# LLOYDS ONLINE TRADE SERVICES (LOTS) USER GUIDE

**LLOYDS BANK**

# Contents

# WELCOME

At no extra cost, the LOTS channel provides a simplified and streamlined way for you to manage your international trade needs online. LOTS is a state-of-the-art digital Trade platform:

- Providing market-leading functionality, from one of the industry-leading providers, via a simple intuitive platform.

- Offered at no extra cost, with full set-up training provided and an ongoing dedicated point of contact.

- Allows different levels of user access and authorisation according to your business needs.

- All Lloyds Bank Guarantees, Documentary Letters of Credit[1] , Standby Letters of Credit (SBLC) and Documentary Collections are available on a single platform.

**Continuous enhancement programme to ensure that LOTS is up-to-date with latest market developments**.

- Planned continual enhancements aim to keep it up-to-date with changing future needs.

**Features and benefits**.

- Reporting Suite – Ability to create and customise reports according to your requirements, e.g. outstanding transaction reporting or future maturity reports.

- Automated Alerts – Automated 'issue-related' alerts throughout the transaction life cycle; with flexibility to choose where alerts are sent: directly to your email, a team inbox, or both.

- Flexible Online Library:

    – All SBLC and Guarantee activity stored in one place.

    – Ability to access the latest versions of all documents, with full audit trails across multiple offices and entities.

    – Access to Lloyds Bank standard SBLC or Guarantee templates.

    – Create and store your own specific wording, at entity or group level.

This user guide is divided into two main sections:

## A – Service administrator:

The service administrator is responsible for the use of Lloyds Online Trade Services (LOTS) on behalf of your business. This person will approve and manage other user access to this service. The service administrator is responsible for:

- Acting as the single point of contact for the use of Lloyds Online Trade Services (LOTS) with Lloyds Bank.

- Selecting, setting up and approving internal service administrators' and authorised users' access to Lloyds Online Trade Services (LOTS).

- Maintenance of the authorised users to Lloyds Online Trade Services (LOTS), including resetting passwords, removing authorised users from the service and configuring authorised users' roles and permission.

- Monitoring activity.

- Setting the user authorisation levels for approving transactions to be sent to Lloyds Bank.

## B – Authorised user:

The authorised users set up within Lloyds Online Trade Services (LOTS) will be dependent upon the permissions granted to you from your Service Administrator.

In both sections of the User Guide you will find an overview of each product module followed by a detailed and practical description of the functions available within that product module.

If you are an authorised user, it may be necessary to refer to both sections, depending on the roles the service administrator has set up for you. In addition, if you are a service administrator you may also find it helpful to use this guide in conjunction with your quick start reference guide (available as a downloadable PDF) and the online help function, which offers an extensive overview of all modules within Lloyds Online Trade Services (LOTS).

Your use of Lloyds Online Trade Services (LOTS) will depend on the initial products and services applied for during the registration process, and the permissions subsequently

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[1] Documentary Letters of Credit are subject to internationally agreed banking rules (ICC Uniform Customs and Practice for Documentary Credits) Commercial Banking.

provided to the authorised users by the system administrator.

If you have any queries about your user status, please contact your in-house service administrator for Lloyds Online Trade Services (LOTS). If you have any comments or queries concerning registration for Lloyds Online Trade Services (LOTS), please contact:

Helpdesk – Telephone: **0345 8355722**

Email: **tradefinance@lloydsbanking.com**

The helpdesk is available from 9am to 5pm UK time, Monday to Friday, with the exception of days when Banks are closed for business in England e.g. Bank Holidays.

# USING LLOYDS ONLINE TRADE SERVICES (LOTS) FOR THE FIRST TIME

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**Links to topics in this section:**

**Logging on as a new user**

**Entities**

**Setting up service administrator permissions**

## 2.1   Logging on as a new user

There are three details needed in order to log on to Lloyds Online Trade Services (LOTS):

- Company ID.
- User ID.
- Password.

If you are a service administrator these 3 details are provided to you by the Bank and if you are an authorised user your service administrator will provide you with this information.

1    Log onto our website homepage at **lloydsbanktradeservices.com** then click on **Banking Online, Other Online Services, Lloyds Online Trade Services (LOTS), and click on the Go To Lloyds Online Trade Services (LOTS)** button.

### Welcome to Online Trade Services

#### Login

Do not disclose your password to anyone.
We recommend that you change your password on a regular basis. You can do this once you have logged in by selecting the 'System Features - Change profile' link.

| | |
|---|---|
| Company ID* | |
| User ID* | |
| Password:* | |

Clear      Login

**Forgotten Login Details**
**System compatibility**

The data held on the Lloyds Bank System is PRIVATE PROPERTY. Access to the data is only available for authorised users and for authorised purposes. Unauthorised entry is illegal and in contravention of the Computer Misuse Act and/or any other relevant law in the necessary jurisdiction and may incur criminal penalties as well as damages. Please proceed only if you have been authorised to do so.

2    At the login dialogue enter your:

- Company ID.
- User ID.
- Password.

Once this has been done, press **<Login>**

3    Passwords: The first time you log on, you will have to change your password. Select a new password of your choice which must have:

- Minimum length of 12 characters.
- Maximum length of 128 characters.
- Must include at least one letter (upper or lower case).
- One numerical digit, and one special character.
- The following special characters are allowed: @!"%:?&*+._;/()-

Passwords expire every 90 days.

Once you are successfully logged in, the Lloyds Online Trade Services (LOTS) homepage will be displayed.

What should the service administrator do if they forget their password?

You will need to contact the Helpdesk if you forget your password. After a quick checking process we will then reset your password and advise you of the new details by phone.

What should authorised users do if they forget their passwords?

Users will need to contact you, the service administrator, in order to have their password reset. You will need to access the User Maintenance menu from the Administration tab and click on **Authentication**. You can then click on the **Edit** icon to the right of the authorised user name, which will bring up a new screen where the password can be changed. You will need to notify the authorised user of their new password.

## 2.2   Entities

You may have also selected in the Lloyds Online Trade Services (LOTS) Application Form the feature 'Entities':

Entities is a notion introduced to cater for your needs should you wish to handle several branches/units/subsidiaries of your company/group which have common ownership and Directorship, within a single access to Lloyds Online Trade Services (LOTS).

Entities therefore allow you to match the Lloyds Online Trade Services (LOTS) workspace to your own organisation.

What is meant by 'Entities'

An Entity could refer to (for example):

- internal teams who have a strict segregation between them.
- branches within your company.
- or subsidiaries within your Group.

Several tasks can be centralised within a single user ID such as the user administration across the group, the validation of transactions across several branches or building reports and obtaining statistics, without requiring multiple user accounts.

Each Entity can be given their own choice of the product modules available with Lloyds Online Trade Services (LOTS), and any user can be associated with one or several entities, he/she is then only allowed to access transactions attached to these entities, for the preparation of new transaction events as well as for the inquiries and reports.

Entities are also featured in the authorisation matrix allowing for the capability of differing rules across different entities. For information on the authorisation matrix, please click **here**.

Entities will also form part of the search criteria of all standard enquiries and is also available in the report designer as a column, a filter and a grouping criteria.

You will only be able to see the entity functionality if you have requested for an entity to be added or if your service administrator has given you the appropriate permissions.

## 2.3 Setting up service administrator permissions

Upon initial log on to Lloyds Online Trade Services (LOTS) you will be presented with the following screen:
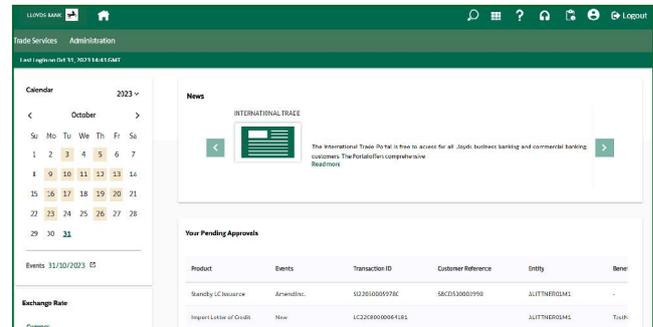


As the service administrator you first need to update your profile, which has already been set up on the system for you.

1 Select **User Maintenance** from the **Administration** menu on the homepage.
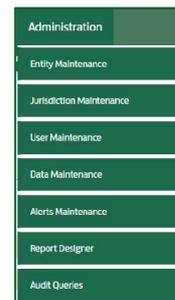


2 **Within User Maintenance side bar menu**, select **Profiles**.

3 Click on the **Edit** icon to the right of your Username/Login Id (pen/paper icon).

4 In the **Main Details** section, overtype the text shown in the First Name, Last Name fields and address fields as required.

Type in your phone, fax and email details in the appropriate fields in the **Other Details** section.

Click **<Submit>** and then **OK** to confirm the action.

You will then to need to add permissions to your own profile. The permissions available to you are a mixture of the product modules and features (e.g. Entities) that you, as the service administrator requested on the application Form, and also permissions for features we automatically provide to you, such as Reports.

1 Select **User Maintenance** from the **Administration** menu on the homepage.

2 Select **Profiles** from the User Maintenance side bar menu.

3 Click on the **Edit** icon next to your user name.

4   Scroll down to view the list of available roles in the **Roles** section.

Select required roles and press **<Add>**. To remove select role and press **<Remove>**.
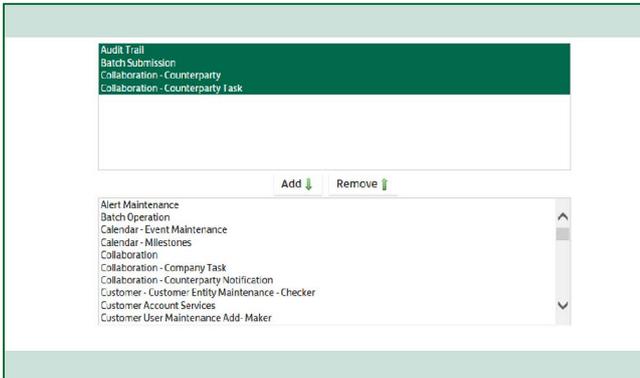


5   Click **<Submit>** and then **OK** to confirm the action.

6   Once this has been done you will then be able to see all the available roles in the lower panel.

7   In the same section you will then be able manage the roles for the Entities that have been assigned to you.

To assign yourself with the Entities that have been provided to you from the Bank. This can be done by clicking on **entities** under **User Maintenance**. From the new screen presented to you on the right hand side will be the complete list of available Entities. Select the entities you wish to have and press **Add**. Upon completion press **Save**.
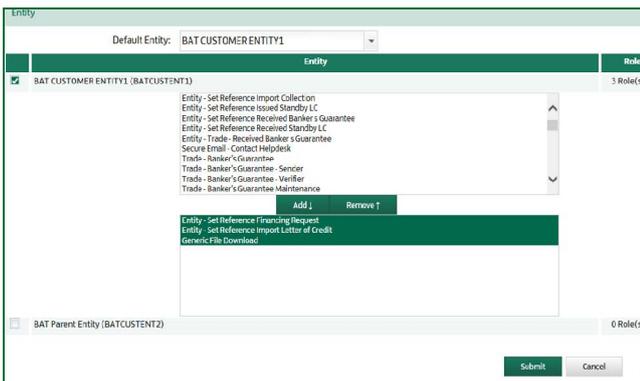


This section provides a description of functions which are available only to the service administrator(s).

**Please note:** The service administrator can create additional service administrators if required and distribute the permissions to best suit your business.

# SYSTEM FEATURES (SERVICE ADMINISTRATOR)

## 3.1 Overview

Administration is the main module you will use for setting up, maintaining and administering Lloyds Online Trade Services (LOTS).

This module is accessible to all authorised users in your business; however the level of access they have, and the corresponding functions displayed in the menu on the main Administration page, will depend on the level of access you give them.

As a service administrator you will have access to a number of administration functions, which are described on the following pages, and you can customise these for individuals or groups of authorised users, depending on their needs.

| |
|---|
| Change Profile |
| Entity Maintenance |
| Jurisdiction Maintenance |
| User Maintenance |
| Profiles |
| Authentication |
| Data Maintenance |
| Alerts Maintenance |
| Report Designer |
| Audit Queries |

## 3.2 Change profile

**Overview**

Enables all authorised users to change their passwords.

Select a new password of your choice which must have:

- Minimum length of 12 characters.
- Maximum length of 128 characters.
- Must include at least one letter (upper or lowercase).
- One numerical digit, and one special character.
- The following special characters are allowed: @!"%:?&*+._;/()-

Passwords expire every 90 days.

**Entity Maintenance**

If you have been given the Entities permissions there are several additional steps that need to be followed for setting up new users.

**Important:** If you are the Service Administrator of your Company and another Company within your Group has requested to have Entities assigned under your Lloyds Online Trade Services (LOTS) set up, you will be responsible for setting up the users for this Company.

