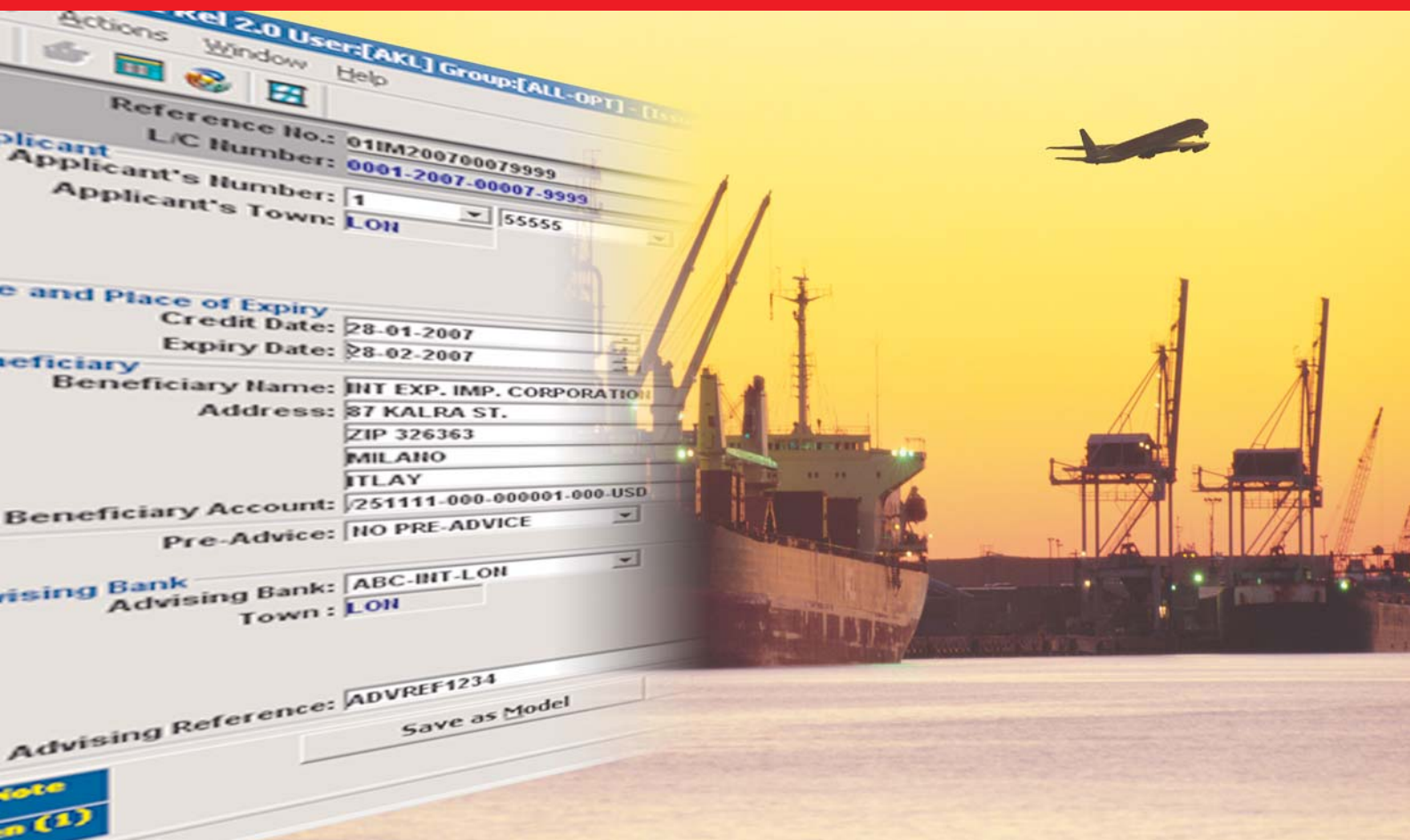


# SmartTrade

*Trade Finance System*



**SmartTrade** is an advanced, on-line, real-time and integrated Trade Finance System, which handles the bank's entire range of trade finance transactions according to I.C.C regulations.

