.

3.5. Transaction details report

Displays all transactions in BE=Trade, with the status “Released” for the events issue, amendment and payment. The transaction current balance is also shown with other transaction details.

3.6. Payment report

Displays all payment events that are processed completely by Belfius (i.e. events showing status “Released”).

Note: The payment report does not show Payments in status “Partially Released” (e.g. with inconsistent documents) as these do not affect the overall transaction balance yet.

3.7. Amendment report

Displays all Amendment events with the status “Released”, i.e. received and processed by Belfius and sent out to the advising bank. Please note that the report does not show Amendments with the status “Received” or “Partially Released”.

3.8. Issuance report

Displays all Issuance events with the status “Released”, i.e. received and processed by Belfius and sent out to the advising bank regardless of whether they originated in BE=Trade or were captured manually in the bank’s back-office.

3.9. BA maturity report

Displays all deferred settlement events (at term) with the status “Released”, and corresponding information. Purpose of this report is to allow you to monitor the maturity dates and anticipate upcoming payments.

3.10. Expires report

Displays the expiry date for each transaction with an Issue event with the status “Released” (i.e. issued by Belfius and sent out to the advising bank).

3.11. Transaction status report

Displays all transaction events (i.e. Issuance, Amendments, Payments, and Adjustments) regardless of their status (Released, Partially Release, In Process, Send To Bank, Received, etc.). To enquire into specific statuses, you can view “Order By” or “Status”, but you cannot filter any particular one.

3.12. Consolidated activity report

Displays the outstanding balance and expiry or maturity date for each transaction of all products (as opposed to events). Please note the report does not show transactions for which the initial event (Issue) has the status “In Process” or “Incomplete”. Transactions with all other statuses are displayed.

3.13. Shipping Detail Report

Displays all export letters of credit with related shipping information, including Latest Shipment Date, Ship to and Ship from, and Shipping Terms.

3.14. Outstanding Balance Report

Displays the current outstanding balance for the transaction. The balance is shown for both the confirmed and unconfirmed amount. It also shows the amount being transacted and in base currency.

3.15. Status Report

Displays all transaction events (i.e. Issuance, Amendments and Payments) regardless of their status (Released, Partially Release, In Process, Send To Bank, Received, etc.). To enquire into specific statuses, you can view “Order By” or “Status”, but you cannot filter any particular one.

3.16. Audit report

Displays the system actions by users. This might be sign on, sign off, create user, etc.

When the “Action” filter is selected, the possible selection shows the abbreviations and what they mean.

The screenshot shows the 'Reports' section of a system. The 'Product' dropdown is set to 'Admin reports'. The 'Report' dropdown is set to 'Audit report'. There are buttons for 'Preview' and 'Export as'. Below these are filters for 'Filter By', 'Min value', 'Max value', and 'Order By'. The 'Action' filter is selected, and a dropdown menu is open showing a list of actions: ABRT - Aborted, ADD - Add new user, ASO - Already signon, DEL - Delete user, EPSD - Password expired, IPS - Invalid password, IUID - Invalid user id, RES - Resetting password, REV - Review/View user, REVO - Password revoked, RIST - Account restricted/disabled, RPDS - Re-enter password, SOFF - Normal sign Off, SOFT - Sign off - timeout, SSON - Successful sign-on, UAC - User activation, UDA - User deactivation, and UPD - Update/edit User. The 'ABRT - Aborted' option is highlighted. Below the dropdown, a table displays the audit results with columns for 'Action', 'Administrator name', and 'User account'.

Action	Administrator name	User account
ADD	system	ampadan
SSON	ampadan	ampadan
SOFF	ampadan	ampadan
SSON	ampadan	ampadan
SOFF	ampadan	ampadan
ADD	system	Jackie Eisner
SSON	ampadan	ampadan
SOFF	ampadan	ampadan

3.17. User audit details corporate admin

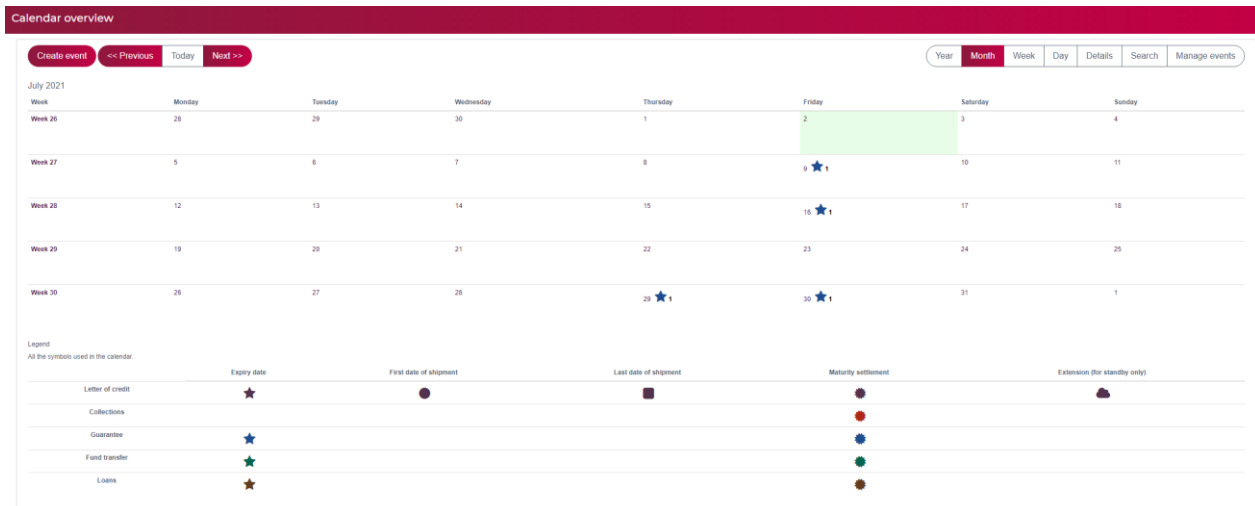
Displays any user changes made by corporate admin.

3.18. Activity report

Displays the status for each event.

5 Calendar

This tool is useful for following every event with its daily, weekly, monthly or even yearly view.



Your calendar will automatically display all your events (expiry date, first date of shipment, last date of shipment, maturity settlement, extension for Sblc), which are displayed with symbols.

You can also create a new event (such as an estimated expiry date for guarantee) directly from the calendar:

Create new event. ✕

Summary

Memo text (optional)

Event date (optional)

Close Save

Create new event.

Event date (optional)

02/07/2021

Event time (optional)

--:--

Reminder date (optional)

DD/MM/YYYY

☐ All Day

Close

Save

The calendar is useful when you need to know what is happening this week or month. You can also receive a notification e-mail with what is going to happen during the week, for example. In order to do so, click on "Manage events", as shown below:

Year

Month

Week

Day

Details

Search

Manage events

6 Import LC

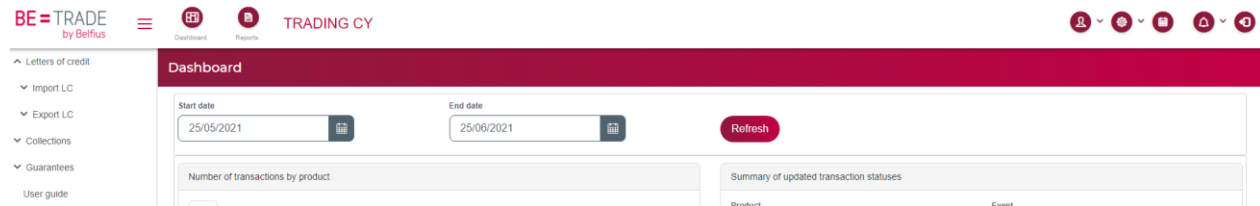
6.1 Overview

The Import LC module enables you to:

- Fill out an application online to issue or amend a letter of credit and send it to Belfius Bank.
- Simplify the application process by copying a previously released transaction that is “similar” to the new one, or use a template created specifically for this purpose.
- Monitor transaction status information downloaded from the bank for every event processed on it.
- Generate detailed reports for company managers, accountants and auditors.

As you input data for your application, BE=Trade will validate the fields with business logic as well as for SWIFT compliance. This avoids any delays and errors in processing your request.

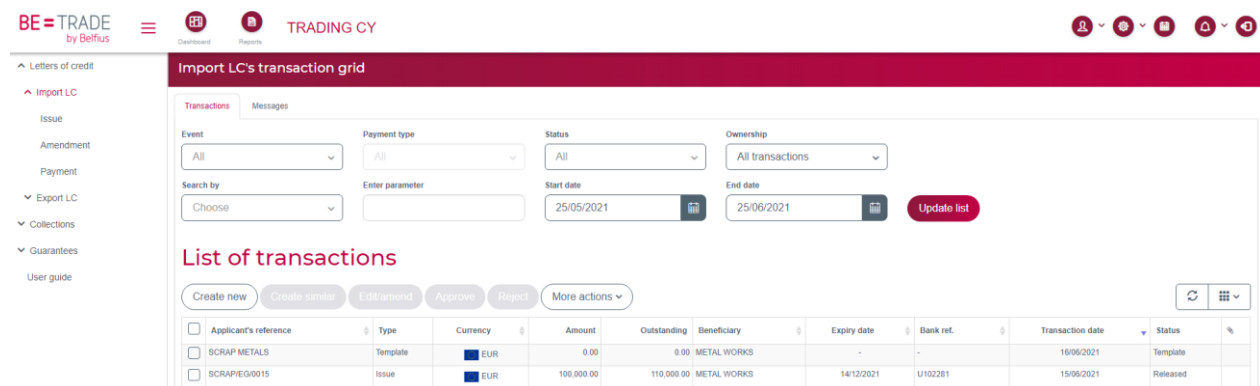
You can find the Import LC tab in the menu on the left or by clicking on an area that represents import LCs in any of the graphs on the dashboard.