In order to maintain the control of your Company's Lloyds Online Trade Services (LOTS) set up it is suggested that you do not assign the users of this Company with the permissions to add new users themselves or assign entities (i.e. the 'Customer Admin', 'Entity Admin' permission). Please note that if these permissions are provided to other users you will be at risk to them having access to products and authorities beyond which you have given authority.

For example, if you provide a user of this company with a product within Lloyds Online Trade Services (LOTS) that has not been requested they will be able to instruct, receive and/or view transactions for this product on behalf of your Company.

In order to set up users with entities you should follow the below steps:

1. Check what products are attached to the entity you wish to assign to the user. This can be done by looking in '**Entity maintenance**', and pressing 🔍 on the appropriate entity.

For example, it may be that an authorised user within another company in your Group has been set up with entities and these entities have been assigned under your Lloyds Online Trade Services (LOTS) set up. This entity may have only Import Letter of Credit assigned to it.
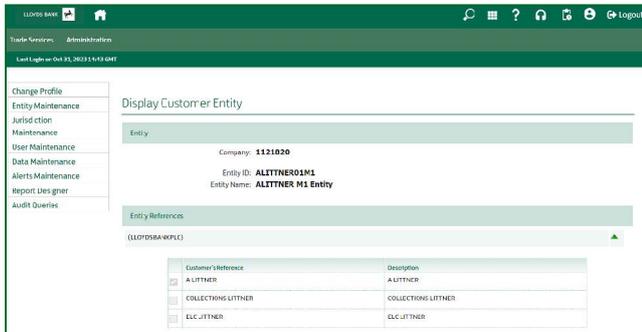


2    You should then set up the users for this company in the usual manner (for more information click **here**). You should only set up this user with the products they have requested for as identified in the Entity maintenance menu. If a user only has the Import Letter of Credit product but then is assigned another product module e.g. Guarantees, it will enable that user to issue transactions for that product on behalf of another entity that has Guarantees.

3    Once the permissions have been added you should then assign the users with the appropriate entities. This can be done by highlighting the appropriate entity and pressing **Add**. Once this has been done, click **Save**.

## 3.3   Jurisdiction maintenance

### Overview

This is a rule that can be set by you, the service administrator, as a default for the authorised user based on the transaction amount required for authorising and releasing a transaction file. Each authorised user is granted roles and depending on the authorisation amount set-up for these roles, they are granted a maximum transaction amount that can be released and thus successfully submitted to Lloyds Bank.

### Roles

The list of roles is available in this section and can be viewed and edited. The **Edit** icon allows you to change the Description of the role and the view icon allows view the record



Within this function, you can undertake the following actions:

### Authorisation

When you select this option, a list of all the existing authorisation set-ups recorded in the system is returned.

This list can be searched or sorted as appropriate.

### Adding a new authorisation line

**Example 1**

You want to have an authorisation line set up that enables the users with this level of authority to:

- Issue new Import Letters of Credit.
- For the entity – 'ABC Ltd''.
- And for a limit of up to £10,000.

You would have to follow the steps below:
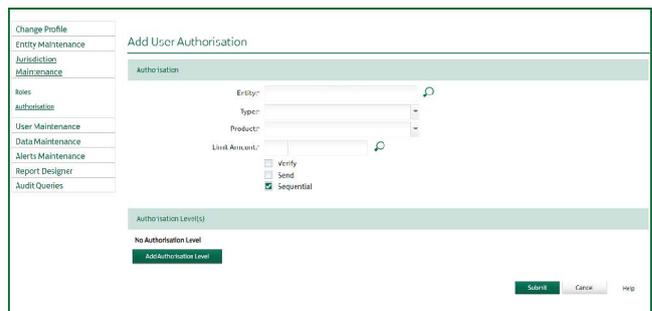
1    Click on the button **<Add A New Authorisation>**. You will then be presented with a new screen.



2    You should then specify the Entity that you want this user to submit the Import Letters of Credit for. Use the magnifying glass to select **ABC Ltd**, which should have been set up previously. For information on Entities click **here**.

3    From here you are able to specify the type of products this authorisation set up will have. In example 1 above you would select **New** from the drop down box.

4    You are then able to specify the products this user will have the authority to submit/receive transactions for. In example 1 you will select **Import Letter of Credit** here.

5    In the next field you are then able to specify the limit amount of your Import Letter of Credit, so you in this

example it will be **£10,000** and include the Currency GBP.

6   You can optionally specify an authorisation line to apply to this. Click the **<Add Authorisation Level button>** and select A.

7   **Verify** – Click this box if a user with the 'Verifier' role must verify (submit) the transaction.

If the box is ticked, the first user acting on the transaction needs to have the 'Verifier' role, apart from all the other conditions of the authorisation matrix being met.

**Send** – Send indicates only a user with the 'Sender' role can release the transaction to the Bank.

If the box is ticked, the last user acting on the transaction needs to have the 'Sender' role, apart from all the other conditions of the authorisation matrix being met.

**Sequential** – If 'Sequential' is selected, when multiple authorisation levels are required for a transaction, they must be performed in the sequence defined under authorisation levels below. Otherwise, all levels must still authorise the transaction but they can be in any order.

8   Once this has been done click **Submit**.



**Example 2**

You want to have an authorisation line set up that enables the users with this level of authority to:

- Issue all transactions (new, amend, message) and for all products.
- For the entity – 'XYZ Ltd'.
- And for a limit of up to £150,000.
- But there must be a second checker.

You would have to follow the below steps:

1   Click on the button **<Add A New Authorisation>**. You will then be presented with a new screen.

2   You should then specify the Entity that you want this user to submit the Import Letters of Credit for. Use the magnifying glass to select **ABC Ltd**, which should have been set up previously. For information on Entities click **here**.

3   From here you are able to specify the type of products this authorisation set up will have. In example 1 above you would select **New** from the drop down box.

4   To select all Products select * from the drop down box.

5   You are then able to specify the products this user will have the authority to submit/receive transactions for. In example 2 above you will select * here.

6   You can then specify that this authorisation line will be called Level B, and will need a second level of authority, Level C.

7   In the next field you are then able to specify the limit amount of your Import Letter of Credit, so you in this example it will be **£150,000**.

8   Once this has been done click **Submit**.



**Edit an authorisation line**

When you click on the **Edit** icon in any record of the list, an input form will be returned with the current details of the authorisation line.

**Please note:** If an authorisation line already exists for a given type, product, currency, role 1 and role 2, you won't be allowed to create a new one with the same characteristics. Instead you will need to open and update the existing record.

If there is no authorisation line defined in the matrix, a transaction cannot be submitted. In the example used above, it is not possible to submit a letter of credit with a value of £150,000.

## Delete an authorisation line

When you click on the **Delete** ❌ icon in any record of the list above, a message box will appear to prompt you for your confirmation before the authorisation line is removed.

If you confirm the deletion, the authorisation line will not appear in any future lists, and it will not be possible to submit a transaction for that value if authorisation is required.

## 3.4   User maintenance

### Overview

Enables you to create, modify or delete authorised users from the system, define the access rights granted to users, and to reset a user's password.

### Setting up a new authorised user

To add a new authorised user, you will need to:

1   Select the **Administration** tab on the Lloyds Online Trade Services (LOTS) homepage.

2   Under **User Maintenance**, select **Profiles** from the menu, and click on the **Add a new user** icon from the lower right corner.

3   Create a Login ID and password for the new user and add their personal details, preferences and contact information. All the fields marked with an asterisk are mandatory so you will need to complete these fields before you can proceed.

You also have the option to clone an existing user's profile by selecting "Clone User" at the top of the page. This will bring up a list of existing user profiles, where you can select the profile you wish to clone. This will give the new user exactly the same roles and authorisation levels as the cloned user. You will still need to give this profile a Login ID and password, and amend the first and last names accordingly.
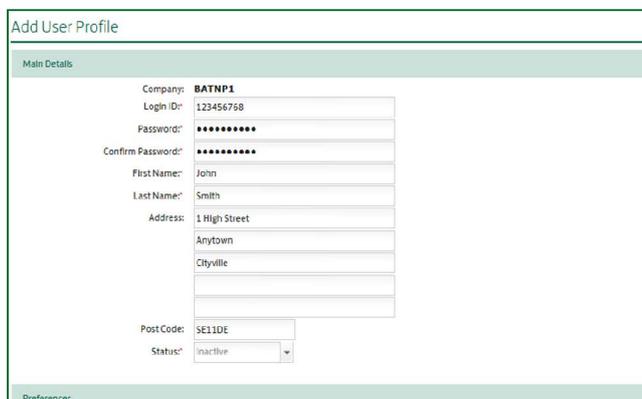


4   Select the drop down menu under **Authorisation Level**. This will relate to the set ups entered in the Authorisation matrix found under Jurisdiction maintenance (click **here**

for more information on the Authorisation matrix). For example, if you wanted this user to have the authority to submit any transaction up to £1m you should assign him with 'A', however if you wanted the user only to be able to submit Import Letters of Credit up to £500,000 you should assign him with 'B'.

Select the roles you want that user to be able to do. Roles include things like who can view transactions and who can approve them. You can also delegate authority for managing users to someone else.

To add a role to a user profile, just select the appropriate role and click on **Add**. The role(s) will then be added to the lower box and included in the Users permissions. You can select multiple roles by either holding down the Ctrl key or holding the Shift key down and using the scroll down key.

To add a role to a user, just select the appropriate role and click on **Add**. The role will then appear in the lower box, which is a list of all roles you have allocated that user (pending submission). If you make a mistake or change your mind, just click on the role(s) you don't want in the lower box and click on **Remove**.

**NOTE:** You can select multiple roles by either holding down the Ctrl key and using left click on your mouse or holding the Shift key down and using the scroll down key.

If you have signed up to view and manage more than one entity (company, subsidiary etc.) on LOTS, you will need to allocate user access and roles for each entity. For instance you may want a user to be able to approve transaction on behalf of one entity, but have view only access to any other entity.
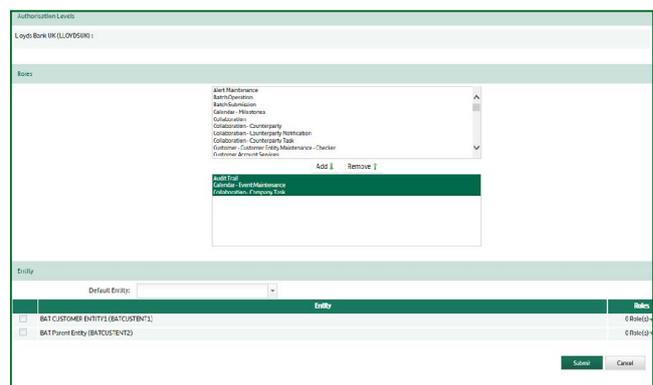


7   Upon completion, click on the **Save** icon.

8   Your new authorised user has been set up and the roles assigned. You will need to notify the authorised user, providing them with their username, password (selected during the set up process) and company ID, so they can log onto the application and begin to use Lloyds Online Trade Services (LOTS).

### User maintenance: Profiles

- List of authorised users

When you select this option, a list of all the existing authorised users recorded in Lloyds Online Trade Services (LOTS) is returned in the form of a searchable list of items that can be sorted as required.

You can then search the data using the unique **Username** of the authorised user as well as their **Last Name** and **First Name**. If you want all the information to be displayed please type * in the search filter.



- Edit/Add a user

When you click on the **Edit**  icon in any record of the above list, an input form is returned with the current details of this authorised user.

When pressing the **Add** button at the bottom of the list, the same form is displayed and its content is blank, waiting for the details of the new authorised user to be keyed in.

- Delete a user 

When you click on the **Delete** icon of a record in the list above, a message box will be displayed asking for your confirmation before the selected authorised user is removed from the system.

If you confirm the deletion, the user account and corresponding permission set-up are cancelled, and the user will not be able to login into the system anymore.

**Please note:** An authorised user is not allowed to delete their own profile. If the authorised user you are deleting has initiated a transaction event (like a new letter of credit) which is still in a pending state at the time of their deletion, a new Save/Submit of these files needs to be done by an authorised user within the related input form to re-activate the records. You will not be able to delete the service administrator – refer to the service Terms and Conditions for details.

- View a user account

When selecting the **View** icon, you can access the full details of the user account.

### User maintenance: Permission

- List of users

When you select this option, a list of all the existing user accounts recorded in the system is returned in the form of a searchable list that can be sorted as required (as above).

- Edit the user permission

When you click on the **Edit**  icon in any record of the list above, an input form is returned with the list of the current roles and authorisation levels.

- View the user permissions

When selecting the **View**  icon, you have access to the full list of the roles the authorised user is granted.

### User maintenance: Authentication

In this section you are able to reset any user password; for example if an authorised user has forgotten their password.

This can be done by clicking on **Edit**, loading and confirming a new password, and clicking **Save**.



Again, please note the rules that must be adhered to when choosing a new password. For further information, click **here**.

**Please note:** Access to this functionality must be given with care. You may decide, as the service administrator, to maintain control of this function yourself.

