Higin Business Foreign Exchange WEB Service

Operation Manual（Import Letter of Credit）

November, 2022

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1 Overview

You can reques to open a letter of credit (L/C hereafter) and inquire about the details of your request and transaction request.

Opening request [screen input]

You can request each new transaction (opening L/C) individually.

Requested transaction can be registered as templates.

It is convenient to register frequently used transactions as templates.

Request details that have been registered as templates can be read in for subsequent requests, saving you the trouble of inputting them.

Modify/delete transaction being created

You can modify, re-request, or delete transactions that are in the process of being created within your company or that have been returned by your bank.

Only the creater of the transaction can modify or delete it.

Transaction inquriy

You can view transactions that you created or for which you were designated as an approver.

You can check your request details and transaction status.

Reversal of transactions pending approval

You can withdraw transactions for which you have requested approval.

Transactions that have been pulled back can be modified, re-requested, or deleted from "Modify/Delete transactions in progress."

Registration of templates

Requests for regular transactions can be registered in advance as a template.

Registered templates can be called up on the request screen to save you the trouble of inputting them.

Inquiry, modification, and deletion of templates

Templates can also be modified or deleted.

2 Opening request

2.1 Opening request（screen input）

2.1.1 Log in and click on the top page | Foreign exchange transaction service |

| 1 | Click | Foreign exchange transaction service |

2.1.2 Click | Import |

| 1 | Click | Import |

2.1.3 Display the transaction selection screen and click | Request opening [screen input] |

| 1 | Click | Request opening [screen input] |

2.1.4 **Enter the request details and click** | Content cofirmation |

2.1.5 **Click** | Execution | **after selecting consent column and approver (completion of opening request).**

The display contents of this selection will change depending on the approval pattern

Single approval

● "Approve "operation (outward remittance, page 12) is required , after selecting "Single/double"approval.

Double approval

No approval

*This operation completes your application to our brank.

1 Check | Consent column |

Please read the "confirmation items" before checking.

2 Set approver information based on approval pattern.

① In case of single approval

Select | Approver |

② In case of double approval

Select | Approver |

Please select "Primary approver" and "Final approver" respectively.

③ In case of no approval

Please enter your | Confirmation password |

3 Click | Execution |

2.1.6 **Opening request (screen input) is completed**

2.1.7 **Input Screen Details**

No.	Item name		Required Optional	Input format	Number of digits	Data Input
—	Basic information					
1		Expected date of issue	Required	Date (YYYYMMDD)	—	Please enter the expected date of issue of the L/C. You can specify until the next month's anniversary (financial institution business day).
2		Your reference number	Optional	Half-width alphanumeric symbols	33	（Optional input）
3		Advising method	Required	Selection	—	Full cable without mail confirmation：Please select telegram.
—	Beneficiary					
4		Name	Required	Half-width alphanumeric symbols	Total 140	Please enter the name and address of the beneficiary (exporter).
5		Coutry・Adress				
—	Advising bank					
6		Whether or not the advising bank is designated.	Required	Selection	—	Please select wehether or not the advising bank is designated. ① Specify【Normal】 ②Do not specify
7		BIC(SWIFT) code	Optional	Half-width alphanumeric symbols (No Space key)	11	Please enter 8-digit or 11-digit BIC (SWIFT) of the advising bank (optional input). ※BIC (Bank Identifier Code）is a code used in Society for Worldwide Interbank Financial Telecommunication (SWIFT), which is an international standard for identifying financial institutions.
8		Financial institution name	Required	Half-width alphanumeric symbols	70	Please enter the financial institution name, branch address (country name and adress) of the advising bank.
9		Branch			35	
10		Country・Adress			70	
—	Credit amount					
11		Currency	Required	Selection	—	Select the L/C currency
12		Amount	Required	Half-width numbers	15	Plese enter the L/C amount
13		Allowance	Optional	Selection	—	Please select the allowance between the specified amounts. (Optional input) ① BLANK【Initial value】 ⑤ MORE OR LESS：Allow excess or deficiency within the specified range.
14		Amount allowance range (%)	Conditional	Half-width numbers	2	【Input conditions】Select ⑤（MORE OR LESS）〜⑦（LESS）for 'Amount allowance range'. If so, please enter the raio of the amount allowance range.
15		Quantity	Optional	Selection	—	When ① BLANK【Initial value】 ② ALLOWED：Allowed ③ PROHIBITED：Not allowed
—	L/C information					
16		Date of expiry (EXPIRY DATE)	Required	Date (YYYYMMDD)	—	Please enter your expected L/C expiration date. 【Input condition】The number of days for "Document presentation period" is between "Shipping deadline " and "expiration date".
17		Documents presentation location. (PLACE OF EXPIRY)	Optional	Half-width alphanumeric symbols	29	Enter the expiration location of L/C expiration date (document presentation deadline).(Optional input) ※"IN BENEFICIARY'S COUNTRY" will be displayed initially, so if you want to change it, please enter directly.