Transactions correspond to import LCs and events are the actions that are processed on them, such as Issue, Amend and Payment.

When you click on “Import LC”, you’ll find a screen with the Import LCs Transactions Grid. By default, you’ll have All the events in the “List of Transactions”, but you can filter by: “Event”, “Payment type”, “Status” and “Ownership” or even put a start and end date of the transactions you want to search.

For “Events”, you can also directly select one in the menu on the left (Issue, Amendment, Payment).



6.1.1 Statuses

For each transaction event, the current status is shown indicating where in the process the event currently is and what, if anything, still needs to be done. See the explanation for each status below:

- **Incomplete:** A request has been created and saved as a draft. It cannot be approved yet because it still has to be completed.
- **In process:** A request has been created and saved. All mandatory fields have been completed and validations were successful. It is still possible to make changes, but the request may be approved as it is.
- **Pending approval:** The approval process has begun. The event is waiting for final approval and cannot be changed any more.
- **Sent to bank:** the event was approved and sent to the Bank.
- **Received:** means that the transaction has been received by the bank's processing system. Back-office staff will now take it up, verify the feasibility and process the request.
- **Released:** this status confirms that the bank has processed the request and sent the transaction out to the counterparty.
- **Cancelled:** indicates that the entire transaction has been closed, either because it has been used in full or it has expired.
- **Rejected:** the transaction has been rejected by the bank. You will have been informed about the reason and the actions to undertake in separate communications.
- **Rejected by customer:** You can also reject an event as long as it has not been sent to the bank. You will be asked to add the reason for information purposes.
- **Template:** is shown as a status and indicates that this event has been saved as a template so you can re-use the data already entered.
- **Partially released:** In some cases, an event processed at the bank may require your feedback. In such a case, the event will arrive in BE=Trade as "Partially released". When you open this item, you will be able to give your feedback and return it to the bank. When the back-office has subsequently finalised the process, the status will change according to your feedback.
- **Deleted** is when the transaction has been sent to the Bank but the process is deleted due to a technical issue. This means that there is no trace of this event and the reference number is completely deleted. Check with your contact at the bank to see how to avoid this issue. You can recreate the event with the "Create similar" option without losing any of the data you have entered.

The screenshot below shows all of the statuses you can search within the transaction grid:

Import LC's transaction grid

Transactions

Messages

Event

All

Payment type

All

Status

All

All

In process

Pending approval

Sent to bank

Released

Cancelled

Rejected

Rejected by customer

Template

Incomplete

Partially released

Received

Deleted

Ownership

All transactions

Search by

Choose

Enter parameter

End date

25/06/2021

Update list

List of transactions

Create new

Create similar

Edit/amend

Approve

Reject

<input type="checkbox"/>	Applicant's reference	Type	Currency	Beneficiary	Expiry date	Bank ref.
<input type="checkbox"/>	SCRAP METALS	Template	EUR	METAL WORKS	-	-
<input type="checkbox"/>	SCRAP/EG/0015	Issue	EUR	METAL WORKS	14/12/2021	U102281
<input type="checkbox"/>	MC	Issue	EUR	BRUSSEL N V	30/06/2021	U102280
<input type="checkbox"/>	SCRAP/EG/017	Issue	EUR	METAL WORKS	06/12/2021	-
<input type="checkbox"/>	SCRAP/EG/2021012	Issue	EUR	METAL WORKS	03/12/2021	-
<input type="checkbox"/>	DEFAULT	Template	EUR	-	-	-
<input type="checkbox"/>	ILCR/BASE/202100	Issue	EUR	BRUSSEL N V	03/12/2021	-
<input type="checkbox"/>	YOUR REFERENCE	Issue	EUR	BRUSSEL N V	30/06/2021	-
<input type="checkbox"/>	VIDEO TEMPLATE	Template	EUR	BRUSSEL N V	-	-
<input type="checkbox"/>	VIDEO U/C	Issue	EUR	BRUSSEL N V	30/09/2021	U102271

6.1.2 List of transactions

Under the List of Transactions, you have several buttons: Create new, Create similar, Edit/amend, Approve, Reject. In the image below, only the buttons "Create new" and "More actions" are enabled as no event has been selected yet. The other buttons will be activated depending on the status of the transaction selected once you tick the box in front of a transaction event in the list. When you select more than one item, only those buttons that work on multiple events will be enabled (in addition to "Create new", which does not use a selected event).

You can then create the same transaction, edit or amend it and approve or reject it. A processed transaction can be edited, a released transaction can be amended. It's the same button, but it changes depending on the status.

List of transactions

Create new

Create similar

Edit/amend

Approve

Reject

More actions

<input type="checkbox"/>	Applicant's reference	Type	Currency	Amount	Outstanding	Beneficiary	Expiry date	Bank ref.	Transaction date	Status
<input type="checkbox"/>	SCRAP METALS	Template	EUR	0.00	0.00	METAL WORKS	-	-	16/06/2021	Template
<input type="checkbox"/>	SCRAP/EG/0015	Issue	EUR	100,000.00	110,000.00	METAL WORKS	14/12/2021	U102281	15/06/2021	Released
<input type="checkbox"/>	MC	Issue	EUR	10,000.00	10,000.00	CT BRUSSEL N V	30/06/2021	U102280	10/06/2021	Released
<input type="checkbox"/>	SCRAP/EG/017	Issue	EUR	17,000.00	0.00	METAL WORKS	06/12/2021	-	07/06/2021	In process
<input type="checkbox"/>	SCRAP/EG/2021012	Issue	EUR	12,000.00	0.00	METAL WORKS	03/12/2021	-	07/06/2021	Received
<input type="checkbox"/>	DEFAULT	Template	EUR	0.00	0.00	-	-	-	04/06/2021	Template
<input type="checkbox"/>	ILCR/BASE/202100	Issue	EUR	12,000.00	0.00	CT BRUSSEL N V	03/12/2021	-	04/06/2021	Incomplete

Once an image/document has been uploaded and attached to a transaction, either by the bank or by you, a "V" will indicate this in the last column of the transactions grid.

6.1.3 More actions

In "More actions": Once you have selected a transaction (checkbox on the left), there are other things you can do:

- **History:** Viewing the History of the Transaction, displays all events under the record. Select the transaction in the grid, then click on this field. On the Import LCs Transaction Grid, a new grid screen displays: History for transaction with Applicant's reference.
- **Create message:** To generate a message under the transaction event, click on Create to display the "Create new message" window. You can also just do it from the "Messages" tab, but this may take a little more time.

The screenshot shows a window titled "Create new message" with a close button (X) in the top right corner. The window contains several input fields and buttons:

- Subject:** A text input field with a red border and a red outline. Below it, the text "Mandatory field" is displayed in red.
- Message date:** A text input field containing the date "25/06/2021".
- Applicant's reference:** A dropdown menu showing "SCRAP/EG/0015" with a downward arrow.
- Bank's reference:** A dropdown menu showing "U102281" with a downward arrow.
- Message text:** A large text area for entering the message content.
- Buttons:** At the bottom right, there are three buttons: "Close" (white with a grey border), "Send" (red with white text), and "Save" (red with white text).

At the bottom of the window, there is a status bar with the text "EUR 100,000.00 100,000.00 METAL WORKS 1".

- **Images:** To view, download, delete and/or upload images. There are 2 tabs on this screen:
 - Details: Opens by default showing any documents already uploaded (e.g. [Proforma] Invoice).

Images

Product Status: Import letters of credit Incomplete Bank ref. Applicant's ref. SCRAP/EG/017

1. Details

Download

	Document	Date/time	User	Description	Image status
<input type="radio"/>	(Proforma) Invoice	29-Jul-2021 17:57:39	EVSUsrTrd	(Proforma) Invoice	Sent to bank

Showing 1 to 1 of 1 rows

2. Upload images

Close Refresh

- Upload Images: Opens when you click on the name or the (-) sign. This tab is used to upload images, attaching them to the transaction.

Images

2. Upload images

Image comments (0 of 200 characters maximum):

Document

(Proforma) Invoice

Description

(Proforma) Invoice

Drag & drop files here ...

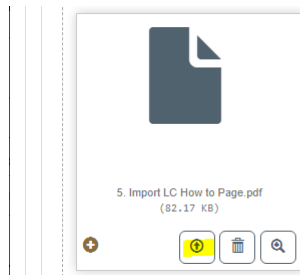
Select files... Browse ...

Select image file (maximum file size of 10485760 bytes)

Close Refresh

When you have selected a document, you will see an icon in the drop zone. Click on the small button with the "Up" arrow to upload it and you will then find it in the upper part of the Images

window:



"1.

Details".

- **Print preview:** If you want a preview of your transaction, no matter what the status is. The preview looks like this and can be sent to the printer:

Import LC Issue Status: Incomplete	
Applicant's reference: ILCR/BASE/202100	Applicant: TRADING CY DE L'AVENIR 25 5000 NAMUR BELGIUM
Account party: TRADING CY DE L'AVENIR 25 5000 NAMUR BELGIUM	Beneficiary: CT BRUSSEL N V CHAUSSÉE DE BRUXELLES 12 1000 BRUXELLES BELGIUM
Beneficiary bank:	Advising bank: BANK OF ALEXANDRIA S A E 6 SALAH SALIM

Close Print

- **View Original:** To view the original transaction information. Will display the Import LC Issue event as it was Approved and you can browse through all the pages. If the bank has made any changes, for example, in the LC, as a customer you can always check here to see what was sent originally. Note that "View original" is not available on bank-originated transactions as there is no original sent from your end.
- **Delete:** To delete a transaction record. (Only the statuses "In Process", "Cancelled", "Templates", "Incomplete", "Rejected" and "Deleted" allow the Delete function to be executed). Select the transaction and then click on Delete. A pop-up window will display as shown below. Once you have approved a transaction (those in statuses Sent to Bank, Received, or Processed) and if you need to cancel it, you must send a message to the bank requesting the cancellation/deletion.
- **Export to Excel:** Creates an Excel file with all the data in the Transaction grid. This can be used to further analyse your transactions and events.
- **Audit trail:** Enables the administrator in your organisation to check everything that has been done within the transaction. This function is not available in the menu for ordinary users.