## 3.5 Data maintenance

### Overview

This module is where authorised users are able to configure the business' various static data tables. It offers a set of predefined items to speed up data input or can be used simply to keep track of miscellaneous non-transactional data.

The items available for maintenance are all the elements specific to your business and can be requested through a pop-up window as described in the transactional modules.

### Data maintenance: Counterparties

- List of counterparties

When the authorised user selects this option, a list of all your existing counterparties recorded in the system is returned in the form of a searchable list of items that can be sorted as required.

■ Edit/add a counterparty

When the authorised user clicks on the **Edit** icon in any record of the list above, an input form is returned with the current details of the selected counterparty.

When pressing the **Add** button at the bottom of the list, the same form is displayed and its content is blank, waiting for the details of the new counterparty to be keyed in.

Please note that all the fields marked with an asterisk are mandatory so you will need to complete these fields before you can proceed. Upon completion, click on the **Save** icon.

■ Delete a counterparty

When the authorised user clicks on the **Delete** icon of a record in the list of counterparties, a message box will be prompted to ask for confirmation before this party is removed from the static data table.

■ View a counterparty

When selecting the **View** icon, the authorised user has access to the full details of the counterparty.

This action should be available to most authorised users since it provides the same set of information as that which is provided when requesting the counterparty search pop up window within the transaction input form.

### Data maintenance: Banks

■ List of Banks

When the authorised user selects this option, a list of all the existing Banks recorded in the system as banking counterparties is returned in the form of a searchable and sort able list of items.



Within this section you again have the ability to **Edit**, **Add**,

**Delete** or **View** your entries.

### Data maintenance: Accounts

■ List of accounts

All the existing accounts already recorded by you or other service administrators (if applicable) appear in a list offering the capability to perform the search by **Entity**, **Account Number**, Description Wildcards (*) can be used to adjust the list of items returned.



Within this section you again have the ability to **Edit**, **Add**, **Delete** or **View** your entries.

### Data maintenance: Phrases

■ List of phrases

When the authorised user selects this option, a list of all the existing phrases recorded in the system is returned in the form of a searchable list of items that can be sorted as required.



As previously within this section you have the ability to **Edit**, **Add**, **Delete** or **View** your entries.

## 3.6   Alert maintenance

**Alerts: Submission**

**Overview**

Automated emails can be sent to advise you of transactional events. For example, when we have accepted a new import letter of credit issuance, or advised a new export letter of credit to an exporting customer, an automated email will be sent to advise you that this has been done.

If you want to receive such alerts via email you can add a new email address by following the below steps:

1    From the **Administration tab**, click on the **Alert maintenance**.
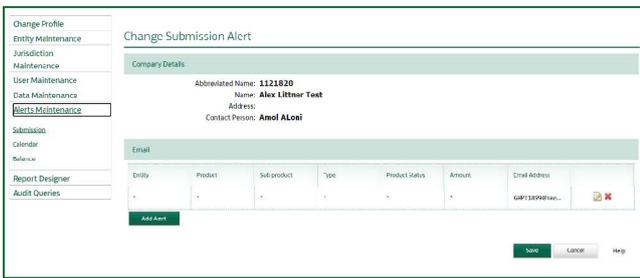
2 This will present you with a new screen. Click on the **Add E-mail address** link.

3 You will be able to choose which Product you would like to receive alerts for. For example, you may only want to receive alerts for Import Letter of Credit, in which case just choose this option. You may however want to receive an email alert for all Products, in which case choose.*

4 You will be able to choose the Type of message you want email alerts on. The choices are:

- New.
- Amend.
- Message.
- Reporting.
- Or all of the above.*

So if you wanted to receive email alerts for just new transactions, select 'New', if however you wanted an email alert for all types of transactions then choose.*

5 If you have Entities, you will be able to specify the Entity you want this alert attached to. This can be done by clicking on the magnifying glass and selecting the appropriate entity.

6 You may choose the recipient to be one of the users in charge of the record:

- **Input** – the user who has input the details of the transaction.
- **Control** – the user who has authorised the transaction.
- **Release** - the user who has actually submitted the transaction.
- The email address loaded in the profile will be used or you can specify a fixed email address (**Custom Recipient**) or **Contact Person**.
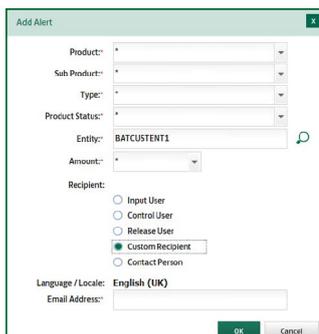


7 Upon completion, click **OK**, then click **Save**.

8 You will then be able to edit or delete your entries.

## Alerts: Calendar

You are able to get alerts for key events in the life of your transactions.

For example, you may wish you get an email alert 5 days before every Import Letter of Credit expires. This can be done by following the below steps:

1 Click on **Alerts**: **Calendar**.



2 Press Add email address. **Select Add Alert**.

3 In the Product module section, using the example above select **Import Letter of Credit**.

4 In the **Date** field, using the example above select **Expiry**.

5 Next specify the Entity to which these transactions are attached.

6 Select **Offset** (Days), then Select the Radial for **Before** (In this example we have used 5 days before).

7 You may choose the recipient to be one of the users in charge of the record (input, control or release user), or you can specify a fixed email address.
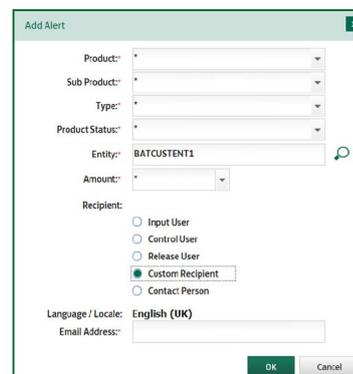


8 Upon completion, click **OK**, then click **Save**.

9 You will then able to edit or delete your entries.

## 3.7 Report designer

### Overview

Enables you to create new reports and to make them accessible to other authorised users in the business.

### Report designer: create

As a service administrator, you are able to design a brand new report via a blank input form. Once the report is saved, it can be made accessible to every authorised user within the business for execution. As part of the user set up process, you may choose to nominate an authorised user to perform this role.



Follow the below steps in order to create a new report:

1   Click on **Create**, under the heading **Report designer**. Once this has been done you will be presented with a new screen.

2   The report will require a name and description. All the fields marked with an asterisk are mandatory.

3   You will be able to specify whether you want to publish the report. By clicking this box it will enable yourself and other authorised users to execute this report.

4   You are able to specify the number of lines you want on each page of the report. Here you can choose between 1 and 100.

5   Under the products heading you can select whether you want to build a report for multi-products.

    e.g. If you wanted this report to be built just for Import Letter of Credits you would not tick this box, however if you want to build a report for both Import Letter of Credit, and Guarantees then you would tick this box.

6   You are then able to state which Trade Services product(s) you would like to run a report on. In most cases for each Trade Services product (e.g. Import Letters of Credit) you are given three choices:

    1) Import Letter of Credit (Transaction) – This will build a report against all events on all Import Letter of Credit.

    2) Import Letter of Credit – This report will run against the master records of all the outstanding Import Letter of Credit, with one record per LC returning its master details.

3) Import Letter of Credit Template – this lets you report on the templates of the Letter of Credit created by an authorised user.

So if you are interested in the number of Import Letters of Credit created so far, the choice should be Import Letter of Credit, however if you are interested in the total number of events (issuance, amendments, messages, etc) on every Import Letter of Credit processed so far then the Import Letter of Credit (Transaction) is the one you need.



7   Once you have chosen your Product you will then be able to specify what information you would like to be shown in the columns of your report.

    For example you may be interested to know the expiry dates of all your Import Letters of Credit, or the transaction amounts. You are able to choose many different options making the report fit to your needs.

    You will be able to define the order of your columns.

8   You are then given the option to refine your report further by adding specific filters. For example you may want the report to show only Import Letters of Credit where the Transaction amount is above £25,000.

    You can do this under the Filter heading:

    Press **Add column** Criteria, then from the drop down menu under the heading **Column** choose '**Transaction Amount**', then select '**Superior**' in the drop down box under the heading **Operator**, select **Value**, then type in GBP 25,000, and press **OK**.

9   Finally, you are able to add an aggregate. For example, you may want to know the total number of Import Letters of Credit in the report.

    This can be done by clicking **Add Aggregate**, in the **Column** drop down menu choose **Reference Id**, and the **Count** aggregate in the **Overall Aggregation** section, and click **OK**.

10  Once you are satisfied with your report click **Save**.

11  If you published this report you will be able to run this report from the **Report Execution** under **Trade Message Centre**. Please click **here** for an explanation of how to do this.

Please see below for further details about each of the headings in the report designer input form.

| Heading | Description |
|---|---|
| General details | Deals with high level information about the report. |
| Product | Dedicated to the selection of the type of product against which to build the report. |
| Displayed columns | Refers to the column that will appear in the result list upon report execution. |
| Parameters | Enables you to define a parameter when creating a report. For example, you may design a report of existing letters of credit, with the parameter Expiry Date together with a filter which uses this parameter. For instance, letters of credit with an expiry date prior to this parameter. When this report is selected, the authorised user will be first asked to input an expiry date, and the resulting list will display all letters of credit with an expiry date prior to the one inputted. |
| Filters | A filter is a way of selecting a subset of products. A filter is made of one or more criterion. Each criterion describes a constraint. Moreover, the user has the ability to define several filters. |
| Overall totals | It is possible to calculate totals on a column of the report. An overall aggregate takes into account all the items of a report. |
| Grouping | The grouping along a column in a report will order the items in the list by the distinct values of that column. It is possible to define aggregate for every group in the very same manner. |
| Help | The online help function details the operations which can be performed from the report pages. |

### Report designer: from existing

A new report can be created based on the content of a report which has been previously created.

Click on the report you wish to use. The information of the report will be defaulted in the new report, except the name and description which are blank.
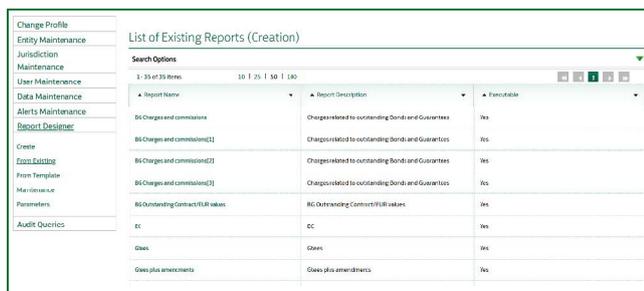


### Report designer: from template

New reports can be created based on the content of the selected template reports. Lloyds Online Trade Services (LOTS) comes pre-loaded with a wide range of valuable reports.

### Report designer: maintenance

From this section the authorised user is able to edit the design of an existing report, or delete a report.

### Report designer: parameters

From here you are able to upload an image GIF or JPG image (max. size 50x150 pixels) to appear on your reports, when you create a PDF. You are also able to specify the wording at the heading and footer of the report.

## 3.8 Audit queries

### Overview

Offers you the capability to monitor the various actions carried out by the authorised users in your business with online access tools. This is particularly useful to trace the actions which failed, for authorisation purposes, or to solve technical issues. It may also be used for internal security monitoring regarding the login attempts or the jurisdiction manipulations.

The various audit inquiries are split into the following categories:

| Audit inquiry | Description |
|---|---|
| Login audit | The list of all login and logout actions is returned in the form of a searchable and sort able list of items.  |
| Product audit | Dedicated to all the actions regarding the way the product is used, ranging from: the opening of a module and the access, to a list of transactions, to the opening and submission of a new transaction, including all maintenance actions.  |
| System features | Dedicated to all the actions regarding the System Features, including the change password function, the jurisdiction, user and static data maintenance functions. The actions are returned in the form of a searchable list of items that can be sorted as required. |
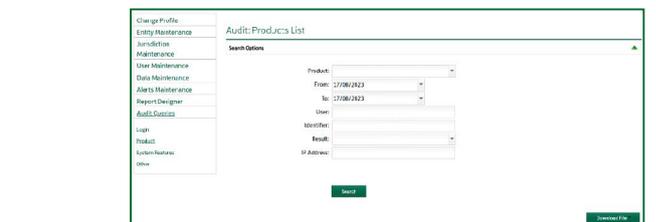
# SECTION B – AUTHORISED USER



This section of the user guide details the functions available to authorised users.

**Links to key product modules within this section**

**Import Letter of Credit**

**Export Letter of Credit**

**Guarantee**

**Import Collection**

**Export Collection**

**Standby Letter of Credit Issued**

**Standby Letter of Credit Received**

**System Features**

**Trade Message Centre**



The product modules you have access to will depend upon those selected by your service administrator in Lloyds Online Trade Services (LOTS).

It is only the service administrator who can change which product modules your business has access to.

Please contact your service administrator for further details.