No.	Item name			Required Optional	Input format	Number of digits	Data Input
18	Document presentation period (PERIOD FOR PRESENTATION)			Optional	Half-width numbers/symbols	2	Please enter the period (number of days) for presentation of documents. 【Input conditions】Please enter within the number of days from "shipping deadline" to "expiration date".
19	Transferrable L/C (L/C TRANSFER)			Required	Selection	—	Please select whether the L/C can be transferred to a third party. ① NO【Initial value】：Not transferrable ② TRANSFERABLE：Transferrable
20		Possible conditions		Conditional	Half-width alphanumeric symbols	35	Please enter the transferability conditions. ※「AT ADVISING BANK」will be displayed initially, so if want to change it, please enter it directly. 【Input condition】If you select②（TRANSFERABLE）for "Transferrable L/C", you will need to input..
21	Confirm L/C (CONFIRMATION OF CREDIT)			Required	Selection	—	Please select whther to request confirmation (additional guarantee) from the advising bank. ① UNCONFIRMED 【Initial value】：Do not request confirmation. ② CONFIRMED：Request confirmation.
—	Bill of exchange conditions (TENOR)						
—		Capitalization condition (CREDIT AVAILABLE)					
22			Purchasing bank	Required	Selection	—	Please select the purchasing bank (handling bank) for bills based on the L/C. ① ANY BANK【Initial value】：Not specified ② ADVISING BANK：Advising bank ③ OTHER：other
23			Purchasing bank name (others)	Conditional	Half-width alphanumeric symbols	105	If you select ③(OTHER）for "purchasing bank", please enter the name of the purchasing bank.
24			Monetization conditions	Required	Selection	—	Please select funding conditions ① BY NEGOTIATION【Initial value】：Purchase ② BY ACCEPTANCE：Underwriting ③ BY PAYMENT：Payment ④ BY DEFERRED PAYMENT：Deferred payment ⑤ BY MIXED PAYMENT：Combined
25			Bill terms	Required	Selection	—	Please select the terms of the bill. ① OF BENEFICIARY'S DRAFTS【Initial value】：Drafts issued by exporter ② AGAINST DOCUMENTS：Shipping documents ③ AGAINST BENEFICIARY'S RECEIPT：Receipt issued by exporter. ④ OTHER：Others.
26			Bill condition (other)	Conditional	Half-width alphanumeric symbols	25	Please enter the condition if you select ④（OTHER）for "bill condition".
27			Term of bill (TENOR)	Required	Selection	—	Please select a bill period ① AT SIGHT【Initial value】：Payment at sight ② OTHERS：Ohters ③ AFTER SIGHT：Regular payment after listing ④ AFTER B/L DATE：Regular payment after shipping.
28				Bill period (details)	Conditional	Half-width alphanumeric symbols	35	Please enter the following options depending on your selection for "Bill period". ・② (OTHERS)：Please enter the payment deadline. ・③（AFTER SIGHT）or ④（AFTER B/L DATE）：「AT（ ）DAYS AFTER SIGHT（or B/L DATE）」will be displayed automatically. Please enter the number of days in（ ）.
29			Bill rate (DRAFT AMOUNT)	Required	Half-width numbers	3	Please enter the bill amount percentage (%). ※"100" will be displayed initially. If you want to change it, please enter it directly.
30			Note description (ADDITIONAL COMMENT)	Optional	Half-width alphanumeric symbols	70	Please enter when adding bill conditions other than those listed above (optional input).
31			Payment method (SETTLEMENT METHOD)	Optional	Selection	—	Please select the drawee (payer) of the bill (optional input). ① BLANK【Initial value】：Not specified（processd in the same way as ②) ② YOU OR YOUR CORRESPONDENTS：Issuing bank (our bank) or correspondent bank.
—	Bid price (TRADE TERMS)						
32		Bid price (TRADE TERMS)		Optional	Selection	—	Please select trade terms (Incoterms) ① FOB：Free On Board ② CFR（C&F）：Cost & Freight ③ CIF：Cost, Insurance & Freight ④ OTHER：Others
33			Bid price(others)	Conditional	Half-width alphanumeric symbols	10	If you select ④（OTHER）in the "Bid price", please enter other conditions（FAS、FOB Airport etc.）.
34		PLACE		Optional	Half-width alphanumeric symbols	30	Please enter the transaction location (branch location for freight charges etc.). (Optional input)