6.1.4 List of messages

Next to the Transactions grid, there is a tab with the Messages grid, which provides you with the ability to receive messages from and send messages to the bank. Again, you can filter the messages.

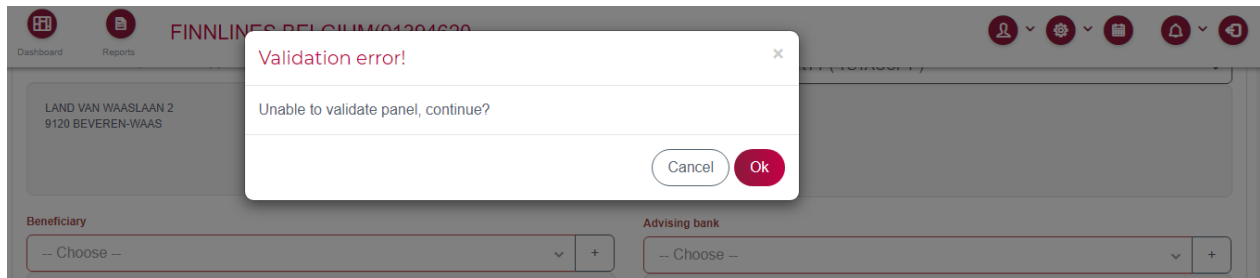
- The function fields: *Create, Edit/Amend, Approve, Reply, and Print Preview*. These fields allow you to access the work screens for records and messages.
- The data display fields: *Refresh, Filter, Select, and Sort*, all of which assist in managing the data on the screen for display.

You can also access this option from the Transaction Tab under the pull-down list field for “More Actions – Create message”. This may be faster because you can first choose which transaction you want to send a message about from the list.

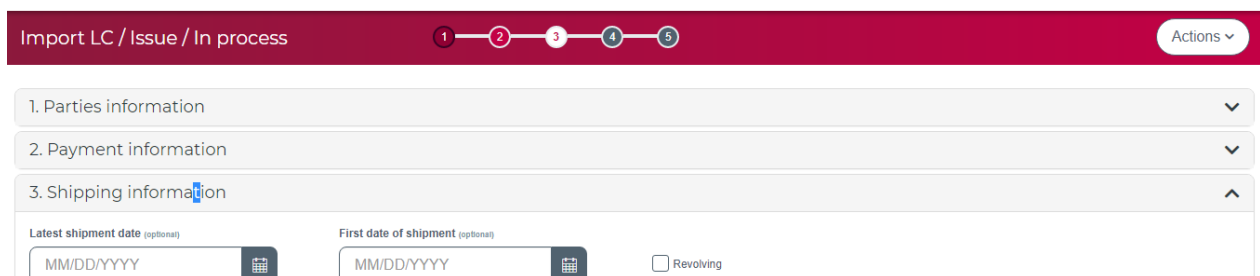
6.1.5 Event details structure

Event data is displayed in sections or steps, each headed by a title bar where you can click on the label to open that section. Other sections will be closed, but you can move to and from any section as needed. However, when you leave a section, the system will validate the information that you have entered and

warn you if there are any errors. You may decide to ignore these warnings for the time being (press “OK”) or cancel the move and return to the section to apply the necessary corrections (press “Cancel”).



At the top of the screen, there is a progress bar (in red) with the type of product and event you are working in, as well as its current status and a numbered circle for each step in this event form.

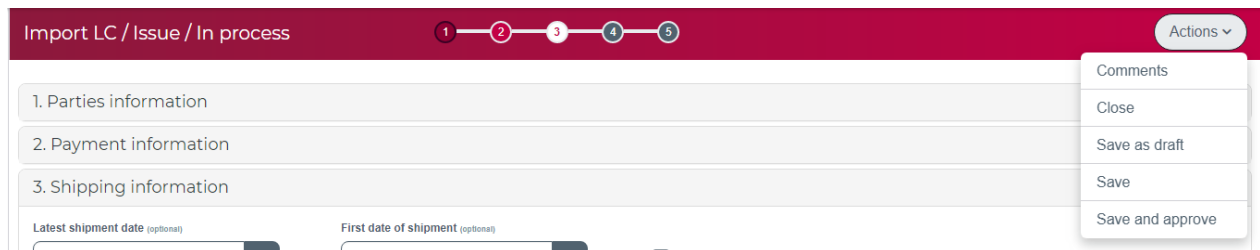


The current step is highlighted in a white background and a red digit.

Sections not yet started show in a grey background, while completed ones have a red background.

Sections where one or more errors have been left behind will show dark red (as in step 1 of the screenshot above).

To finalise the event, click on the “Actions” button in the top right corner.



From here you can save the completed form and, if you have the authority (set up by your administrator), you can save and approve in one motion. Otherwise a colleague will have to pick up, review and then approve the event before it is sent to Belfius Bank.

You can add comments for the people at the bank, or close the event if you decide to cancel your input or update to this event. If you do not want to lose your input, but have exited before all the data has been entered, press “Save as draft” so that you can continue later.

Once the event has been saved, you can still pick it up to modify your input. You will also have a few more functions once the record has been created in the database (by saving).

Import LC / Issue / In process

1
2
3
4
5

Actions

1. Parties information

Applicant's reference
EVS SHOW ILC TST

☐ This letter of credit (LC) is transferable

Applicant
FINNLINES BELGIUM(01394620934) (FINNLINE)

Account party
TEST ACCOUNT PARTY (TSTACCP)

Correspondence
Comments
Print preview
Close
Approve
Reject
Images

Correspondence displays any message that the bank has created for this product and made available to you for information (e.g. a SWIFT MT700 for an import LC issued). Of course, there will not be anything to display until the LC is actually issued.

Print preview will display and allow you to print an overview of the data currently entered for this event.

Once the input has been completed and saved, any user in your organisation with the appropriate credentials can approve or reject this event, deciding whether it is to be sent to the bank or not.

And, finally, you can attach images to be sent (PDF or office documents, either scanned or produced by an application on your computer). For details, see the relevant section in the user guide.

6.2 Issue an import LC

6.2.1 Create New

To create an import LC, start with the List of Transactions and click on the "Create new" button. You will then see the screen below.

Import LC / Issue / In process

1
2
3
4
5

Actions

1. Parties information

Applicant's reference

☐ This letter of credit (LC) is transferable

Applicant
TRADING CY (GERARD)
DE L'AVENIR 25
5000 NAMUR
BELGIUM

Account party
TRADING CY (GERARD)
DE L'AVENIR 25
5000 NAMUR
BELGIUM

Beneficiary
-- Choose --

Advising bank
-- Choose --

Mandatory field
Available with (optional)

Beneficiary bank (optional)
-- Choose --

The sections in this event form are:

1. Parties information,
2. Payment information,
3. Shipping information,
4. Description of goods,
5. Documents & additional conditions.

The screenshot shows the TRADING CY web application interface. At the top, there is a navigation bar with icons for Dashboard, Reports, and a user profile. Below this is a header bar with the text "Import LC / Issue / In process" and a progress indicator showing five steps: 1 (selected), 2, 3, 4, and 5. To the right of the progress indicator is an "Actions" button. The main content area is divided into five sections, each with a title and a dropdown arrow: "1. Parties information", "2. Payment information", "3. Shipping information", "4. Goods description", and "5. Documents & additional conditions". The "5. Documents & additional conditions" section is expanded, showing a "Documents required" section with a "Phrases" input field and a "Documents required (optional)" section with a text area. The text area has a placeholder message: "This field allows you to enter text up to a maximum of 300 rows of 65 characters."

6.2.1.1 Parties information

This part defines the parties involved in the transaction.

Parties are defined by their name and address, with their name at the top and address in the grey box. The Applicant is your own organisation, so that information is already filled in.

Where you can select a party, you will see a drop box, with the arrow pointing down.

Import LC / Issue / In process

1
2
3
4
5

Actions

1. Parties information

Applicant's reference

☐ This letter of credit (LC) is transferable

Applicant

TRADING CY (GERARD)

DE L'AVENIR 25
5000 NAMUR
BELGIUM

Account party

TRADING CY (GERARD)

DE L'AVENIR 25
5000 NAMUR
BELGIUM

Beneficiary

-- Choose --

Advising bank

-- Choose --

Mandatory field

Available with (optional)

ANY BANK

Beneficiary bank (optional)

-- Choose --

Transmit via

SWIFT

Confirmation instructions to advising bank

WITHOUT

2. Payment information

For some parties, you can create a new entity in the database so that it can be selected in the future. For new entities, there is a “+” button to the right of the name field.

When clicked on, it displays a window designed for the parties, including optional contact information should you wish to store that, too. The bold “+” that you now see in the top right corner of this popup window allows you to input a new name and address, select the country and add contact information. The other buttons enable you to manage the parties that you have a stored previously, displaying, modifying or deleting them.

Manage beneficiaries

+

×

Name

E-mail (optional)

Address / postal code / city

Fax (optional)

Country

-- Choose --

Contact name (optional)

Cancel

Save

Advising bank

-- Choose --

A list of advising banks is supplied by Belfius, but you can add your own in the same way as described above.