# HOMEPAGE

## 4.1  Overview

1  Once you have logged on to Lloyds Online Trade Services (LOTS) you will be presented with the homepage. The Home Page gives you access to **News**, **Trade Services**, **Administration**, **Recent Pending Transactions**, **Recent Notifications**, **Consolidated Outstanding per Product**, your **Calendar** (showing upcoming dates related to your **Trade** products) and **Consolidated Outstanding per Product** in a graph format.
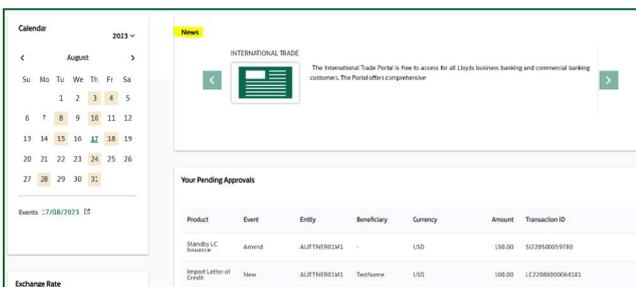


**News** – this is where we will update you about any changes to Lloyds Online Trade Services (LOTS), such as system availability, and provide useful news items to anybody involved in international trade.

2  **Transactions In Progress** gives you a list of transactions that have not been submitted to the Bank and are still requiring action by a user within your company, e.g. an Amendment that has not be submitted for approval.

**Recent Notifications** is a summary of transactions that have had activity against them such as a presentation of documents or payment. Click on the relevant **System ID** to access more detailed information.

**Your Pending Approvals** gives you a list of transactions that have not been submitted to the Bank and are still requiring action by a user within your company, e.g. an Amendment that has not be submitted for approval. The option to approve is available once you click on a transaction from the list.

**Your Action Required** gives you a list of transactions in which steps still need to be completed before the form can be submitted. These steps will be highlighted within the transaction.

3  Consolidated Outstanding per Product provides a graphical view of the **Bills Outstanding/available balance** – import, available balance, export Bank approvals, Bank rejections widgets table which can be turned into a PDF for use in your daily reports.



## 4.2  Trade Calendar

**Links to topics in this section**

**Trade calendar application**

**Overview**

The aim of this module is to provide you with an online calendar to let you track the various events relating to the international trade applications you have initiated through Lloyds Online Trade Services (LOTS). In addition, you can track any custom events (like appointments or reminders) related to the activity of your business, in much the same way as you would do through a shared electronic calendar, so turning your home page into an automated and customised organiser.



The trade calendar is integrated into your customised home page where events entered for the current day are highlighted. It is also accessible as a full screen application where monthly or daily lists of events can be displayed. For any event relating to an existing transaction, a dedicated link will let you access the transaction details and history via a hyperlink. Clicking on the highlighted date on the calendar now shows the related transaction underneath the calendar, where you can access more details by clicking on the transaction ID.

The following sections outline the three main components of the Trade Calendar module.

## 4.3   Trade Calendar application

### Menu

**Adding an event**

1   You are able to create an event in the Trade Calendar by either pressing **Add** under the Trade Calendar menu on the home page, or by clicking on the desired day you wish to add an entry into the calendar, and then press **Add**.

2   Once you have clicked **Add** you are then able to specify the date you want for this entry, the title of this and a description of the event. You are then able to specify whether you want this entry to be kept private (i.e. you will only be able to see this), or made public (to all other Lloyds Online Trade Services (LOTS) authorised users).

3   Once this has been done click **Save**.

**Viewing an event**

1   The homepage displays the calendar itself and it highlights the current business date according to your predefined time zone, and serves as a table of content to access the details of any particular forward or backward date.

The hyperlinks attached to each day of the current month enable you to access the detailed events of that given day. Similarly, a link is available on the month name in order to access a full-page view of the events of that month, and previous and following months are accessed via arrows surrounding the current month.

2   Events can be viewed in a variety of ways. Any dates with an event in them will be highlighted in colour on the Trade Calendar. By scrolling over these dates you will be able to see what these key events relate to.

3   Clicking on the highlighted date brings up the related transaction below the calendar, Clicking on the transaction ID will then take you to a page showing a summary of the transaction.

4   From this screen you are able to search for other key events using the provided search facility.

5   By clicking on the link **Switch to Milestone View**, you'll be presented with a 3 month view and will be able to see any events by product, by key event (e.g. expiry, issue, last shipment), and by entity (if you have this permission).

6   By clicking on the System ID of each line you will be able to see the full details of the transaction.

**Delete an event**

When you click on the **Delete** icon of a custom event record, a message box will be prompted to ask for confirmation before this event is removed from the calendar. A public event can be deleted by any authorised user in the business. A private event can only be deleted or edited by the authorised user who has created it.

# IMPORT LETTER OF CREDIT



**Links to topics in this section**

**Overview**

**Letter of Credit initiation**

**Viewing, Amending and Maintaining Letters of Credit**

**Letter of Credit amendment**

**Letter of Credit inquiry icons**

**Message to Bank**

## 5.1   Overview

Enables you to initiate letters of credit (L/C), submit them to Lloyds Bank as the issuing Bank and subsequently amend them, send messages to the Bank and maintain these transaction records.

You can undertake a number of actions in this module, and these are described in the sections which follow.

Please note: You may not be able to access them all, depending on your individual authorised user set up details. Contact your service administrator for futher details.

## 5.2   Letter of Credit initiation

A new L/C transaction can be created by following the below steps for guidance on how to do this:

1   From the Lloyds Online Trade Services (LOTS) homepage click on **Trade Services** and then select **Import Letter of Credit** from the drop down list.

2   Click on **Request Letter of Credit** on the right hand side of the page or you can use a template (if you have a template already saved for a particular beneficiary, for example) by clicking on the **Template** option.

3   All of the 10 sections listed on the left hand side of the page require completion. All fields marked with a red asterisk are mandatory and will have to be filled in before you can submit the Letter of Credit. Please note that your data input will be automatically saved as you proceed through the sections.

4   **Section 1 General Details**

A new L/C can be created from a template or an Existing L/C.

**Template**:

A new record will be created based on the content of a L/C template which has been created by you or another authorised user previously. Most of the information of the transaction will be defaulted in the new form except key data such as the expiry date, or the currency and amounts.



**Existing L/C**

Works in the same way as from template, but the new L/C details are delivered from the details of an existing L/C record. The list which is returned to you can potentially display all existing L/C records (i.e. records whose opening has been acknowledged by the Bank both processed and rejected). To obtain the list of all the existing L/C records type * in the System ID heading.

For the **Expiry Date** field: please note that when entering a date two formats are available to you: DD/MM/YY or DDMMYY. You can also select the date by using the calendar provided.

For the **Place of Expiry** field: please select either the **Advising/ Negotiating Bank** or **At the Issuing Bank**. The information entered in this field will also reflect in the "Credit Available With" field in Section 5 – Payment Details.

Please complete the remaining details on the page including the Beneficiary and Customer reference numbers (if required) before proceeding to the next section. Only 20 characters, including spaces, allowed for beneficiary and customer reference fields.

Click on **Next** in the bottom right hand corner of the page to proceed to section 2.

### Section 2 Applicant and Beneficiary Details

Under the heading Applicant you are able to complete the name and address of the applicant to which you want this transaction to be attached to. This will normally be pre-populated with your company name and address, unless the user has access to any other entities that are under your LOTS profile, in which case they will be able to select the entity the LC is to be issued in the name of.

Under the heading **Beneficiary** you are able to complete the name and address of the beneficiary. These are mandatory details and will have to be filled in before you can submit the Letter of Credit.

Click on **Next** in the bottom right hand corner of the page to proceed to section 3.

### Section 3 Bank Details

Under the heading Advising Bank please complete the name and address fields if there is a specific Bank we are to advise the LC to (i.e the beneficiary's Bank). Swift code is not a mandatory field as the Trade Services team can get that information from the Bank name and address provided.

Click on **Next** in the bottom right hand corner of the page to proceed to section 4.

### Section 4 The Amount and Continuation Details

When entering the LC amount you can click on the drop down box to choose the appropriate currency.

When entering an amount, the system will automatically format the value entered according to the currency selected.

**Example**: Entering 123456.00 in a Singaporean locale will produce a display of 123,456.00 if the currency involved is associated with two decimals.

The "Variation in Drawings" fields are for a tolerance to be input if one has been agreed between yourselves and the beneficiary (i.e +/- 10%).

"Issuing Bank Charges" section details who pays the Issuing Bank's (LBG) charges and who pays any other Bank's charges relating to the LC. It is set to "Applicant – Issuing Bank Charges" and "Beneficiary – Other Bank Charges" as default. However, this can be amended depending on your agreement with the beneficiary.

Click **Next** to move onto the next section.

### Section 5 Payment Details

Credit Available With field – if "Issuing Bank" was selected as place of expiry in the General Details section, this will be pre-populated and unable to be edited. If "Advising/Negotiating Bank" was selected, then you can select "Other/Advising Bank/

Any Bank" from the dropdown. Selecting "Other" will prompt you to enter a Bank name and address.

You are able to select various forms of payment: by acceptance, by negotiation, by deferred payment, and mixed payment.

Click **Next** to move onto the next section.

### Section 6 Shipment Details.

You are then able to specify your Shipment details.

Click **Next** to move onto the next section.

### Section 7 Narrative Details

Under the heading 'Narrative Details' you are able to provide a Description of the Goods, Documents Required and provide Additional Information. This can be done as either a free format message, or by clicking on the magnifying glass it will present you with a list of common phrases that we have pre-loaded for you. You can also add your own phrases. This can be done by clicking **Add** and filling in the details pressing **Save** upon completion. You can also add phrases by going into the Systems Features menu, Data maintenance, phrases. For more information on how to do this click **here**.

Please note that the Description of Goods and Documents Required fields are mandatory.

### Section 8 Instructions to Bank

Complete the fields for instructions to the Bank.

Click **Next** to move onto the next section.

### Section 9 Attachments

Any attachments that are required can be added here by dragging and dropping the file.

Click **Next** to move onto the next section.

### Section 10 Preview

This section allows you to review the transaction details, export the document into a PDF or print the transaction details.

Any amendments can be made at this stage by going into the individual sections to complete/amend.

Once all the mandatory information has been filled in you are able to submit your transaction, by clicking **Submit**.

Please note online trades services will not let you submit your transaction unless all mandatory information has been filled in, and the logic of the dates entered make sense, (i.e. if your Last Shipment date is after the Expiry date it will not let you send the transaction).

## 5.3   Viewing, Amending and Maintaining Letters of Credit

**Overview**

Enables you, at any point in time, to inquire into a list of ongoing Letters of Credit, in order to check their status or anything related to their details or history.

This can be done by following the below steps:

1    From the Homepage, click on **Trade Services** and then select **Import Letter of Credit** from the drop down list.

2    Click on **Live Option**.

3    You will be able to see a list of live transactions.
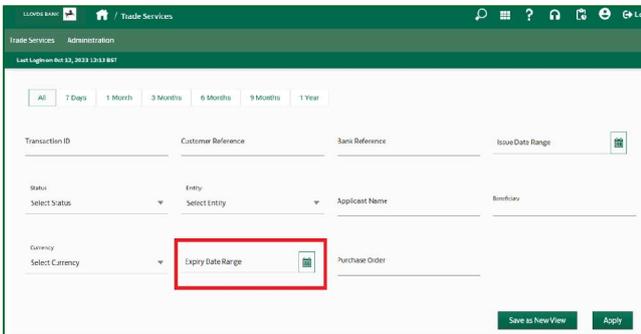


The inquiry can be adjusted according to the assigned System ID, the Customer Reference, Issue Date, Events, Entity (if you have this permission), Beneficiary, Currency, Amount, Expiry Date Range and Status.

If you have the Entities permission you will be able to view your transactions by the entities you have permission to see. For example, if you have the required permissions for Entity 1 and 2, you will be able to see all your submitted Import LC's for Entity 1 and 2, however, if you only have permissions for Entity 1, you will only be able to see the submitted Import LC's for Entity 1.
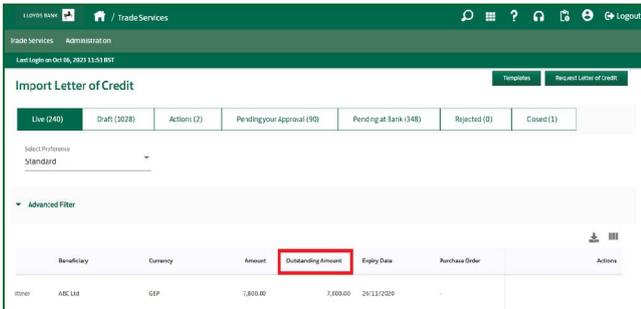


In the listing screen for the applicable products the Outstanding Amount column is added. By default, this column is available in the Live tab listing and for the other tabs.

**Draft**

The Draft section when selected displays a list of all of the L/C applications which have already been prepared and saved. These can either be incomplete or simply not submitted, due to a lack of permissions or authority. The list presents all of the pending L/C amendments.