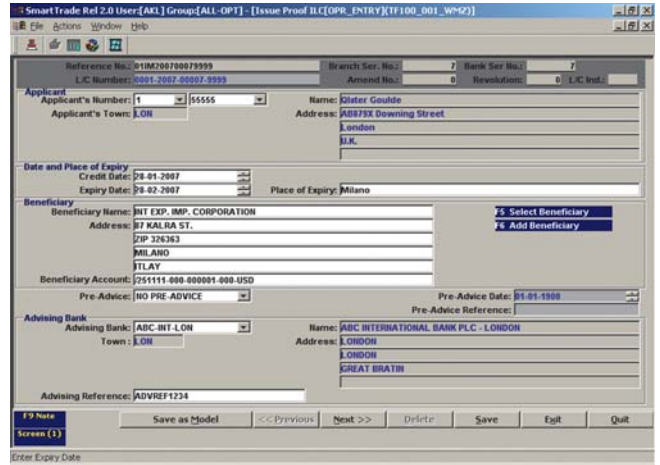
SmartTrade supports the automated processing of

- ◆ Import Letter of Credit
  - ◆ Issuance, amendment and cancellation
  - ◆ Revolving
  - ◆ Red Clause
  - ◆ Pre-Advice
  - ◆ Document Negotiation
  - ◆ Sight and Time Bills
  - ◆ Bills booking, cancellation and settlement
  - ◆ Sight, Acceptance, Deferred and by Authorisation Payments
  - ◆ Shipping Guarantee/Air Release
  - ◆ Trust Receipt
  - ◆ Reimbursement
  - ◆ Down Payments
  - ◆ Commissions and charges calculation
- ◆ Export Letter of Credit
  - ◆ Issuance, amendment and cancellation
  - ◆ Revolving
  - ◆ Red Clause
  - ◆ L/C Transfer
  - ◆ Pre-Advice
  - ◆ Document Negotiation
  - ◆ Bills Discounting
  - ◆ Payment Claims
  - ◆ Down Payments
  - ◆ Back-to-Back
  - ◆ Commissions and charges calculation
- ◆ Standby Letter of Credit
  - ◆ Inward/Outward
  - ◆ Issuance, amendment and cancellation
  - ◆ Revolving
  - ◆ Red Clause
  - ◆ Payment Claims
  - ◆ Commissions and charges calculation
- ◆ Letter of Guarantee
  - ◆ Inward/Outward
  - ◆ Issuance, amendment and cancellation
  - ◆ Increase, decrease, and confiscation
  - ◆ Blocking and renewal
  - ◆ Payment Claims
  - ◆ Commissions and charges calculation
- ◆ Outward Bills for Collections
  - ◆ Registration, settlement and cancellation
  - ◆ Sight and Time Payments
  - ◆ Bills Discounting
  - ◆ Commissions and charges calculation
- ◆ Inward Bills for Collections
  - ◆ Registration, settlement and cancellation
  - ◆ Sight and Time Payments
  - ◆ Shipping Guarantee
  - ◆ Trust Receipt
  - ◆ Commissions and charges calculation



## Integrated Processing

SmartTrade is an integrated system that automates the entire lifecycle of trade finance transactions. The system uses a set of techniques for all kinds of trade finance transactions throughout the system starting from transaction processing, recording and reporting. This includes the calculation of liabilities, margins, commissions, charges, foreign exchange, accounting entries, document and report generation.



## Multi-Currency and Multi-Branch

SmartTrade supports Multi-Currency and Dual Currency accounting system reporting. Cash margin can be kept in any currency.

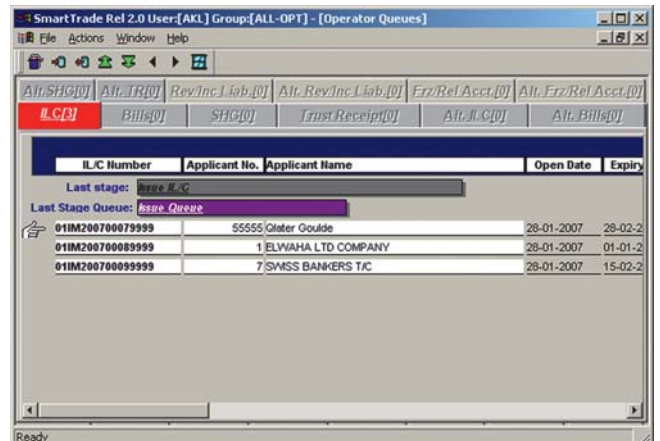
SmartTrade supports Multi-Branch operations, which can be used in a centralised or decentralised environment.