	Insurance to be effected by applicant				
35	Insurance coverage	Required	Selection	—	Please enter the following options depending on the selection of "Quate price" ・ ①（FOB）or ②（CFR（C&F））："Insured" will be automatically selectedr(Cannot be changed) ・ ③（CIF）：「Not isnsured」will be automatically selected（Cannot be changed） ・ ④（OTHER）：Whether the client has insurance or not ("Not insured" or "Insured")
36	Insurace company name	Optional	Half-width alphanumeric symbols	50	If your select "insured", you can enter the insurance company name. (Optional input)
—	Shipping information (SHIPMENT)				
37	PARTIAL SHIPMENT	Required	Selection	—	Please select whether the product ① PROHIBITED【Initial value】：Prohibited ② ALLOWED：Allowed
38	TRANSHIPMENT	Required	Selection	—	① PROHIBITED【Initial value】：Prohibited ② ALLOWED：Allowed
39	PORT OF LOADING/AIRPORT OF DEPARTURE	Required	Half-width alphanumeric symbols	65	Please enter the shipping port or departure airport
40	PLACE OF RECEIPT	Optional	Half-width alphanumeric symbols	65	If you request a multimodal transportation document that includes ground transportation, please enter the place of delivery (carrier in the exporting country). (Optional input)
41	PORT OF DISCHARGE/AIRPORT OF DESTINATION	Required	Half-width alphanumeric symbols	65	Please enter the shipping port or departure airport. (Arrival airport)
42	PLACE OF FINAL DESTINATION	Optional	Half-width alphanumeric symbols	65	If you request multimodal transportation documents that includes ground transportation, please enter your final destination (delivery in the importing country). (Optional input)
43	LATEST DATE FOR SHIPMENT	Required	Date (YYYYMMDD)	—	Please enter the last shipping date (shipment date). 【Input condition】 ・ Please specify a date after the "Expected date of issue" ・ Please specify a date before "Expiry date" ・ Please enter the number of days for "Document presentation period" is within the range of days from "Shipping deadline" to "Expiration date".
44	Land payment conditions	Required	Selection	—	Please select whether there is a condition for paying at the destination. ① None【Initial Value】：Not a L/C with payment at the destination. ② Yes：It is a L/C with payment at the destination..
45	Unloading fee Final expiry date	Conditional	Date (YYYYMMDD)	—	If ②（Yes）is selected for "Discharge payment conditions", please enter the L/C is the final validity of the discharge payment.
—	DOCUMENTS REQUIRED				
46	INVOICE	Required	Half-width number	2	Please enter the number of original commercial invoices and number of copies (0 to 12) required.
47	DETAILS	Optional	Half-width alphanumeric symbols	72	Please enter the contents when instructing to include the order number etc. on the commercial invoice. ※「CREDIT NO.」will be displayed on the commercial invoice.
48	METHOD	Required	Selection	—	Please select the transportation document on your require. ① CLEAN ON BOARD OCEAN B/L【Initial value】：Bill of Lading ② AIR WAYBILL：Air Waybill ③ CONTAINER B/L：Container of Bill of Lading ④ CHARTER PARTY B/L：Charter Party Bill of Lading ⑤ THROUGH B/L：Through Bill of Lading ⑥ SEA WAYBILL：Sea Waybill ⑦ COMBINED TRANSPORT DOCUMENT：Combined Transportation Document ⑧ HOUSE AIR WAYBILL：House Air Waybill ⑨ OTHER：Others
49	Means of transportaion (others)	Conditional	Half-width alphanumeric symbols	35	If ⑨（OTHER）is selected for "Means of Transportation", please enter other transportation documents.
50	TRANSPORT DOCUMENTS	Required	Selection	—	The following options will be automativally selected. ・ ①,③〜⑧：「FULLSET」（can be modified） ・ ②：「ONE ORIGINAL」（can be modified） ・ ⑨：「OTHER 」（can be modified） If you would like to request a number other than the number automatically, please select it. ① FULL SET：Full set ② FULL SET LESS ONE ORIGINAL：Full set less ③ OTHER：Others ④ ONE ORIGINAL：One original document.