You can use the Advanced Filter to refine this list.

**Action**

This function will display a list of all the L/C applications requiring your action.

The Event Date column is added in the Actions tab listing screen including the Advance Filter, where you can search the respective action item based on date Bank initiated the action.
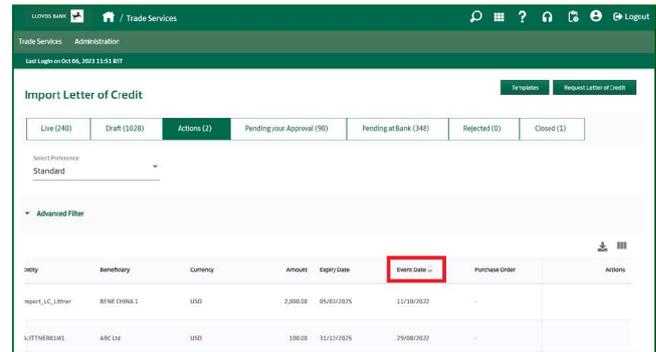


**Pending your Approval**

This function will typically be used by a manager to monitor the list of L/C transactions. You will see all transactions that have not been sent to the Bank because they have not yet been authorised, you are able to open it up and edit/submit.

Maker (last input user) and Checker (last control user) columns are added in the Pending Your Approval tab for approver reference. These columns are customisable based on your preference.
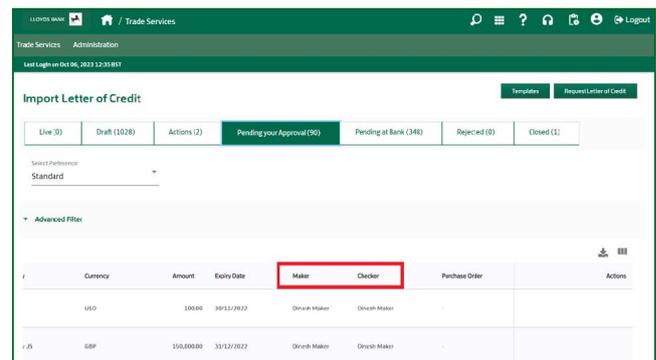


**Pending at Bank**

This function will typically be used by a manager to monitor the list of L/C transactions awaiting approval by the Bank.

These may include initiations, amendments or messages. For all submitted transactions you will be able to view the details of the transaction, and subsequently export it into a PDF or print it.

### Live

This function will typically be used by a manager to monitor the list of live L/C transactions.

### Rejected

Dedicated to the existing L/Cs that have been Rejected (marked as Not Processed) by Lloyds Bank. In such cases, no further amendments or messages can be initiated on the transaction and you can only use its data for inquiry purposes or to open new L/Cs.

The rejected L/Cs option is used in order to clean up the system of rejected records.

### Closed

This function will display a list of all the L/C applications that have been closed.

The **Transaction older than (days)** field is added in the Advance Filter of Closed tab for all products, where you can enter the number of days and obtain the purged transaction details.
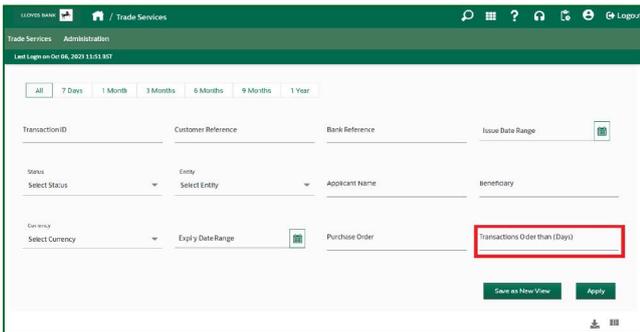


## 5.4   Letter of Credit amendment

### Overview

Any amendment to an existing letter of credit will be performed through one of the options available.

It is composed of the options described below.

This can be done by following the below steps:

1   From the Homepage, click on **Trade Services** and then select Import Letter of Credit from the drop down list.

2   Click on **Live** option.

3   You will be able to see a list of Live transactions which can be amended.

4   Click on the **System ID** of the transaction you would like to amend.

5   Click on the **Edit** icon which is the first icon listed under the Actions heading.

6   You will then be able to amend the expiry date, the amount details, the shipment details, and the narrative.
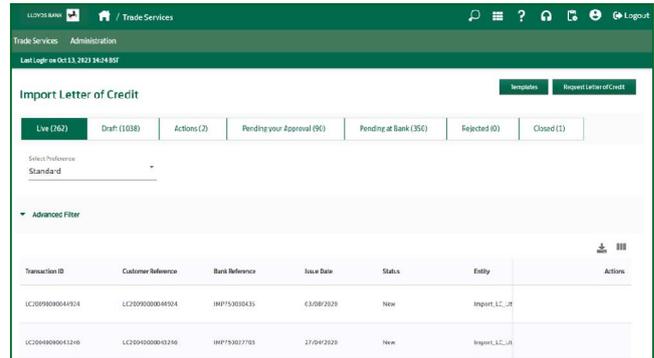


7   Upon completion you can either save or submit your amended transactions. Please note that unless you have been given the appropriate permissions and authority you will not be able to submit the amendment to the Bank. This will be saved as a draft ready for the appropriate person to release it.

8   If you do have the required permissions/authority the amendment will be released directly to the Bank.

9   You will then be able to review, export the document into a PDF or print the transaction details.

## 5.5   Letter of Credit Icons
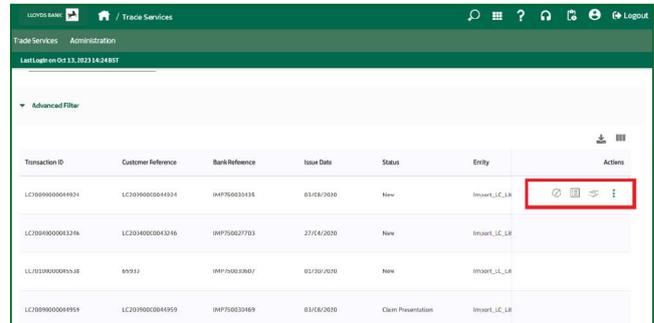


To help you with your application there a number of actions you can take. Each of the icons represent different actions you can take.

If you select a draft application and click on the first icon:

✎   selecting this allows you to edit your application

👁   This icon allows you to preview the documents without downloading the actual document

▤   selecting this icon allows you see the transaction details

⋮   selecting this icon brings up the discard option, to be used if the transaction is no longer needed
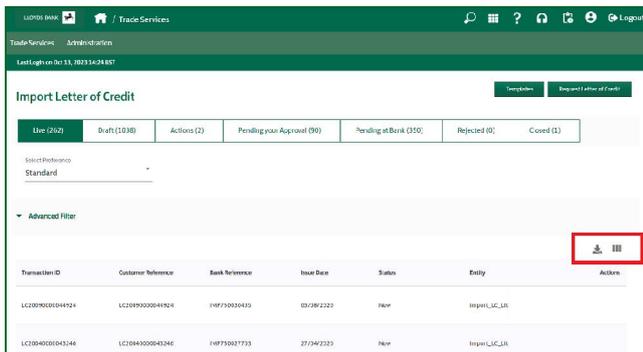
There are 2 further actions you can take with any of the applications.

⬇ selecting this icon allows you to download the table.

▥ selecting this icon allows you to customise all the columns to your own preference.

### Batch Delete

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will **NOT** be recoverable. If the information is deleted this action will be final.
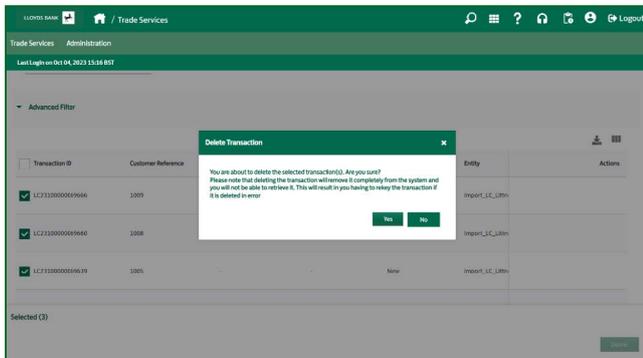


## 5.6 Message to Bank options

### Overview

Use this module when you need to send a free format message about a given transaction to the issuing Bank outside of the scope of an official amendment.

Message to Bank: from existing L/C

1. Click on **Trade Products** and select L/C from the drop down list.
2. You will be able to refine your search to bring up a list of issued transactions.
3. Click on the **System ID** of the transaction you would like to write a message to the Bank on.
4. Click on the link **Message to Bank** icon
5. From this new screen you will be able to fill in a free format message.

6. Upon completion you can either save or submit your message. Please note that unless you have been given the appropriate permissions and authority you will not be able to submit the message to the Bank. This will be saved as a draft ready for the appropriate person to release it.

7. If you do have the required permissions/authority the message will be released directly to the Bank.

8. You will then be able to review, export the document into a PDF or print the transaction details.

### Accepting Discrepancies

To accept discrepancies, go to the "Actions" tab. This will show any transactions currently awaiting an action from you. To accept discrepancies, find the relevant file (The "Action Type" column will display as "Awaiting Disposal Instructions" and select the icon on the right-hand side of the page, under the "Actions" column, titled "Disposal Instructions". This will then take you to a page where you can accept the discrepancies.
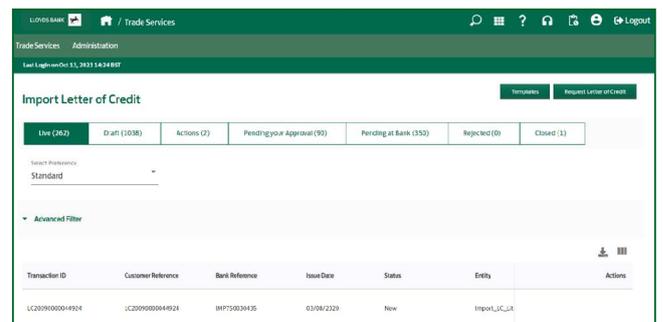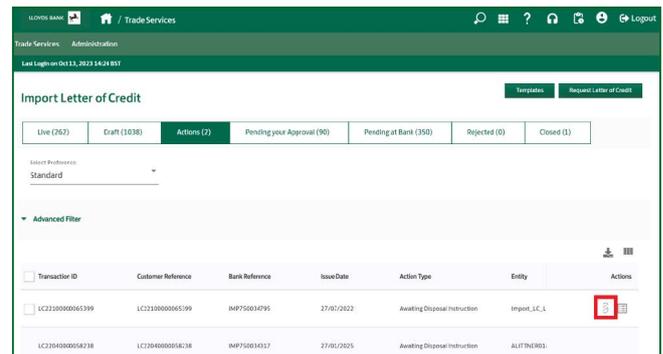




### Accepting Discrepant Documents

1. To accept documents that have been classed as discrepant, please view the Actions tab in the Import Letter of Credit Landing page.

2. Any discrepant documents requiring your acceptance will be shown in there, with the status "Disposal Instructions Required".

3. If you select the "Disposal Instructions" icon on the right-hand side of the file, in the "Actions" column, that will take you to the page where you can either accept the discrepant documents, or reject them.

4.  Depending on your existing LOTS authorisation matrix, this may require a second user to go into LOTS and approve, which they can do by going into the "Pending Your Approval" tab in the Import Letter of Credit Landing page, and clicking on the "**Authorise**" icon next to the relevant file.

# EXPORT LETTER OF CREDIT

**Links to topics in this section:**

## 6.1 Overview

Enables you as the beneficiary to receive the advice of an L /C from Lloyds Bank, the advising Bank.

You can also play an active role by sending messages back to Lloyds Bank for the various events, including those which would typically require approval in the ongoing transaction flow.
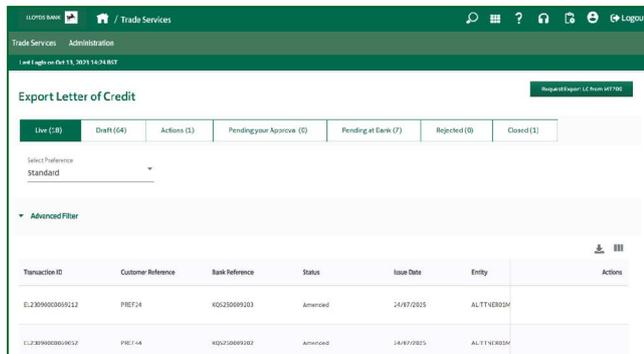


The actions that you as the beneficiary user can undertake in this module are described below.

**Please note:** This will vary according to your authorised users' set up details. Contact your service administrator for further details.

## 6.2 Viewing, Amending and Maintaining Export Letters of Credit

You may wish to refer to the 'Viewing, Amending and Maintaining Import Letter of Credit.'

## 6.3 Export Letter of Credit inquiry icons

You may wish to refer to the 'Import Letter of Credit maintenance' section for further details on these.