Import LC / Issue / In process

1 2 3 4

1. Parties information

Applicant's reference

Mandatory field

☐ This letter of credit (LC) is transferable

Applicant

TRADING CY (GERARD)

DE L'AVENIR 25
 5000 NAMUR
 BELGIUM

Beneficiary

GENERAL EXPORTERS LTD. (1494)

152 NATHAN ROAD
 MONGKOK KOWLOON

Available with (optional)

ANY BANK

A.M.O.S. SA (A.M.O.S.)
 BANK COQUM (1430)
 BANK OF ALEXANDRIA S A E (ALEXEGCX)
 BANQUE INTERNATIONALE A LUXEMBOURG (BILLBEBB)
 BANQUE INTERNATIONALE LUXEMBOURG (INT LUX)
 BELFIUS BANK SA/NV (GKCCBEBB)
 BIL DANMARK, FILIAL AF BANQUE INTER (BILLDKKK)
 BNP PARIBAS SECURITIES SERVICES, FR (PARBFRPP)
 BNP PARIBAS SECURITIES SERVICES, UN (PARBGB2L)
 BNP PARIBAS, ABU DHABI (BNPAEEAA)
 CITIBANK N.A. (CITIBDDX)
 CREDIT AGRICOLE (AGRIFRPP)

-- Choose --

Mandatory field

Beneficiary bank (optional)

Clarification of the fields:

- **Applicant's reference:** Alphanumeric reference assigned by the user. This is very useful for you to be able to identify any future communication related to this LC.
- **This letter of credit (LC) is transferable:** Click on the check box to mark the LC as transferable.
- **Applicant:** Automatically completed with your own organisation.
- **Account party:** Defaults from the company's setup. Only entities that are related to your organisation and that were defined as such in settings can be selected here. Usually, it is the same as the Applicant, but in some cases, the LC has to be drawn on the credit line of a related company.
- **Beneficiary:** This defines which entity that will be allowed to draw under this LC, i.e. the supplier. Click on the field to display the pull-down list and select from previously stored beneficiaries. If not found, enter manually by clicking on the "+" button to display the window to enter the details.
- **Advising Bank:** This is the bank that your supplier (the beneficiary) has specified through which it wants the transaction to be advised. Ultimately, Belfius Bank will decide the bank to which they send the LC, based on its correspondent bank network. But the preference of the beneficiary will be taken into consideration as much as possible. If the supplier has not specified a local bank, then select a bank in the supplier's country from the list provided by Belfius.
- **Available with:** Specify here which bank is designated to receive and pay the documents presented by the Beneficiary. Either a name or BIC of a bank or a descriptive, for example ANY BANK, or ANY BANK IN Country or region X. If no information is entered, the Belfius back-office will input appropriate information.
- **Beneficiary Bank:** Occasionally, the supplier may specify two banks, one to advise the LC through (the Advising bank) and a local bank where the supplier's accounts are held. The latter might be a bank with limited or no international relationships and therefore be defined as the "Advise through bank" in the SWIFT MT700.
- **Transmit via:** Should always be "SWIFT". Only in very exceptional cases can this be different.
- **Confirmation Instructions:** These are instructions to the Advising Bank. Defaults to WITHOUT, but may be modified according to the terms agreed with the beneficiary by selecting from the pull-down list field.

6.2.1.2 Payment information

Import LC / Issue / In process

12345

Actions

1. Parties information

2. Payment information

3. Shipping information

Currency

-- Choose --

Amount

Payment terms

☒ Sight ☐ Term

Available by (optional)

PAYMENT

Mixed/deferred payment

Expiry terms

Expiry date

MM/DD/YYYY

Place of expiry (optional)

-- Choose --

Tolerance (optional)

ABOUT

Tolerance %

+ 10 - 10

Tolerance amount

Additional amount

Tenor period (optional)

-- Choose --

Tenor date (optional)

MM/DD/YYYY

Tenor days (optional)

0

Additional tenor details

Document presentation period (days) (optional)

0

Document presentation period (text) (optional)

- **Currency:** The currency of the transaction. Click on the field to display the pull-down list and select the appropriate currency.
- **Amount:** Enter the transaction amount here.
- **Tolerance:** The variation allowed on the amount of the LC. The valid values in the pull-down list are:
 - ABOUT – The beneficiary may present for a total amount within a range of 10% above or below the face value of the LC. This is the default terminology from the ICC.
 - NONE – There will be no variation. The total presentation amount must be exactly equal to the value of the LC.
 - PLUS – This option allows you to enter a percentage or an absolute amount to be added on top of the LC amount to define the maximum amount that can be presented for settlement.
 - PLUS/MINUS – This option allows you to enter a percentage or an absolute amount to define how much the total presentation amount may deviate from the face value of the LC.

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42

- **Tolerance %:** For defining the % above or below the transaction amount permitted due to excess weight or material measures. These fields are enabled depending on the value selected in the drop-down for Tolerance. For ABOUT or NONE the fields are filled automatically and are protected.
- **Tolerance amount:** Instead of a percentage, you may enter a fixed amount to determine the limits of the tolerance.
- **Additional Amount:** To indicate an amount that may be claimed in addition to the value of the goods (as determined by the face value and tolerance), typically to cover freight charges, insurance, etc. click on this button to display a window in which to enter the description, currency and amount. Click on OK when done, or on the X to exit without saving.
- **Sight:** Click this radio button if the Tenor calls for a Sight letter of credit.
- **Term:** Click this radio button if the Tenor calls for a Term letter of credit. Related fields are enabled when this is selected in order to define the deferred payment terms.
- **Available By:** Indicate how the documents will be settled when presented. The options depend on whether you select Sight or Term.
- **Mix/Def Payment Details:** This button is enabled when the Available By field = DEF PAYMENT or MIXED PAYMENT. Clicking this button opens the screen for Mixed/deferred payment Details text.
- **Tenor Period:** A pull-down list that is enabled only for Term LCs. Scroll through the list to select the starting point of the maturity date calculation.
- **Tenor Date:** When the Tenor Period is FIX- (FIXED MATURITY), you enter a maturity date here instead of tenor days. Click on the Calendar button to open the calendar screens. Use the '<', '>' to scroll forward/backward to find the month/year. Then click on the date, which will be populated automatically into the Expiry date field.
- **Tenor Days:** The number of days to calculate maturity. The field is enabled when field Term is selected, and the Tenor period is not FIX-(FIXED MATURITY).
- **Additional Tenor Details:** This button will display a pop-up window to enter further details that qualify the Tenor, such as a "Drawn on" party in case a draft is required.
- **Expiry date:** To define the date on which the credit is to expire. Click on the calendar button to open the calendar screen. Use '<','>' to move forwards/backwards to find the month/year. Then click on the date, which will be populated automatically into the Expiry date field.
- **Documents Presentation Period (days):** To indicate the number of days from or after a specific date that documents have to be presented by the beneficiary for negotiation or payment. The default reference point (defined in UCP and SWIFT) is the shipment date. If you need to specify a different reference point, enter it in the field below.

- **Documents Presentation Period (text):** If you need to specify a different reference point for the presentation period, enter fill it in this field. E.g. draft date, or B/L date, etc.
- **Place of expiry:** To specify the place where the credit expires for negotiation, acceptance or payment. This is a code field with country codes and a few generic location codes. If you don't have specific requirements for this, you may skip this field. Belfius Bank will determine the correct value.

6.2.1.3 Shipping information

Import LC / Issue / In process

1
2
3
4
5

Actions

1. Parties information
2. Payment information
3. Shipping information

Latest shipment date (optional)

MM/DD/YYYY

First date of shipment (optional)

MM/DD/YYYY

☐ Revolving

Partial shipments allowed

Not allowed

Transshipments allowed

Not allowed

☐ Combined shipment allowed

Shipping incoterm

-- Choose --

Incoterm place (optional)

Shipment period

Shipping details

Dispatch/shipment/taking in charge from (optional)

-- Choose --

Dispatch from (optional)

-- Choose --

Dispatch/shipment/taking in charge to (optional)

-- Choose --

Final destination (optional)

-- Choose --

Details of charges

☒ Bank charges

☒ Issuing bank charges to be paid by

☒ Foreign bank charges to be paid by

☐ Acceptance fees (if any) to be paid by

☐ Confirmation charges to be paid by

Charges

☒ Applicant
☐ Beneficiary

☐ Applicant
☒ Beneficiary

☐ Applicant
☐ Beneficiary

☐ Applicant
☐ Beneficiary

4. Goods description

- **Latest Shipment Date:** Using the calendar, you can enter the latest date on which shipment is to be made.
- **First Date of Shipment:** Optionally, you can also specify the first date on which shipment is to be made.
- **Revolving:** To indicate the credit is revolving. You will need to provide the details about the revolving method used (by Time or Value). Check with your contact at the bank.

- **Partial Shipments allowed:** To indicate whether partial shipments are allowed or not. If “Conditional”, these conditions must be detailed in the special conditions field (in the Documents & Additional Conditions section).
- **Transshipments allowed:** To indicate whether transshipments are allowed or not. If “Conditional”, these conditions must be detailed in the special conditions field (in the Documents & Additional Conditions section).
- **Combined shipment allowed:** To indicate whether combined shipments are allowed or not.
- **Shipping incoterm:** This is a pull-down field. Click on it to display the list to select from.
- **Incoterm place:** If appropriate, enter the place relevant to the Incoterm.
- **Shipment period:** If no Latest Date of Shipment has been entered, the period in which the goods need to be shipped must be described in a text field. When you click on this button, a pop-up window will display the screen for Shipment period details, where you can enter the shipment period details. Click OK to save the data or on the X to exit without saving.
- | | | | | |
|---|------------------|----------|------------------|---------------------------------------|
| Dispatch/Shipment/
Dispatch/Shipment/
Dispatch
Final | Taking
Taking | In
In | Charge
Charge | From:
to:
From:
Destination: |
|---|------------------|----------|------------------|---------------------------------------|

These four fields are defined by SWIFT to define the route the goods under this LC are supposed to travel. They are optional and refer to locations or regions, depending on the type of transport. Each field has a pull-down list with previously defined options that you can choose from. The options can be saved by pressing “+” which shows a pop-up panel to view, add, modify or delete the options in the list.
- **Details of charges:** with tick boxes and radio group options, you can indicate which charges will be paid by yourselves (as applicant) and which need to be collected from the beneficiary. If required, a more detailed specification can be entered by pressing the “Charges” button.