## Transaction Processing Workflow

SmartTrade provides an integrated workflow environment for all stages of the transaction lifecycle, which allows a flexible transaction routing and enhances the communication between the trade finance department's staff.

Facility for the scanning of shipping documents and retaining them with the transaction to which they are related.



## Interfaces

SmartTrade has numerous interfaces to SWIFT, Telex, Fax, Email and other payment systems, which enhances the straight-through processing throughout the bank.

## Customisation Parameters

SmartTrade is designed to allow maximum flexibility using numerous customisation parameters, which allows the system to be adapted to fully meet the banks requirements.

## Intuitive User Interface

SmartTrade's intuitive graphical user interface (GUI) allows the end user to become familiar with SmartTrade quickly and easily to reduce the training and implementation time.

SmartTrade is a Multi-lingual system, the user can switch between different languages easily and any new language can be added using the provided translation kit.

## Risk Management

Credit lines and facilities can be granted to customers and correspondent banks and limits exposure are reported for each type of trade finance transaction.



## Security

SmartTrade is highly secured system. The administrator uses security administration functions to define branches, departments, groups and users. There is no limit for the number of branches, departments, groups or users. Each group has its own menu options.

## Document Generator

- SmartTrade has a dictionary with thousands of variables to be used in designing documents and advices
- A document designer is used to allow the user to design and draw new documents or change old document templates
- Pre-created templates are provided as a default for every transaction stage
- Facility to add a new document template to any transaction stage
- Automatic generation of documents during transaction processing stages

1234 Oxford Street  
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National Bank For Development  
Head Office - London  
Tel: +218213351405  
Telex: ans:  
Dated: 28-01-2007  
Credit no.: 01M200700069999

REVOCABLE	DOCUMENTARY CREDIT (Draft Copy)	CREDIT NUMBER	EXPIRY DATE	PLACE OF EXPIRY
	APPLICANT:	01M200700069999	31-12-2007	Milano
	Older Goulde AB879K Downing Street London U.K.	INT EXP. IMP. CORPORATION 87 KALRA ST. ZIP 206363 MILANO	GENEROARY	
	ABC INTERNATIONAL BANK PLC - LONDON LONDON LONDON GREAT BRATN	Amount	About USD 1,000,000.00 FREE ON BOARD About USD one million US DOLLAR and 00100	
PART SHIPMENT Allowed	TRANSHIPMENT Allowed	CREDIT AVAILABLE WITH BARCLAYS by Payment against presentation of documents herein and your draft at 180 DAYS AFTER BL OR A/W/B DATE drawn on KBC BANK NV LONDON and marked Drawn under National Bank For Development Credit Number 01M200700069999.		
Transportation From:	New York			
To:	Milano			
By:	MERSEK			
Not Later Than:				

- available at your draft(s) drawn at ( and your draft at 180 DAYS AFTER BL OR A/W/B DATE drawn on KBC BANK NV LONDON) Days (From letter) the date of BL/Date of Air Way Bill/Date of Draft/Date of Invoice/Date of acceptance of the Draft by applicant/Date of Delivery/Date of Truck Consignment Note for 100% invoice value on ( 55555 Applicant/ Confirming Bank/Issuing Bank/Others) and accompanied by the following

## Commissions and Charges

- SmartTrade's script language enables the user to define different formulas to calculate commissions and charges
- Each commission or charges assigned to an accounting entry, is executed automatically during the initiation of the accounting generation process



## Standard Clauses

- Facility to add unlimited number of clauses to any transaction which requires bulk text, like Letter of Credit, or Letter of Guarantee
- During the transaction entry, the user selects a clause code and the system displays the text and replaces the variables with its appropriate values
- Facility to add on-the-fly variables to the clause text
- Built-in word processor

## Copying from an Old Transaction

To offer the maximum speed in the transactions data entry, the user can create a new transaction by selecting an old one or old model and changing specific information such as customer, beneficiary, amount...etc, while the rest of the information remains unchanged.