**Batch Delete**

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will **NOT** be recoverable. If the information is deleted this action will be final.
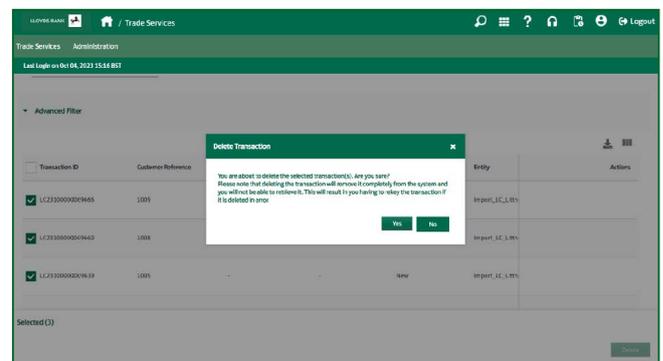


## 6.4 Message to Bank

You may wish to refer to the 'Import Letter of Credit maintenance' section for further details on how to complete this task.
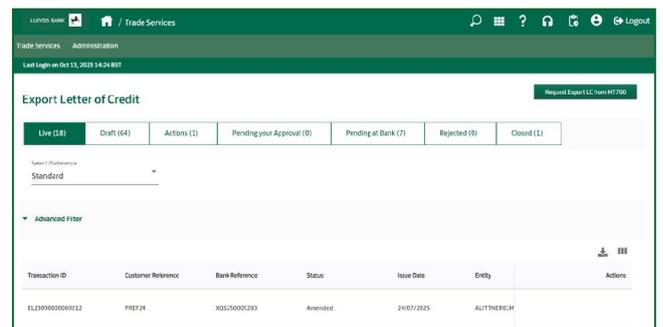
# IMPORT COLLECTION



## 7.1 Overview

**Links to topics in this section:**

**Message to Bank options**

**Viewing, Amending and Maintaining Import Collections**

**IC inquiry**

This module offers you, the importer of the collection, with the online capability to follow-up with those records on the import side.
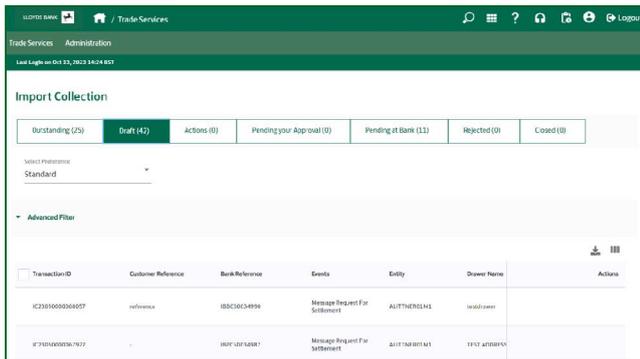


You can therefore receive the notification and subsequent updates from the presenting/collecting Bank.

You can also play an active role by sending messages back to us, Lloyds Bank, for the various events which would typically require approval or acceptance in the ongoing transaction flow.

The actions that you can undertake in this module are outlined below.

## 7.2 Message to Bank options

A typical use of this feature could be for you, the importer, to indicate acceptance of the documents presented by the exporter and their eventual remitting Bank.

Acting as the importer of the collection you will use this menu item when a free format message on an existing transaction needs to be sent to the presenting/collecting Bank.

Typical usages can encompass your acceptance or refusal on a set of documents presented by the exporter.

The options associated with this action are the same as for the free format message function also available for the other products.
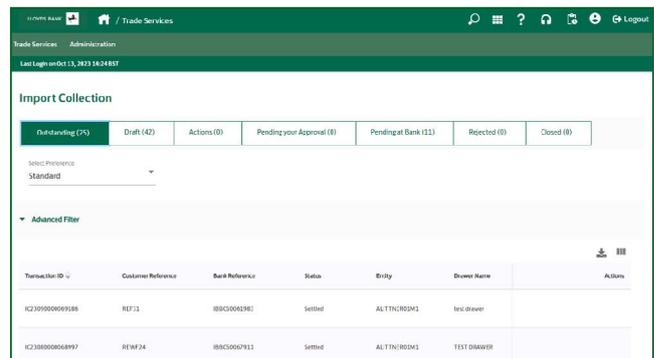


You may refer to the Import Letter of Credit module for more information on this functionality.

## 7.3 Viewing, Amending and Maintaining Import Collections

This section allows you to review the list of import collection messages in a pending state. This function would be used typically by a manager who wants to monitor at any time the consolidated list of such messages prepared internally but not yet sent to Lloyds Bank, and the messages submitted but pending for an acknowledgement from Lloyds Bank.

You may wish to refer to the Import Letter of Credit: '**Viewing Import Letters of Credit**' section for further details on this.

**Batch Delete**

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will NOT be recoverable. If the information is deleted this action will be final.
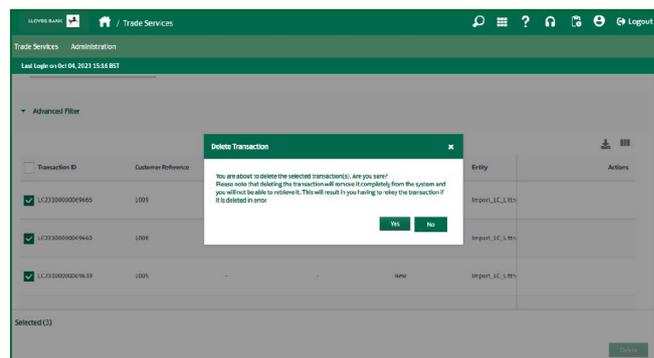
## 7.4 IC inquiry

Each time you log in you can receive current and historical information related to your import collection activity through the **IC Inquiry** menu item.

Initially when reaching the inquiry page, you are presented with a blank form listing the available search criteria.



You may wish to refer to the '**Viewing Import Letters of Credit**' section for further details on this.

# EXPORT COLLECTION



## 8.1 Overview

**Links to topics in this section:**

**Export collections initiation options**

**Export collection – Message to Bank update options**

**Viewing, Amending and Maintaining Export collections**

This section focuses on the relationships between you, the exporter, and Lloyds Bank, the remitting Bank.
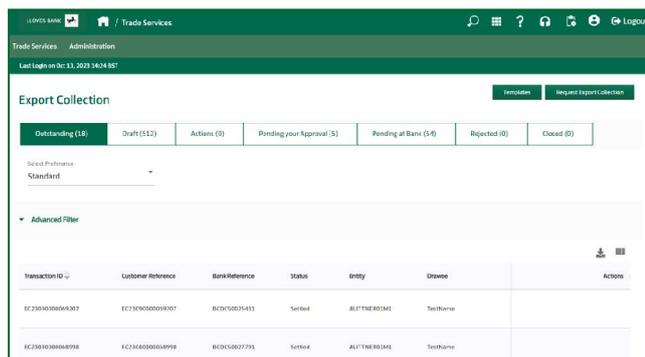


The actions you can undertake are outlined in the following sections:

## 8.2 Export collections initiation options

**Overview**

Offers you the capability of submitting documents against acceptance or payment, and as regular or direct collections.

This action is associated with several sub-menu items, each of them covering a particular option to complete the submission of new export collection instructions to Lloyds Bank, the remitting Bank.

**EC Initiation: regular collection**

Returns a new blank form to let you submit the details of a new collection to Lloyds Bank, as the remitting Bank.

Lloyds Online Trade Services (LOTS) allows you to use the online form to submit the details of the export documentary collection so Lloyds Bank can check the details before releasing the document back to you for sending with the documents.
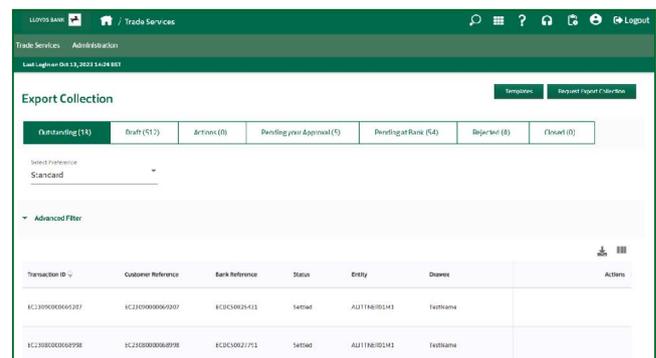


To submit a new regular collection, follow the steps below:

1   Click on **Trade Services**.

2   Click on **Export Collection** from the drop down list.

3   Click Request **Export Collection**.

4   All the fields marked with an asterisk are mandatory and will have to be filled in before you can submit the Collection. Please note that you can save your document at any time as a draft, by clicking **Save**, or you can save the document as a **Template**.

5   You are able to specify the Tenor for your regular collection. There are three choices for this: Sight/ Documents against Payment, Documents against acceptance, Pour Aval or Other (if other is selected you are required to specify in the free format box below).



6   In order to enter your Drawee details, click on the magnifying glass. From here you can either select the Abbreviated Name of a beneficiary you have already set up (refer to the **Data maintenance: Counterparties**), alternately if you want to add a new beneficiary click **Add**

and fill in the details pressing **Save** upon completion.

7   When entering the Collection amount you can click on the magnifying glass to choose the appropriate currency. When entering an amount, the system will automatically format the value entered according to the currency selected.

    **Example:** Entering 123456.00 in a Singaporean locale will produce a display of 123,456.00 if the currency involved is associated with two decimals.

8   You are then able to specify your Shipment details.

9   You are then able to specify your Collection Instructions.

10  The next section allows you to specify the documents you want (Bill of Exchange, Commercial Invoice, Insurance policy/certificate, Packing list, Certificate of origin, Bill of lading, Air waybill, Certified/Consular invoice, Parcel post receipt, Combined transport documents, or other). You are also able to state whether you are interested in the number of original (first mail) or number of duplicates (second mail).
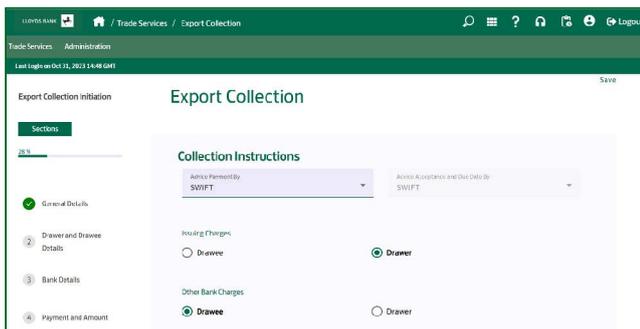


11  You will then be required to read the Terms and Conditions for this product. This can be done by clicking on the link. Once done, you must Click **OK** to accept the Terms and Conditions associated with the product.



12  Once all the mandatory information has been filled in you are able to submit your transaction, by clicking **Submit**. Please note online trades services will not let you submit your transaction unless all mandatory information has been filled in and the dates entered are correct.

13  Please note that unless you have been given the appropriate permissions and authority you will not be able to submit the transaction to the Bank. This transaction

will be saved as a draft ready for the appropriate person to release it.

    If you do have the required permissions/authority the transaction will be released directly to the Bank.

14  You will then be able to review, export the document into a PDF or print the transaction details.

### EC Initiation: direct collection

The system opens a similar blank form dedicated to a documentary collection whereby the documents will be sent directly by you. The input fields of this form are slightly different from the regular option due to the different process of documents' shipping.

In order for you to attach a cover letter with the documents, Lloyds Bank does not need to give you blank forms bearing its letterhead beforehand. Instead, a dedicated cover letter with the specific details of the transaction can be automatically generated by Lloyds Online Trade Services (LOTS) as an Acrobat PDF™ file, upon our acknowledgement of your instructions and returned to you as a normal attachment.

### EC Initiation: from template

A new collection record will be created based on the content of an export collection template which has previously been created by you, the exporter. Most of the information of the transaction will be defaulted in the new form except key data such as the currency and amount of the new collection instructions.

You may wish to refer to the '**LC initiation: from template**' section for further details on this.

### EC initiation: copy from EC

Same as 'From template', but the new export collection instructions are delivered from the details of an existing export collection record.

You may wish to refer to the '**LC initiation: copy from LC**' section for further details on this.

## 8.3   Export collection – Message to Bank update options

### Overview

Choose this transaction event when a free format message on a given export collection record needs to be sent to Lloyds Bank.

A sample usage of this function could be for you to provide instructions to us after an advice of refusal has been received from the collecting Bank.

The options associated with this menu item are the same as when preparing a free format message for the other products. You may, for instance, refer to the section presenting the L/C message to Bank if you need further details on the options summarised below:

- From existing export collection.
- A new free format/update message will be prepared from an export collection which has previously been created by you and whose initiation has already been acknowledged by us.
- From the form where you entered the details of your message, the master details of the transaction record can be recalled through a pop up window and you will also be reminded of the key references.
- You can also perform this task through a draft that has been previously created, or from a message that was not sent to the Bank as it wasn't approved. You can also perform this task through a draft that has been previously created, or from a message that was not sent to the Bank as it wasn't approved.