6.2.2 Goods description

Import LC / Issue / In process

1

2

3

4

5

Actions

1. Parties information

2. Payment information

3. Shipping information

4. Goods description

5. Documents & additional conditions

Description of goods

Phrases

+

>>

300MODK [MODEL K 98 REFINED STEEL COIL]
ADIDAS [CHAUSSURES ADIDAS REF X]
BULK PALMOIL CONGO [CRUDE PALM OIL IN BULK FROM CONGO]
CLAMPS B TYPE GZ HWT [CLAMPS B TYPE FROM GUANGZHOU]
ETP COILS [SECONDARY ETP COILS]
FLAT IRON COILS [ROLLED IRON OR NON-ALLOY STEEL COILS]
IRON ORE [RAW IRON ORE]
PLATE AND RAIL SCRAP [PLATE AND RAIL STEEL SCRAP]
STEEL SCRAP [STEEL AND FERROUS SCRAP]
WSHOES [WSHOES]

Description of goods (optional)

FLAT ROLLED PRODUCTS OF IRON OR NON-ALLOY STEEL, OF A WIDTH OF 600MM OR MORE, CLAD, PLATED OR COATED. OTHERWISE PLATED OR COATED WITH ZINC, IN COILS SECONDARY QUALITY.
SIZE: 600 MM AND WIDER X COIL
THICKNESS: 0.60MM - 0.99 MM
H.S.CODE NO: 7210.49.10

This field allows you to enter text up to a maximum of 300 rows of 80 characters.

- **Phrases:** This box contains previously created phrases for Description of goods. You can either select from the list or press the “+” button to pop-up a maintenance window where you can create new phrases for present and future use, plus you can view, modify and delete them as well.
- **Description of goods:** Here you would enter the description of the goods to be shipped under this LC. Either select a Phrase on the left and press the “>>” button to move it over; or enter a description by typing or pasting. You can modify the text from a phrase or add to it.

6.2.2.1 Documents & additional conditions

Import LC / Issue / In process

1

2

3

4

5

Actions ▾

1. Parties information ▾

2. Payment information ▾

3. Shipping information ▾

4. Goods description ▾

5. Documents & additional conditions ▴

Documents required

Phrases

01 [DRAFT]
02A [INVOICE SIGNED]
02B [INVOICE ORIGIN]
02C [INVOICE VALUE AND FREIGHT]
03A [B/L BASE]
03B [B/L BLANK ENDORSED]
03C [B/L CONSIGNED]
03D [B/L NOTIFY]
04 [AWB]
05 [CMR]
06 [CERTIFICATE OF ORIGIN]

+

>>

Documents required (optional)

BENEFICIARY'S MANUALLY SIGNED COMMERCIAL INVOICE IN TRIPPLICATE COPIES, CERTIFYING DESCRIPTION OF GOODS AND HS CODE AS PER FIELD 45A

This field allows you to enter text up to a maximum of 300 rows of 65 characters.

Additional conditions

Phrases

DISCREP [DISCREPANCY CHARGE]
DOCDATE [DOCS DATED B4 NOT ACCEPTABLE]
DOCNOK [NOT ACCEPTABLE DOCS]
DOCQTE LCNR [DOCS QUOTE LC NBR]
DOCSMAIL [DOCUMENTS MUST BE IN 1 MAILING]
DOCSTO B [DOCUMENTS TO BROKER]

+

>>

Additional conditions (optional)

FOR EACH SET OF DISCREPANT DOCUMENTS PRESENTED UNDER THIS CREDIT A DISCREPANCY FEE OF USD 100.00 SHALL BE DEDUCTED BY THE ISSUING BANK IRRESPECTIVE OF WHETHER DOCUMENTS ARE FINALLY ACCEPTED OR NOT AND IS FOR ACCOUNT OF BENEFICIARY. ALL DOCUMENTS MUST QUOTE THIS L/C NO. DATE OF ISSUE AND NAME OF ISSUING BANK

This field allows you to enter text up to a maximum of 300 rows of 65 characters.

Special payment conditions for beneficiary

Phrases

DISCOUNTING [DISCOUNTING MAY BE REQUESTED]

+

>>

Special payment conditions for beneficiary (optional)

This field allows you to enter text up to a maximum of 100 rows of 65 characters.

This field allows you to enter text up to a maximum of 100 rows of 65 characters.

Other conditions

☒ We undertake to provide within ten (10) days from the date of this application an insurance policy acceptable to you and in your name covering 110% of the documentary credit value. Failing to present the same, I/we hereby authorize you to effect insurance as per your requirement and debit my/our account with the respective charges, although the bank is not obliged to secure the insurance cover.

☐ The bank is requested to arrange an insurance policy at my/our expense and you are authorized to debit my account although the bank is not obligated to secure the insurance.

Charges debit account (optional)

BE29551268350064 (EUR) ▾

- **Phrases:** These boxes contain previously created phrases for each of the text blocks on the right. You can either select one or more from the list or press the “+” button to pop-up a maintenance window where you can create new phrases for present and future use, plus you can view, modify and delete them as well.
- **Documents required:** Here you enter a list of documents and conditions about their content as they are to be presented under this LC. Either select a Phrase on the left and press the “>>” button to move it over, or enter descriptions by typing or pasting. You can modify the text from a phrase or add to it.

- **Additional conditions:** Here you enter additional conditions that pertain to claims under this LC. Either select a Phrase on the left and press the ">>" button to move it over, or enter descriptions by typing or pasting. You can modify the text from a phrase or add to it.
- **Special payment conditions for beneficiary:** Further payment instructions for the beneficiary. Either select a Phrase on the left and press the ">>" button to move it over, or enter descriptions by typing or pasting. You can modify the text from a phrase or add to it.
- **Other conditions:** specify whether you will supply insurance cover yourself, or the bank.
- **Charges debit account:** optionally specify the account that any charges should be debited from.

6.2.2.2 The "Actions" button

At the top right in the title bar, you will find the Actions button. This functions as a drop-down menu with options that vary depending on the context. It is from here that you can exit the input screens, while saving the transaction and related data.

The screenshot shows a software interface for 'Import LC / Issue / Incomplete'. At the top, there is a red header bar with a progress indicator consisting of five numbered circles (1-5). Below the header, there are five horizontal sections representing different steps: '1. Parties information', '2. Payment information', '3. Shipping information', '4. Goods description', and '5. Documents & additional conditions'. The '5. Documents & additional conditions' section is currently active and expanded, showing a sub-section 'Documents required'. On the right side of the header bar, there is an 'Actions' button with a dropdown arrow. The dropdown menu is open, showing five options: 'Comments', 'Close', 'Save as draft', 'Save', and 'Images'.

- **Comments:** This pops up a text box where comments can be exchanged with the bank. Depending on the status, it may contain feedback from Belfius. You can use this field to add instructions or comments to your request and they will be sent along with the data.
- **Close:** If you want to exit from this record, you may click on this option. However, your input since opening this transaction will not be saved (you will be asked to confirm with a pop-up).
- **Save as draft:** With this option, you can save the current version of the issue screen and return to the grid screen. Validation errors will be ignored. The transaction status will be Incomplete and you can reopen it at any time with the "Edit/Amend" button.
- **Save:** When you have completed your request, click this button to save the transaction with the status "In process", which will be pending approval. You can still open it again at any time to make changes with the "Edit/Amend" button.
- **Save and approve:** This option is only shown when your login has transaction approval rights for your own events. It allows you to save the completed transaction and approve it in one step.
- **Images:** This option becomes available as soon as a request has been saved (even as a draft). It can be accessed directly from the transaction list or from this "Actions" menu (when re-opened for edit or display). With this option, you can view and download already attached documents or you can upload new documents. As with Comments, these images may be provided by the bank or by your side. (See more details in section 2.3)

6.2.3 "Create Similar" button and templates

There are more convenient ways to create a new transaction.

You can select an existing transaction and press “Create similar”. This will copy most of the data from that transaction into a new one that you can then continue to adapt as needed.

You can also specifically prepare templates for recurring requests by opening an already saved event, adjusting the fields where needed and selecting the “Save as Template” option in the “Actions menu”. The next time you want to create a transaction based on the template, you search for it with the selection criteria, ticking the box in front and pressing “Create similar”.

6.3 Amend an Import LC

To create a request to amend an import letter of credit that has been previously issued, you select the transaction to be in “Released” status and press the “Edit/Amend” button. This will create a new event: “Amendment”.

If you select a transaction that does not have “Released status” and press “Edit/Amend”, it will merely allow you to edit the issue event before it is approved and sent to the bank.

In the Amendment event, you will be shown all of the LC data and be able to make modifications where allowed. When approved, these changes will be communicated to the bank requesting them so that the letter of credit can be amended accordingly.

As soon as the changes have been saved and you display the amendment, the changes will be highlighted in red text, including a Comment with the previous value.

Import LC / Amendment / Incomplete 1 2 3 4 5 Actions ▾

1. Parties information ▾

2. Payment information ▲

Currency (optional)
EUR -(EUR)

Amendment amount (optional) Inc(+)/Dec(-) (optional)

Current balance (optional)
110,000.00

Tolerance (optional)
NONE

Tolerance % (optional)

Tolerance amount

Payment terms

✓ Sight

Available by (optional)
NEGOTIATION

Changed
Previous value: PAYMENT

Mixed/deferred payment

Additional amount

Additional tenor details

If a transaction has several amendments, you can flip through each with the “Previous record” or “Next record” button in the “Actions” menu.