SmartTrade Rel 2.0 User [AKL] Group [ALL-OP1] - [Issue Proof ILC (OPR\_ENTRY) [TF100\_001\_WM\*2]]

Transaction Set: 5011 Confirmed ILC Issuance(2)  
Group: 1 Slight Liability  
Class: 1 ILC Slight Liability  
Entry: 1 ILC Confirmed Slight Liability

Entry Type: Customer Account Operator Maintenance: Enabled Allow Funding: Enabled  
Entry Stage: ANY Reversal Maintenance: Disabled

Account Branch: 1 Liability Inter-Branch: Applications  
Account Application: 1 Liability Applications  
Account Currency: USD US DOLLAR Account Number:  
Bank Category: 983910 Sub. Category: 0 Import L/C Slight Liability  
Correspondent Seq.: Account Mode:  
Customer Number: Host Account: 983910-000-USD

Transaction Code: Credit  
Description: 11 Confirmed ILC Issuance  
REF/CHK Number: Value Date: 28-01-2007 Print Advice: No

Original Currency: USD US DOLLAR  
Original Amount: 600,000.00 Exchange Rate: 0.974351000000 Equivalent: 584,610.60  
Cross Rate: 1.000000000000  
Amount: 600,000.00 Exchange Rate: 0.974000000000 Equivalent: 584,400.00

Narrative: ILC Issuance - 01M200700069999

Apply Reset Yes! Exit

## Accounting Class

The SmartTrade system has an advanced accounting generation suite for accounting parameters definition and generation.

The accounting class is the main engine for accounting entries generation. It has all the functions required for on-line or batch posting to the core banking system and has the facility of adding on-the-fly new accounting entries, and many other features.

## Host Communication

SmartTrade Function Interface Manager (FIM) facilitates the integration with any core banking system in on-line real-time mode for balance checking and accounting transaction posting.



## Queries and Reports

- ◆ SmartTrade offers a wide range of reports and enquires to serve various users and purposes
- ◆ Central bank reports
- ◆ Transaction log retains the histories of all trade transactions for a user-defined period, for tracking and auditing purposes
- ◆ Audit trail reports
- ◆ System events log
- ◆ Queues status display
- ◆ Generates reminders, tracers and reports of maturing and overdue items

## System Architecture

SmartTrade has been developed using state of the art software development tools, its multi-tier architecture offers the maximum security, scalability and performance.

The internal architecture of the system is based on the object-oriented architecture, which allows rapid maintenance and deployment.



## Platforms and Databases

SmartTrade is an advanced system based on open platform technology such as Unix and Windows.

SmartTrade supports multiple relational databases including Oracle, IBM DB2, Sybase, Informix and MS SQL Server.

The server machine can be a Windows Server, Unix Server (IBM AIX, SUN Solaris, HP Unix, or Linux ), or IBM AS400.



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## Benefits

The SmartTrade system, with its highly sophisticated design provides a full set of trade finance business functionalities that can be easily tuned to meet the bank's future business development.

- ◆ Simplifies trade finance transaction processing
- ◆ Automates most of the trade finance operations, which reduces the risk associated with manual intervention
- ◆ Reduces the paper work
- ◆ Improves the staff efficiency and productivity
- ◆ Faster processing of trade finance transactions, increases the profitability of the user, the trade finance department and the branch
- ◆ Precise and quick management information reporting
- ◆ Better customer service



## SmartNetTrade (Optional Module)

SmartNetTrade system is an internet web-enabled solution that allows corporate customers to initiate trade transactions from their offices and inquire about their trade records details and transactions.

## B&F Soft

Banking and Finance Information Technology (B&F Soft) has extensive experience in the banking applications including core banking, trade finance, dealing room and lending systems.

Our in-depth experience in the trade finance business allows us to offer a state of the art off the shelf trade finance solution.

Distributor

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