## 8.4 Viewing, Amending and Maintaining Export Collections

### Overview

Enables you, at any point in time, to inquire into a list of ongoing Letters of Credit, in order to check their status or anything related to their details or history.

This can be done by following the below steps:
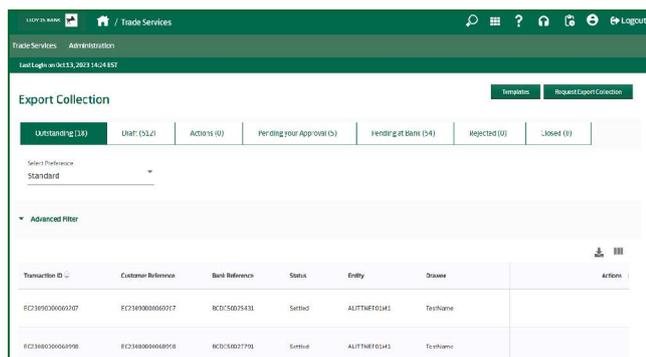


1  From the Homepage, click on **Trade Services** and then select **Export Collection** from the drop down list.

2  Click on any of the options.

3  You will be able to see a list of all transactions.

4  Click on the **System ID** of the transaction you would like to amend, monitor or close.

The aim of this menu item is to help you inquire, monitor, maintain, amend or close any Export collection transaction.

At any time you can review the consolidated list of export collections transactions (initiations and updates) prepared internally but not yet sent to Lloyds Bank, and transactions submitted but pending an acknowledgement from the Bank they were sent to.

You may wish to refer to 'Viewing LC's' section for further details on this.

### Batch Delete

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will **NOT** be recoverable. If the information is deleted this action will be final.

# UNDERTAKING ISSUANCE

**Links to topics in this section:**

**Overview**

**Undertaking initiation options**

**Viewing**

**Amending and Maintaining Undertakings**

## 9.1 Overview

Enables you to submit the details of a new undertaking, request amendments to the terms of an existing undertaking, and engage in free format communications on a given undertaking record with the recipient and/or issuing Bank.



The actions you can undertake in this module are outlined below.

## 9.2 Undertaking initiation options

There are several sub-menu items, each of them covering a different way of submitting details for a new undertaking to the chosen recipient/issuing Bank.

BG initiation: **From Bank Template (including using your own Undertaking wording)**

This can be done by following the below steps:

1   From the Homepage, click on **Trade Services** and then select **Undertaking Issuance** from the drop down list.

2   Click on **Create template**.

3   A full list of standard Undertaking types covering different usages is displayed, each containing pre-approved wording that can be used without reverting to the Bank.

The Undertaking wording can be previewed by clicking on the magnifying glass icon under Undertaking Preview.

You may wish to refer to the '**LC initiation: from template**' section for further details on this.

Undertakings can also be issued from a copy of the Undertaking, from draft or from an unsigned Undertaking. You may wish to refer to the '**LC initiation**' section for further details on these options.

**1**. **General**.

You will be able to complete the Beneficiary and Customer reference numbers before proceeding to the next section.

Click on **Next** in the bottom right hand corner of the page to proceed to section 2.

**2**. **Applicant and Beneficiary**.

Under this section you are able to select the Entity (if you have the permission, and have more than one entity) to which you want this transaction to be attached to.

In order to enter your Beneficiary details, click on the magnifying glass. From here you can either select the Abbreviated Name of a beneficiary you have already set up (refer to the Data maintenance: Counterparties), alternately if you want to add a new beneficiary click **Add** and fill in the details pressing **Save** upon completion.

**3**. **Bank**.

Under the heading of **Issuing Bank**: please complete the fields of the Bank's Name and address.

Under the heading **Advising Bank**: please complete the details in the fields.

Click on **Next** in the bottom right hand corner of the page to proceed to section 4.

**4**. **Undertaking Details**

When entering an amount, the system will automatically format the value entered according to the currency selected.

Example: Entering 123456.00 in a Singaporean locale will produce a display of 123,456.00 if the currency involved is associated with two decimals.

For the Expiry Date field: please note that when entering a date two formats are available to you:

- DD/MM/YY; or
- DDMMYY.

For Undertakings the expiry date can either be fixed (in which case you are able to specify your expiry date) or it may be that there is no expiry date, select the appropriate option.

There has been a new field added under the terms section named **Country Sub Division**. Please ensure this is completed.
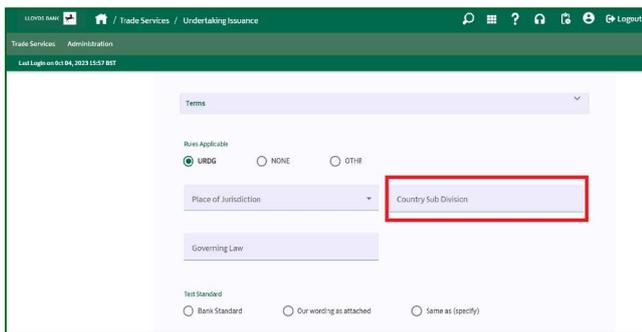


Complete the remaining fields.

**5**. **Instructions for the Bank only**

Complete the fields where appropriate.

**6**. **Preview**

You will then be able to review, export the document into a PDF or print the transaction details.

Please note that unless you have been given the appropriate permissions and authority you will not be able to submit the transaction to the Bank. This transaction will be saved as a draft ready for the appropriate person to release it.

If you do have the required permissions/authority the transaction will be released directly to the Bank.

Once all the mandatory information has been filled in you are able to submit your transaction, by clicking **Submit**.

Please note online trades services will not let you submit your transaction unless all mandatory information has been filled in and the dates entered are correct.

**Undertaking initiation: from template**

A new record will be created based on the content of an existing undertaking record that has been created previously by an authorised user. Most of the information of the transaction will be defaulted in the new form except data such as the expiry date details, the currency, the amount of the new undertaking, and the contract details.

Please note: The wording of your undertaking will be subject to

Bank approval.

You may wish to refer to the 'LC initiation: from template' section for further details on this.

Undertakings can also be issued from a copy of the Undertaking, from draft or from an unsigned Undertaking.

You may wish to refer to the 'LC initiation' section for further details on these options.

In order to enter your Beneficiary details, click on the magnifying glass. From here you can either select the Abbreviated Name of a beneficiary you have already set up (refer to the Data maintenance: Counterparties), alternately if you want to add a new beneficiary click **Add** and fill in the details pressing **Save** upon completion.

## 9.3 Viewing, Amending and Maintaining Undertakings

**Overview**.

Enables you, at any point in time, to inquire into a list of ongoing Undertakings, in order to check their status or anything related to their details or history.



This can be done by following the below steps:

1   From the Homepage, click on **Trade Services** and then select **Undertaking Issuance** from the drop down list.

2   Click on any of the options.

3   You will be able to see a list of all transactions.

4   Click on the **System ID** of the transaction you would like to amend, monitor or close.

The aim of this menu item is to help you inquire, monitor, maintain, amend or close any Undertaking transaction.

At any time you can review the consolidated list of Undertaking transactions (initiations and updates) prepared internally but not yet sent to Lloyds Bank, and transactions submitted but pending an acknowledgement from the Bank they were sent to.

You may wish to refer to 'Viewing LC's' section for further details on this.

You can make the following adjustments:

- Modify the expiry date and its constraints: the date itself can be modified as well as its type, for example from Estimated to Fixed.
- Increase or decrease the undertaking amount, with the general narrative being used to specify the reason for such a change of amount.
- Request for release.

In the amendment form, a narrative is also provided to let you specify your acceptance of any other modification, or explain the reason for decrease/increase.

You may wish to refer to the '**LC amendment**' section for further details on this.

## Batch Delete

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will **NOT** be recoverable. If the information is deleted this action will be final.
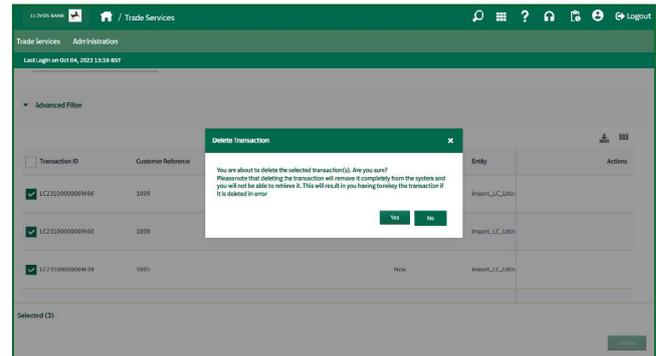
# STANDBY LETTER OF CREDIT ISSUANCE



## 10.1 Overview

You can submit a request for a Standby L/C and later ask for amendments or engage in transactional messages' exchanges with Lloyds Bank. This is similar to the process described in the Import Letter of Credit module, but here we call it the Standby Letter of Credit Issued module (SLC).
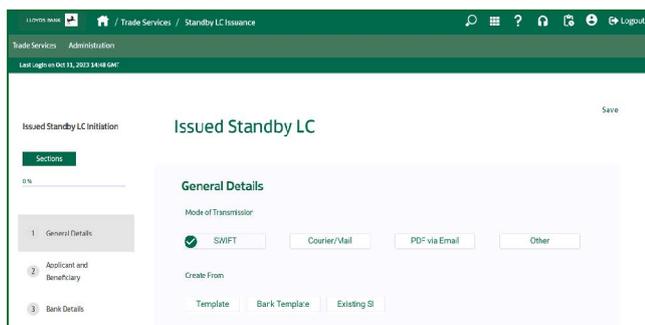


**Please note:** This will vary according to each authorised user's set up details. Contact your service administrator for further details.

## 10.2 SLC Initiation option

As per the Import L/C function you can initiate an SLC from one of three options in the General Details section.

### SLC initiation: From Bank Template

This is very similar to the **Undertaking** initiation options within this screen you are able to define the Text of your Standby LC, the options available are:

- General Banking.
- General Banking Evergreen.
- Loan.
- Other.
- Overdraft.
- Overdraft Evergreen.
- Trade Debt.
- Trade Debt Accepted BE.
- Trade Debt Invoice.

### SLC initiation: from template

As per the import L/C function. Click **here** for more information.

**Please note:** The templates can be created from Bank template and also from an existing SL.

### SLC initiation: Copy From SI

From the details of an existing record. Click **here** for more information.

### Batch Delete

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will **NOT** be recoverable. If the information is deleted this action will be final.
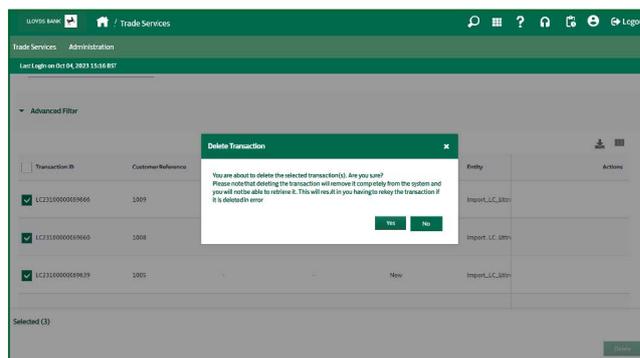
# STANDBY LETTER OF CREDIT ADVISED



## 11.1 Overview

Provides you, the beneficiary, with the notification of the terms issued in your favour. The functionality in this module is very similar to the process described in the Export Letter of Credit module. Please click **here** for further details.
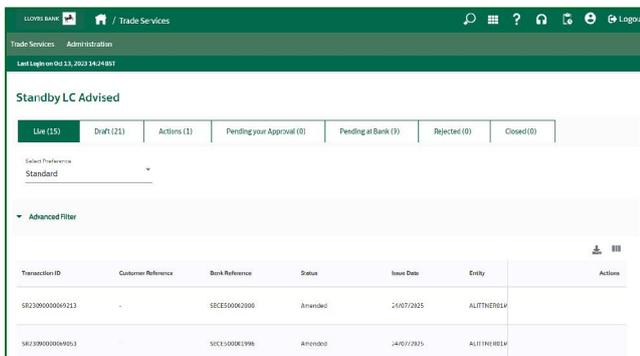


### Batch Delete

The Batch Delete feature allows you to select multiple transactions and delete the transactions all at once. Based on the permission, you can delete transactions from the following tabs: Rejected, Closed, Pending Approval and Draft. There will be a warning that the information selected for deletion will **NOT** be recoverable. If the information is deleted this action will be final.
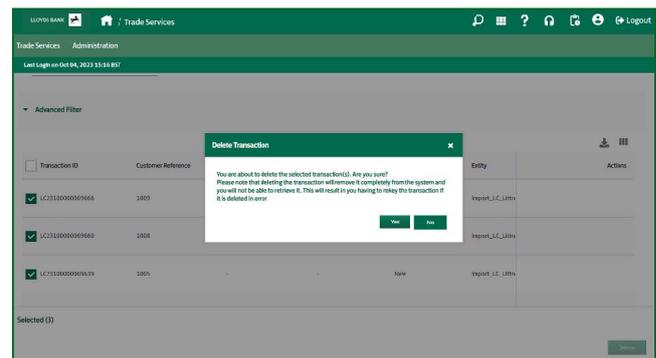
# SYSTEM FEATURES

## 12.1 Change profile

Offers you the possibility to change your current password. All authorised users can access this feature.