7 Outward Guarantees

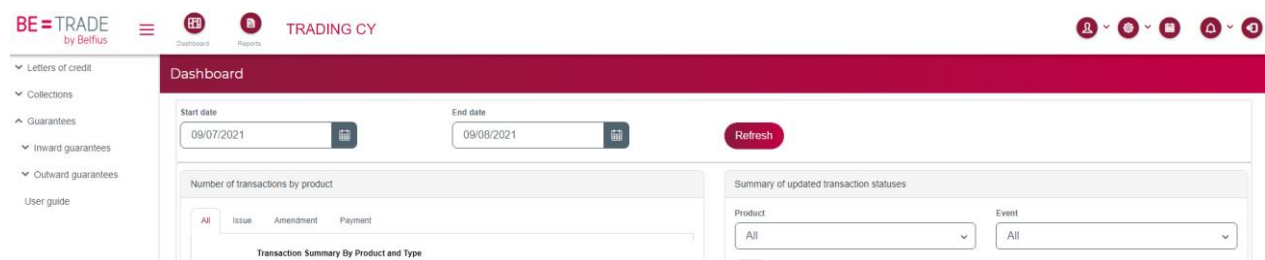
7.1 Overview

The Outward Guarantee module enables you to:

- Fill out an application online to issue or amend a Guarantee and send it to Belfius Bank.
- Simplify the application process by copying a previously released transaction that is “similar” to the new one, or use a template created specifically for this purpose.
- Monitor transaction status information downloaded from the bank for every event processed on it.
- Generate detailed reports for company managers, accountants and auditors.

As you input data for your application, BE=Trade will validate the fields with business logic as well as for SWIFT compliance. This avoids any delays and errors in processing your request.

You can find the Outward Guarantee tab in the menu on the left or by clicking on an area that represents Outward Guarantees in any of the graphs on the dashboard.



Transactions correspond to Guarantees and Events are actions that are processed for them, such as Issue and Amend.

When you click on “Outward Guarantees”, you will see a screen with the Outward Guarantees Transactions Grid. By default, you’ll have All the events in the “List of Transactions”, but you can filter by: “Event”, “Status” and “Ownership”, or even put a start and end date for the transactions you want to search.

For “Events”, you can also directly select one from the menu on the left (Issue, Amendment, Claim).

BE=TRADE by Belfius

TRADING CY

Outward guarantees transaction grid

Transactions Messages

Event: All Status: All Ownership: All transactions

Search by: Choose Enter parameter: Start date: 09/07/2021 End date: 09/08/2021 Update list

List of transactions

Create new Create similar Edit/amend Approve Reject More actions

Applicant's reference	Type	Currency	Amount	Beneficiary	Expiry date	Bank ref.	Transaction date	Status	
GREN090821112540	Issue	EUR	1,000,000.00	COGUM	30/12/2021	-	09/08/2021	In process	
GREN270721104912	Issue	EUR	500,000.00	BUILDING COMPANY NV	08/07/2022	-	27/07/2021	In process	

7.1.1 Statuses

For each transaction event, the current status is shown indicating where in the process the event is currently and what, if anything, still needs to be done. See the explanations below for each status:

- **Incomplete:** A request has been created and saved as a draft. It cannot be approved yet because it still has to be completed.
- **In process:** A request has been created and saved. All mandatory fields have been completed and validations were successful. It is still possible to make changes, but the request may be approved as it is.
- **Pending approval:** Approval process has started; the event is waiting for final approval and cannot be changed any more.
- **Sent to bank:** the event has been approved and sent to the Bank.
- **Received:** this means that the transaction has been received by the bank's processing system. Back-office staff will now take it up, verify feasibility and process the request.
- **Released:** this status confirms that the bank has processed the request and sent the transaction out to the counterparty.
- **Cancelled:** indicates that the entire transaction has been closed, either because it has been used completely or because it has expired.
- **Rejected:** the transaction has been rejected by the bank. You will have been informed about the reason for this and the actions to undertake in separate communications.
- **Rejected by customer:** You can also reject an event as long as it has not been sent to the bank. You will be asked to add the reason for information purposes.
- **Template:** is shown as a status and indicates that this event has been saved as a template so you can re-use the data already entered.
- **Partially released:** In some cases, an event processed at the bank may require your feedback. In such a case, the event will arrive in BE=Trade as "Partially released". When you open this item, you will be able to give your feedback and send it back to the bank. Once the back-office has subsequently finalised the process, the status will change according to your feedback.
- **Deleted** is when the transaction is sent to the Bank, but the process is deleted due to a technical issue. It means that there is no trace of this event and the reference number

has been completely deleted. Check with your contact at the bank to see how to avoid this issue. You can recreate the event with the “Create similar” option without losing any of the data you have entered.

The screenshot below shows all the statuses you can search with in the transaction grid:

The screenshot shows the 'List of transactions' interface. At the top, there are tabs for 'Transactions' and 'Messages'. Below the tabs, there are filters for 'Event' (set to 'All'), 'Status' (set to 'All'), and 'Ownership' (set to 'All transactions'). There is also a 'Search by' dropdown set to 'Choose' and a 'Start date' field set to '27/06/2021'. The main heading is 'List of transactions'. Below this, there are buttons for 'Create new', 'Create similar', and 'Edit/amend'. A table shows one transaction with the reference 'GREN270721104912'. A dropdown menu is open for the 'Status' filter, listing the following options: All, In process, Pending approval, Sent to bank, Released, Cancelled, Rejected, Rejected by customer, Template, Incomplete, Partially released, Received, and Deleted. The table below the dropdown shows columns for 'Amount' and 'Beneficiary', with values '500,000.00' and 'BUILDING COMPANY NV' respectively.

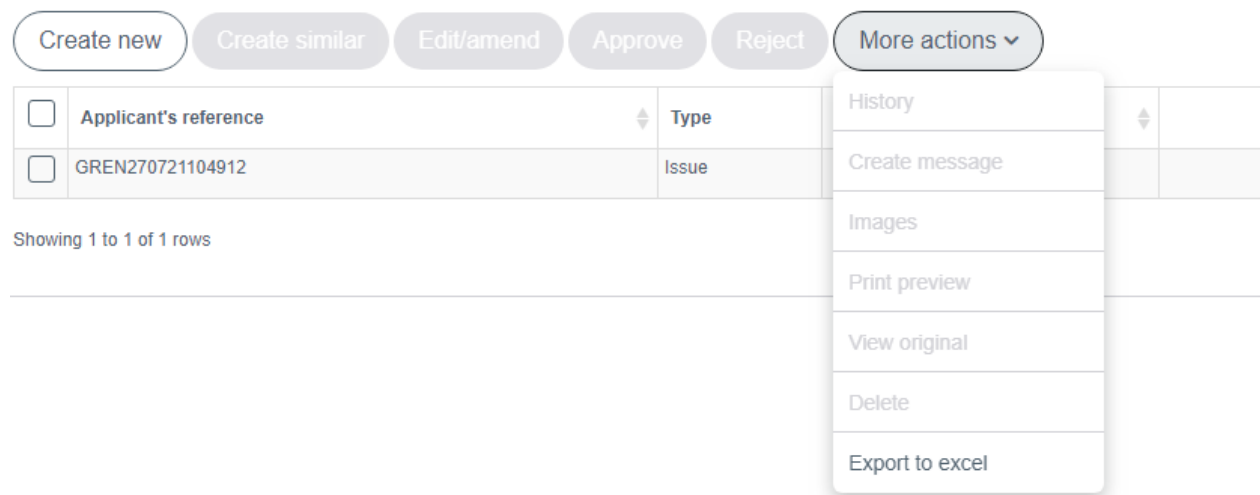
7.1.2 List of transactions

Under the List of Transactions, you have several fields: Create new, Create similar, Edit/amend, Approve, Reject. In the image below, only the buttons “Create new” and “More actions” are white. The others may, depending on the status of the transaction, become white once you choose a transaction in the list. You can then create the same transaction, edit or amend it (a processed transaction can be edited, a released transaction can be amended. It’s the same button, but the effect is different, with approval or rejection.

The screenshot shows the 'Outward guarantees transaction grid' interface. At the top, there are tabs for 'Transactions' and 'Messages'. Below the tabs, there are filters for 'Event' (set to 'All'), 'Status' (set to 'All'), and 'Ownership' (set to 'All transactions'). There is also a 'Search by' dropdown set to 'Choose', an 'Enter parameter' field, a 'Start date' field set to '27/06/2021', and an 'End date' field set to '27/07/2021'. There is a red 'Update list' button. The main heading is 'List of transactions'. Below this, there are buttons for 'Create new', 'Create similar', 'Edit/amend', 'Approve', 'Reject', and 'More actions'. A table shows one transaction with the reference 'GREN270721104912'. The table has columns for 'Applicant's reference', 'Type', 'Currency', 'Amount', 'Beneficiary', 'Expiry date', 'Bank ref.', 'Transaction date', 'Status', and '%'. The values for the first row are: 'GREN270721104912', 'Issue', 'EUR', '500,000.00', 'BUILDING COMPANY NV', '09/07/2022', '-', '27/07/2021', 'In process', and '%'. The table is showing 1 to 1 of 1 rows.

7.1.3 “More actions”

List of transactions



In “More actions”: Once you select a transaction (checkbox on the left), there are other things you can do:

- **History:** To view the History of the Transaction. History displays all events under the record. Select the transaction from the grid, then click on this field. On the Outward Guarantees Transaction Grid, a new grid screen is displayed: History for transaction with Applicant's reference.
- **Create message:** To generate a message under the transaction event. Click on Create to display the Create new message window. You can also create a new message from the “Messages” tab, but this may take a little more time.

Create new message [X]

Subject [] **Message date** 25/06/2021

Mandatory field

Applicant's reference [SCRAP/EG/0015 v] **Bank's reference** [U102281 v]

Message text

[]

[Close] [Send] [Save]

- **Images:** To view, download, delete and/or upload images. There are 2 tabs on this screen:
 - Details: Opens by default showing any documents already uploaded (ex: [Proforma] Invoice).

Images [X]

Product Status Outward guarantees and SBLC In process Bank ref. Applicant's ref. GREN270721104912

1. Details [^]

[Download] [Refresh] [Grid Icon]

Document	Date/time	User	Description	Image status
No matching records found				

2. Upload images [v]

[Close] [Refresh]

- Upload Images: Opens when you click on the name or the (-) sign. This tab is used to upload images, attaching them to the transaction.

The screenshot shows a window titled "Images" with a close button (X) in the top right corner. Below the title bar is a section "2. Upload images" with an upward arrow icon. Underneath, there is a text field for "Image comments (0 of 200 characters maximum):". Below this is a "Document" dropdown menu currently showing "(Proforma) Invoice". Below the dropdown is a "Description" text field, also containing "(Proforma) Invoice". At the bottom of the window is a large dashed rectangular area with the text "Drag & drop files here". In the bottom right corner, there are two buttons: "Close" and "Refresh".

- **Print preview:** For a preview of your transaction, regardless of its status. The preview looks like this:

The screenshot shows a window titled "BE=TRADE by Belfius" in the top left corner. In the top right corner, it says "Outward guarantee Issue" and "Status: In process". The main content area is divided into two columns. The left column contains the following information: "Guarantee type: PAYMENT GUARANTEE", "Applicant's reference: GREN270721104912", "Account party: TRADING CY, DE L'AVENIR 25, 5000 NAMUR, BELGIUM", and "Advising bank:". The right column contains: "Guarantee type text:", "Applicant: TRADING CY, DE L'AVENIR 25, 5000 NAMUR, BELGIUM", and "Beneficiary: BUILDING COMPANY NV, ROBERT SCHUMAN PLEIN 3, 1000 BRUSSEL". At the bottom right, there are two buttons: "Close" and "Print".

- **View Original:** To view the original transaction information. Will display the Outward guarantee/Issue/Approved/ + date of approval screen and you can browse through all the screens. If the bank makes any changes, in the guarantee for example, you can always check here to see what you sent originally. Note that View original is possibly not available for bank-originated transactions.

- **Delete:** To delete a transaction record. (Only the 'In Process', 'Cancelled', 'Templates', 'Incomplete', 'Rejected' and 'Deleted' statuses allow the Delete function to be executed). Select the transaction and then click on Delete. A pop-up window will be displayed, as shown below. Once you have approved a transaction (those in Sent to Bank, Received, or Processed statuses), if you need to cancel it, you must send a message to the bank requesting the cancellation/deletion.
- **Export to Excel:** To open the transaction in an Excel file.
- **Audit trail:** Allows you to check everything that has been carried out on the transaction.

Once an image/document is uploaded, you will see a "V" in the final column of the transactions grid.

7.1.4 List of messages

Next to the Transactions grid, you have the Messages grid, which provides you with the ability to receive from and send messages to the bank. Again, you can filter the messages.

- The function fields: Create, Edit/Amend, Approve, Reply and Print Preview. These fields allow you to access the records and messages work screens.
- The data display fields: Refresh, Filter, Select and Sort – all of which assist in managing the data on the screen for display.

The screenshot displays the 'Outward guarantees transaction grid' with the 'Messages' tab selected. It features a search bar with filters for Status (set to 'Received'), Transactions (set to 'Choose'), and Search by (set to 'Choose'). There are also fields for 'Enter parameter', 'Start date' (27/06/2021), and 'End date' (27/07/2021), along with an 'Update list' button. Below the search filters, the 'List of messages' section is visible, containing buttons for 'Create new', 'Edit/amend', 'Approve', 'Reply', 'Mark as final', 'Mark as unpaid', 'Print preview', and 'Delete'. A table with columns for 'Applicant's reference', 'Bank's reference', 'Subject', 'Message date', and 'Message status' is shown, with a note 'No matching records found'.

You can also access this option from the Transaction Tab under the More Actions – Create message pull-down list field. This may be faster because you can then first choose from the list which transaction you want to send a message about.

The 'Create new message' dialog box contains the following fields and controls:

- Subject:** An empty text input field with a red border. Below it, the text 'Mandatory field' is displayed in red.
- Message date:** A text field containing the date '27/07/2021'.
- Applicant's reference:** A dropdown menu showing 'BENOIT'.
- Bank's reference:** A dropdown menu showing 'B501136'.
- Message text:** A large, empty text area.
- Buttons:** 'Close' (white), 'Send' (red), and 'Save' (red) buttons are located at the bottom right.

When you want to send a message, you'll have to enter your password (the same as the one you use to log in).

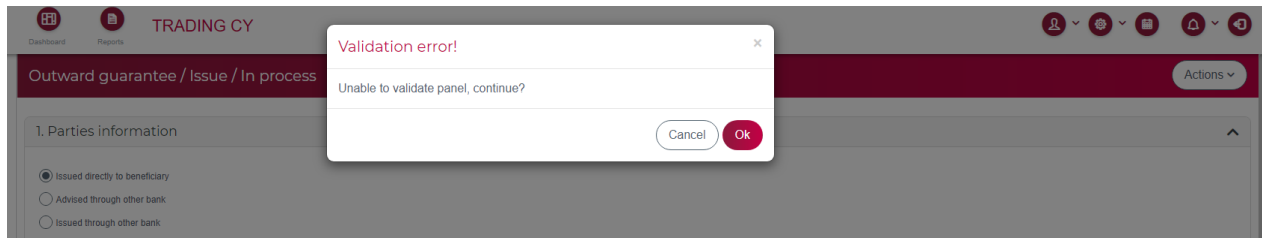
The 'Approve transaction' dialog box is overlaid on the 'Create new message' dialog. It contains the following fields and controls:

- Password:** A text input field with the placeholder text 'Password'.
- Buttons:** 'Close' (white) and 'Approve' (red) buttons are located at the bottom right of the dialog.

In the background, the 'Create new message' dialog is visible, showing the 'Message text' field with the value 'AXJFUGECVNSPEPVNSK' and its 'Close', 'Send', and 'Save' buttons.

7.1.5 Event details structure

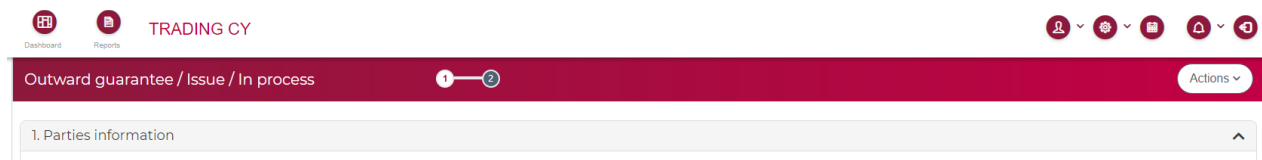
Event data is displayed in sections or steps, each headed by a title bar where you can click on the label to open that section. Other sections will be closed, but you can move to and from any section as needed. However, when you leave a section, the system will validate the information that you have entered and warn you if there are any errors. You may decide to ignore them for the time being (press “OK”) or cancel the move and return to the section to apply the necessary corrections (press “Cancel”).



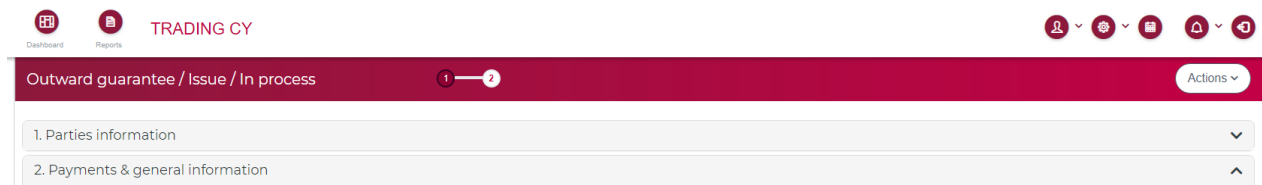
At the top of the screen, there is a progress bar (in red) with the type of product and event you are working in, its current status and a numbered circle for each step in this event form.

The current step is highlighted with a white background and a red digit.

Sections not started yet are shown with a grey background, while completed ones have a red background.



Sections where one or more errors have been left will show dark red (as in step 1 in the screenshot above).



To finalise the event, click on the “Actions” button in the top right corner.

From here, you can save the completed form and if you have the authority (set by your administrator), you can save and approve in one motion. Otherwise, a colleague will have to pick up, review and then approve the event before it is sent to Belfius Bank.

You can add comments for the people at the bank, or close the event if you decide to cancel your input or update to this event. If you do not want to lose your input, but have exited before all the data has been entered, then press “Save as draft”, so you can continue later.

Once the event has been saved, you can still pick it up to modify your input later. You will also have a few more functions once the record has been created in the database (by saving).

Correspondence may display any message that the bank has created for this product and made available to you for information. Of course, there won't be anything to display until the Guarantee is actually issued.

Print preview will display and allow you to print an overview of the data currently entered for this event.

Once the input has been completed and saved, any user in your organisation with the appropriate credentials can approve or reject this event, deciding whether it is to be sent to the bank or not.

And, finally, you can attach images to be sent as well (PDF or office documents either scanned or produced by an application on your computer). For details, see the relevant section in the user guide.

7.2 Issue an Outward Guarantee

7.2.1 Create new

To create an Outward Guarantee, start with the List of Transactions and click on the “Create new” button. You'll then see the image below.