Password complexity:

- Minimum length of 12 characters.
- Maximum length of 128 characters.
- Must include at least one letter (upper or lower case).
- One numerical digit, and one special character.
- The following special characters are allowed: @!"%:?&*+._;/()-

Passwords expire every 90 days.

**Please note:** You may find it useful to refer to the "Change Profile" in the Administration option on the Homepage for more details on this function.

# COLLABORATION SUITE

The Collaboration Suite provides you with improved communication across your company, with the Bank and with your counterparties. You will only be able to see this functionality if you have requested for this in your Application Form, or if your service administrator has given you the appropriate permissions.

The Collaboration Suite is featured within every product module within Lloyds Online Trade Services (LOTS), whether it be when creating a new transaction, or for amendments or messages to the Bank.

The Collaboration Suite should be used only for questions related to transactions.

Please follow the steps below that explain how the Collaboration Suite can be used. To highlight the features of the Collaboration Suite the product module Import Letter of Credit has been used.

1   From the Lloyds Online Trade Services (LOTS) homepage click on the product module, **Import Letter of Credit**, then **LC initiation >, from scratch**.

2   On the top right hand corner of the transaction you will see a box labelled **Tasks**.

3   By double clicking on the **Arrow** on this bar a new pop up box will open.
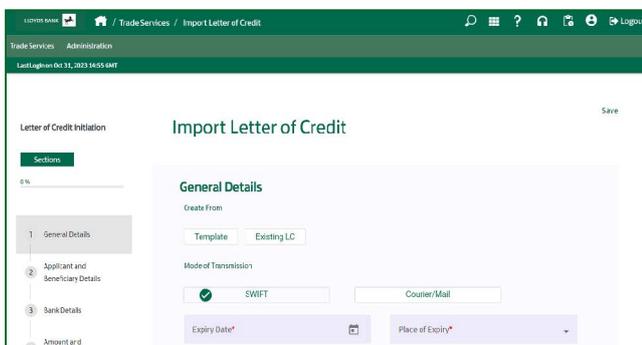


4   From here you are able to **Add a task**. To do this click on the link **Add a task**. Three examples are presented below to highlight the three different possible recipients of tasks.

## Example 1: Adding a task/question to a colleague who is also an authorised user of LOTS in your company

1   Write down the description of the task or question that you want your colleague to respond to: For example, you may wish your colleague to provide you with the expiry date for this Import Letter of Credit.

2   You may want to be alerted by email to any subsequent events for this task. If this is the case, tick the box labelled **Notify me by email of any event occurring on this item** and provide your email address in the space provided.
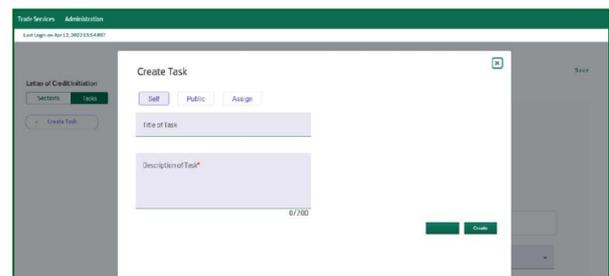


If this is done every time your colleague responds to the task you have assigned to him/her, you will get an email alert informing you that a response has been provided.

3   You are then able to:
   ▪ Make the response public, in which case anyone who is an authorised user (and has the required permissions for the Collaboration Suite) will be able to see the task/question.
   ▪ Assign the task/question to a specified colleague.

4   If you have decided to ask a question or assign a task to a specific colleague then click the option **Assigned**, and then the option **Other user**.

5    You are then able to specify the name of the assignee and their email address (if you want to alert them via email that a task/question is waiting for them).

**Task Details**                                                          X

Description:*  [_____]

☐ Notify me by email of any event occuring on this item

Type:
  ● Public
  ○ Assigned

[OK]    [Cancel]

6    Click **OK** when you have finished.

7    You will then be able to see the new task/question in your pop up box.

8    You should then press **Save** before coming out of this transaction.

**Example 2: Adding a question to the Bank**

When adding a question to the Bank, the Collaboration Suite should be used only for questions related to the specific transaction.

1    Write down the description of the question that you want your Bank to answer: For example, you may wish to get a better understanding of the type of purchase term you need to use for your **Import Letter of Credit**.

2    You may want to be alerted by email to any subsequent events for this task. If this is the case, tick the box labelled **Notify me by email of any event occurring on this item** and provide your email address in the space provided.

**Task Details**                                                          X

Description:*  [example task_____]

☐ Notify me by email of any event occuring on this item

Type:
  ○ Public
  ● Assigned

Assignee Type:
  ● Other user

Assignee:*  [SMITH_____]  🔍

☐ Notify assignee by email

[OK]    [Cancel]

If this is done every time the Bank responds to the question you have asked, you will get an email alert informing you that a response has been provided.

3    You are then able to:
  ■ Make the response public, in which case anyone who is an authorised user (and has the required permissions for the Collaboration Suite) will be able to see the question.
  ■ Assign the question to the Bank.

4    If you have decided to ask a question to the Bank then click the option **Assigned**, and then the option **Bank**.

5    You are then able to specify the name of the assignee in the Bank and their email address (if you want to alert them via email that a question is waiting for them).

6    Click **OK** when you have finished.

7    You will then be able to see the new task/question in your pop up box.

8    You should then press **Save** before coming out of this transaction.

**Example 3: Adding a task/question to a counterparty**

1    You will first need to set up the counterparty you wish to assign a question/task to. This can be done by going into **Administration > Data maintenance> counterparties**.

2    Click **Add a new counterparty**.

3    From here you will be able to specify the name of the entity you want this counterparty attached to, the name of the counterparty and their contact details.

4    If at this point you just want to save your counterparty details, press **Save**.

5    If you want to set up the counterparty up on a 'light' version of Lloyds Online Trade Services (LOTS) so that they can respond to your questions/tasks on the Collaboration Suite tick the box labelled **Open an access to the counterparty**.

6    When this is completed, click **Save**.



7    This will present you with a new page which contains the log on details needed for your counterparty. Once

you have provided these to your counterparty and they have logged on for the first time, they will be requested to change their password. They will have to select a new password which must have:

- Minimum length of 12 characters.
- Maximum length of 128 characters.
- Must include at least one letter (upper or lower case).
- One numerical digit, and one special character.
- The following special characters are allowed: @!"%:?&*+._;/()-

Passwords expire every 90 days.

8  You will then be able to assign a task or question to this counterparty.

9  This can be done from your collaboration suite pop up box in the transaction.

10  Write down the description of the task or question that you want your counterparty to respond to:
For example, you may wish your counterparty to check the shipment details.

11  You may want to be alerted by email to any subsequent events for this task. If this is the case, tick the box labelled **Notify me by email of any event occurring on this item** and provide your email address in the space provided.

If this is done every time your counterparty responds to the task you have assigned to him / her, you will get an email alert informing you that a response has been provided.

12  You are then able to:
- Make the response public, in which case anyone who is an authorised user (and has the required permissions for the Collaboration Suite) will be able to see the task/question.
- Assign the task/question to a specified counterparty.

13  If you have decided to ask and question or assign a task to a specific counterparty then click the option **Assign**, and then the option **Counterparty**.

14  You are then able to specify the name of the counterparty and their email address (if you want to alert them via email that a task/question is waiting for them).

15  Click **OK** when you have finished.

16  You will then be able to see the new task/question in your pop up box.

17  You should then press **Save** before coming out of this transaction.

18  Once your counterparty has logged into their Lloyds Online Trade Services (LOTS) homepage they will be able to see and respond to the question you have asked them.

The data that is shown to them is the data that would normally be included in the MT700 SWIFT message. It will not include any information that is between the Bank and the customer.

You are also able to add a task for yourself, this can be done by clicking on **Add a task**, under the heading **My Tasks**. After you have done this you can add comments and tick the task to show it has been completed.

To close the Collaboration Suite window press the arrow again.

### Viewing on-going tasks/questions

There is a new section on the home page titled 'On-going tasks' which displays the pending tasks assigned to the other users in your Company.

To view the responses of the questions assigned to the Bank and your Counterparties you will need to go into the System ID of the transaction in question, and open up the Collaboration Suite window, and click **Comments**.

# TRADE MESSAGE CENTRE



**Topics in this section**

**Batch initiation**

**Inquiry function**

**Report execution**

## 14.1 Overview

Enables you to browse across modules, through all the acknowledgements or notifications which we have sent you, the consolidated lists of pending transactions and the existing records for the import letters of credit issued, guarantees, export letters of credit and export/import collections.



The features of the trade message centre are split into five menu items and these are outlined in the following sections.

## 14.2 Review reporting function

**Overview**

Lets you review all the transactional messages we have sent you. This might include acknowledgements to transaction events initiated by you, or new events reported by our back-office on an existing record, or else new notifications of export letters of credit.

The details of each transaction event can also be retrieved from the list. Every record in the list is prefixed with an action icon to let you retrieve the full details of the transaction event reported. It opens a pop up window with two sections displayed.

This can be done by following the steps below:

1   From the Lloyds Online Trade Services (LOTS) homepage click on the link **Trade Message Centre, Trade Services, Review reporting**.

2   Using the search criteria identify the transaction that you are interested in reviewing. For example it may be that you want to see the Export Collection created a week ago. If you have the required permissions you are able to specify the entity that you wish to see in this output.

Once this has been identified, click on the icon labelled **Details of the file**. You will then be presented with the full details of that transaction.

The top of the page is dedicated to the summary information of the event and is fairly common across the various products. It is composed of a first section summarising the event details (such as its dates, its references and amount).

A second optional section will ultimately show the additional details you provided when preparing the transaction event. It is here that the free format text or an eventual file attachment would be found if the transaction event was a free format/update message.

A third section will present the details of the actual reporting message as created by us, and present the updated product status for the file after this event, with eventual comments and our attachments.

The product status, captioned Reporting status in the pop-up enables you to know if the event has been successfully acknowledged by us and accordingly what its updated state is.

The rest of the page beyond the horizontal separator is dedicated to the most recently updated detailed information on the transaction record as validated by us through our reporting. It is specific to each product module, and you may find it helpful to refer to the individual modules in this user guide for further details on the names used to describe each field.

The whole content of the pop up window can be printed so that you can keep a hardcopy of those details if required.

3   This can then be exported into a PDF or printed.

## 14.3 Batch initiation

**Overview**

Accessible via **My Pending** at the top right hand corner of the home page.

If you hold the necessary permission, the list of pending transactions also offers the capability to perform the submission of multiple records in a single operation. For that purpose, a check box is available with each transaction record in the list, and a **Submit** button at the end of the screen triggers the submission of all the selected records.

The result of the action is then returned to you with the list of items which have been successfully sent to us, next to the list of the records pending from an additional validation. The updated list of unsigned records is then also displayed.



## 14.4 Inquiry function

**Overview**

This menu item of the trade message centre provides you with a consolidated inquiry system similar to the one found in each product module, but enables you to review a consolidated list of multiple products.



It enables you to browse through all existing records in order to review your details or your history, and ultimately print a hard copy of your transaction data.

If you have the Entities permission you will be able to view your transactions by the entities you have permission to see. For example, if you have the required permissions for Entity 1 and 2, you will be able to see all your submitted Import LC's for Entity 1 and 2, however, if you only have permissions for Entity

1, you will only be able to see the submitted Import LC's for Entity 1.

You may refer to the **Import Letter of Credit module** for more information on this functionality.

## 14.5 Report execution

**Overview**

Offers you the possibility to execute a report that has been previously designed by either the Bank or an authorised user. Click **here** for information on how to create a report.

1    Click on **My Pending** at the top right hand corner of the Home Screen.



2    Then click on **Report Execution** from the left hand menu.

3    You are first presented with the list of all existing reports.



A search can be performed on the items displayed by adjusting a search pattern on the **Report Name**.
The usage of wildcards is allowed for such a search.

The list of existing reports displays the **Report Name** and the **Report Description**. You can decide to sort the display to show each column in an ascending or descending order.

4    A click on the link triggers the display of the selected report. The report may provide a criteria zone, so that you can adjust the search patterns. You are able to see your reports at entity level (if you have this permission), and you can also select the output format: Screen, Common Separated Values (CSV) export, spreadsheet or PDF export.

If you defined the fact that you wanted your own logo to appear on reports in report designer: parameter then running the report as a PDF your logo will appear. Click **here** for information on this.

Go to: **lloydsbanktradeservices.com**

Please contact us if you would like this information in an alternative format, such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com

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