Outward guarantee / Issue / In process 1 2 Actions

1. Parties information

☒ Issued directly to beneficiary
☐ Advised through other bank
☐ Issued through other bank

Applicant's reference (optional)

☐ Standby LC

Applicant
 TRADING CY (GERARD)
 DE L'AVENIR 25
 5000 NAMUR
 BELGIUM

Account party
 TRADING CY (GERARD)
 DE L'AVENIR 25
 5000 NAMUR
 BELGIUM

Beneficiary
 -- Choose --

Advising bank (optional)
 -- Choose --

Guarantee type
 -- Choose --

Guarantee type text (optional)

2. Payments & general information

You have two sections where you need to enter information: Parties information, Payment & General information. You can always skip one part and go directly to another, but if you do this, without filling all of the gaps, following message will appear:

Validation error! ✕

Unable to validate panel, continue?

Some fields have a “+” sign. When clicked on, it displays a window that enables you to define a new entry. (Note: the window’s contents may be different, depending on the field type. However, the buttons at the top and bottom are the same for all similar windows).

Manage beneficiaries

+

×

Name

E-mail (optional)

Address / postal code / city

Fax (optional)

Country

-- Choose --

Contact name (optional)

Cancel

Save

Advising bank

-- Choose --

7.2.1.1 Parties information

This screen defines the parties involved in the transaction.

Outward guarantee / Issue / In process

Actions

1. Parties information

2. Payments & general information

Payment information

Currency

-- Choose --

Guarantee amount

Expiry date

DDMMYYYY

Place of expiry (optional)

-- Choose --

Contract percent (optional)

Unlimited expiry date

☐

Guarantee structure

☒ Use Belfius text

☐ As per special text included in guarantee format

☐ As per other bank's format to their local laws

Guaranteed format

Accounts

Charges account

-- Choose --

Bank charges (optional)

☐ Applicant

☐ Beneficiary

Clarification of the fields:

- **Applicant's reference:** Alphanumeric reference assigned by the user.
- **Applicant:** By default, this is the name/address of the company with which you are associated. This is the party with financial responsibility.
- **Account party:** Defaults from the company's setup. Normally, this is the same as the Applicant, but in some cases, it may be different (e.g. when involving Parent/Subsidiary, where the Applicant requests the issuance of a credit on behalf of one of its subsidiaries).
- **Beneficiary:** This defines which entity will be allowed to claim under Guarantee. Click on the field to display the pull-down list and select from previously saved beneficiaries. If not found, enter manually by clicking on the "+" button to display the window to enter the details.
- **Advising Bank:** In case of International guarantees, this is the bank through which the transaction is to be advised for authentication purposes. Ultimately, Belfius Bank will decide which bank they send the Guarantee to, based on its correspondent bank network, but the preference of the beneficiary will be taken into consideration as much as possible. If the supplier has not specified a local bank, then select a bank in the supplier's country from the list provided by Belfius.
- **Guarantee type:** This list is used to indicate what type of guarantee it is. If the list does not contain the desired type, choose "Other" and indicate what type it is in the "Guarantee type text" field.
- **Guarantee type text:** You must complete this text box if the type of guarantee is = OTHER

The screenshot displays the 'Outward guarantee / Issue / In process' form. The form is divided into two main sections: '1. Parties information' and '2. Payments & general information'. Section 2 is expanded, showing 'Payment information' and 'Guarantee structure'. The 'Payment information' section includes fields for 'Currency' (a dropdown menu), 'Guarantee amount' (a text input), 'Expiry date' (a date picker with a calendar icon), 'Place of expiry' (a dropdown menu), and 'Contract percent' (a text input). The 'Guarantee structure' section includes a 'Guarantee type' dropdown menu, a 'Guarantee type text' text input, and a 'Guarantee structure' dropdown menu. The 'Accounts' section includes a 'Charges account' dropdown menu and a 'Bank charges' section with radio buttons for 'Applicant' and 'Beneficiary'. The form has a red header bar with the title 'Outward guarantee / Issue / In process' and an 'Actions' button in the top right corner.

7.2.1.2 *Payment information*

- **Currency:** The currency of the transaction. Click on the field and display the pull-down list and select the appropriate currency.
- **Guarantee Amount:** Enter the transaction amount here.
- **Expiry date:** To define the date on which the credit is to expire. Click on the calendar button to open the calendar screen. Use '<'/>' to move forwards/backwards to find the month/year. Then click on the date, which will be populated automatically into the Expiry date field.
- **Place of expiry:** place of expiry of the guarantee, by default in Belgium.
- **Contract per cent:** percentage of the amount of the guarantee compared with the amount of the underlying contract
- **Guarantee format:** If you tick the "Issued through other Bank" box in part 1, you must always indicate the text yourself
- **Charges account:** specify the account number from which the costs will be debited
- **Bank charges:** this field specifies by whom the costs will be borne, which by default is the applicant, except stated otherwise.

The screenshot shows a web form titled "Outward guarantee / Issue / in process" with a red header bar. Below the header, there are two main sections: "1. Parties information" and "2. Payments & general information". The "2. Payments & general information" section is expanded, showing a sub-section "Payment information".

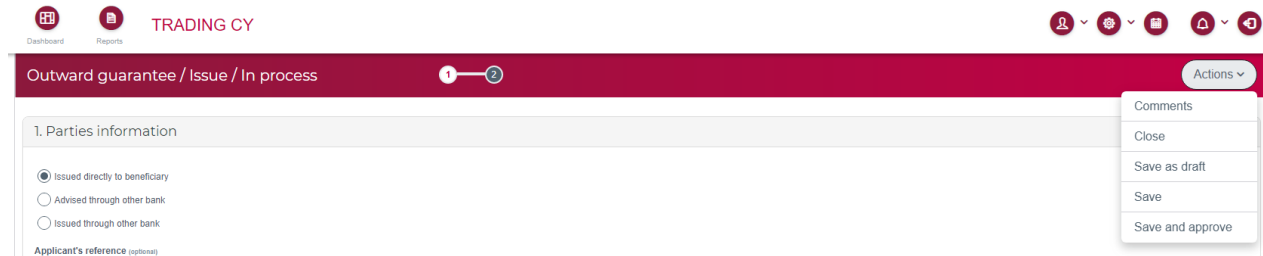
Within "Payment information", there are several fields and options:

- Currency:** A dropdown menu with "-- Choose --" selected.
- Guarantee amount:** A text input field.
- Expiry date:** A text input field with the placeholder "DDMMYYYY" and a calendar icon.
- Place of expiry:** A dropdown menu with "-- Choose --" selected.
- Contract percent:** A text input field.
- Guarantee structure:** A section with three radio button options:
 - ☒ Use Belfius text
 - ☐ As per special text included in guarantee format
 - ☐ As per other bank's format to their local laws
- Charges account:** A dropdown menu with "-- Choose --" selected.
- Bank charges:** Two radio button options:
 - ☐ Applicant
 - ☐ Beneficiary

There is also a "Guaranteed format" button next to the "Guarantee structure" options.

7.2.1.3 The “Actions” button

You find the actions button at the top right in the title bar. It functions as a drop-down menu with options that vary depending on the context. It is from here that you can exit the input screens, saving the transaction and related data.



- **Comments:** This pops up a text box where comments can be exchanged with the bank. Depending on the status, it may contain feedback from Belfius. You can use this field to add instructions or comments to your request and they will be sent along with the data.
- **Close:** If you want to exit from this record, you can click on this option. However, your input since opening this transaction will not be saved (you will be asked to confirm with a pop-up).
- **Save as draft:** With this option, you can save the current version of the issue screen and return to the grid screen. Validation errors will be ignored. The transaction status will be Incomplete and you can reopen it at any time with the “Edit/Amend” button.
- **Save:** When you have completed your request, click this button to save the transaction with “In process” status, and it will be pending approval. You can still open it again at any time to make changes with the “Edit/Amend” button.
- **Save and approve:** This option is only shown when your login has transaction approval rights for your own events. It allows you to save the completed transaction and approve it in one step.
- **Images:** This option becomes available as soon as a request has been saved (even as a draft). It can be accessed directly from the transaction list or from this “Actions” menu (when re-opened to edit or display). With this option, you can view and download already attached documents, or you can upload new documents. As with Comments, these images may be provided by the bank or by your side. (See more details in section 2.3)

7.2.2 “Create Similar” button and templates

There are more convenient ways to create a new transaction.

You can select an existing transaction and press “Create similar”. This will copy most of the data from that transaction into a new one that you can then continue to adapt as needed.

You can also specifically prepare templates for recurring requests by opening an already saved event, adjusting the fields where needed and selecting the “Save as Template” option in the “Actions menu”. The next time, to create a transaction based on the template, you search for it with the selection criteria, tick the box in front and press “Create similar”.

7.3 Amend an Outward Guarantee

To create a request to amend an Outward Guarantee that has been issued previously, you select the transaction, which must be in “Released” status, and press the “Edit/Amend” button. This will create a new event: “Amendment”.

If you select a transaction that is not in “Released” status and press “Edit/Amend”, it will merely allow you to edit the issue event before it is approved and sent to the bank.

In the Amendment event, you will be shown all of the Outward Guarantee data and be able to make modifications where allowed. When approved, these changes will be communicated to the bank, requesting it to amend the letter of credit accordingly.

As soon as the changes are saved, and you display the amendment, the changes will be highlighted in red text, including a Comment with the previous value.

1. Parties information


Issued directly to beneficiary

Applicant's reference

GREN090821164140

Bank reference

Z001384

Seq no. 

1

☐ Standby LC

Applicant

TRADING CY (GERARD)

DE L'AVENIR 25
5000 NAMUR
BELGIUM

Account party

TRADING CY (GERARD)

DE L'AVENIR 25
5000 NAMUR
BELGIUM

Beneficiary

COQUM (1451)

RUE DES AFFAIRES 1
1000 BRUXELLES

Advising bank (optional)

Guarantee type 

BID GUARANTEE

Guarantee type text (optional)

If a transaction has several amendments, you can flip through each with the “Previous record” or “Next record” button in the “Actions” menu.