51		Transport document requirements (Details)	Conditional	Half-width alphanumeric symbols	35	If ③（OTHER）or ④（ONE ORIGINAL）is selected for "Transportation document requirements"
52		CONSIGNEE	Required	Selection	―	The following options will be automatically selected depending on the "Means of transportation" ・①,③,④,⑤,⑦：「MADE OUT TO ORDER OF SHIPPER AND ENDORSED IN BLANK」（Can be modified） ・②,⑥,⑧：「CONSIGNED TO」（Can be modified） ・⑨：「OTHER 」（Can be modified） If you want to specify a recipient other than the one automatically selected, please select it. ① MADE OUT TO ORDER OF SHIPPER AND ENDORSED IN BLANK： An endorsement on a white background which indicates the exporter. ② MADE OUT TO ORDER OF：~as the ordering person ③ CONSIGNED TO：~ is the consignee ④ OTHER：Others
53		Consignee(Details)	Conditional	Half-width alphanumeric symbols	105	If you select ②（MADE OUT TO ORDER OF）to ④（OTHER）for "Consignee", please enter the consignee.
54		Fare Payment (MARKED FREIGHT)	Required	Selection	―	Please enter the following options depending on the selection of "Quote" price. ・① (FOB)：「COLLECT」（post-payment）is automatically selected (Cannot be modified). ・② (CFR (C&F)、③（CIF）：「PREPAID」（pre-payment）is automatically selected. ・④（OTHER）：Please choose freight payment（「COLLECT」、「PREPAID」,or「OTHER」）.
55		Fare payment (Others)	Conditional	Half-width alphanumeric symbols	35	If you select "OTHER" for "Fare payment", please enter other fare payment information..
56		B/L address (NOTIFY PARTY)	Required	Selection	―	Please select your contact information for cargo arrival infotmation. ① APPLICANT【Initial value】：L/C insurance client (customer). ② OTHER：Others
57		B/L address (其它)	Conditional	Half-width alphanumeric symbols	75	If you select ②（OTHER）in "B/L address", please enter other arrival information
―		INSURANCE POLICY				Please enter if"Not insured"is selected in No.35 "Insured or Not insured".
58		Numbers	Conditional	Half-width number	2	Please enter the number of your original insurance certificates you request.
59		Rate (%)	Conditional	Half-width number	3	Please enter your insurance rate. ※「110」will be displayed by default when entering the number of messages.
60		Calculation criteria	Conditional	Half-width alphanumeric symbols	15	Please enter the criteria for calculating the insurance amount. ※By entering the number, 'INVOICE VALUE'will be displayed by default.
―		CONDITION OF INSURANCE				Please enter if"Not insured"is selected in No.35 "Insured or Not insured".
61		Cargo terms and conditions	Conditional	Selection	―	Please select the applicable cargo terms and conditions. (Optional input) ※Old terms and conditions ①ALL RISKS【Initial value】：All risks guarantee terms and conditions. ※Old terms and conditions ②W.A：Partial loss guarantee terms and conditions. ※Old terms and conditions ③F.P.A：Non-partial loss terms and conditions. ※New terms and conditions ④A：Equivalent to the old terms 「ALL RISKS」 ※New termd and conditions ⑤B：Equivalent to the old terms 「W.A」 ※New termd and conditions ⑥C：Equivalent to the old terms 「F.P.A」 ※New termd and conditions ⑦AIR：Equivalent to the old terms 「ALL RISKS」（for air trtransport） ⑧BLANK：Not applicable. ※If the new terms and conditions (1982 version ICC or 2009 version ICC) is selected，please select among ④（A）to ⑦（AIR）.
62		War/Strike Risk guarantee terms and condtitions	Optional	Selection	―	Please select whether war/strike crisis terms apply. (Optional input) ① SET【Initial value】：Apply ② NO：Not applicable ③ BLANK：Not applicable
63		Other forms of insurance (OTHER INSURANCE)	Conditional	Half-width alphanumeric symbols	120	Please enter any other supplementary information or special notes. ※By entering No.58 "Number of letters"，「CLAIMS TO BE PAYABLE IN JAPAN IN THE CURRENCY OF THE DRAFT」 will be displayed by default. 【Input condition】 Please enter if"Not insured"is selected in No.35 "Insured or Not insured".
64		Packing statement (PACKING LIST)	Optional	Half-width number	2	If you request a packing statement, please provide the number of originals and copies and enter between "0 to 99". (Optional input)

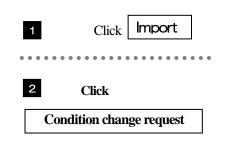| 65	Certificate of origin (CERTIFICATE OF ORIGIN)	Optional	Half-width number	2	If you request a certificate of origin, please provide the number of originals and copies and enter between "0 to 99". (Optional input)
66	Certificate of origin (Preferential tariff)(G.S.P.)	Optional	Half-width number	2	Please enter the number of originals and copies (0 to 99) when requesting a certificate of origin. (preferential tariff)
67	BENEFICIARY'S CERTIFICATE	Optional	Half-width alphanumeric symbols	300	Please enter the certificate details if you request a beneficiary certificate. (Optional input) By clicking "Display BENEFICIARY CERTIFICATE", the following options will be displayed. You can also automatically set the following wording by selecting among them. ① NON-NEGOTIABLE：「ONE SET OF NON-NEGOTIABLE DOCUMENTS HAS BEEN SENT DIRECTLY TO THE APPLICANT」 ② ORIGINAL：「ONE SET OF ORIGINAL DOCUMENTS HAS BEEN SENT DIRECTLY TO THE APPLICANT」 ③ NON-NEGOTIABLE DOCS AND ORIGINAL B/L：「ONE SET OF NON-NEGOTIABLE DOCUMENTS INCLUDING 1/3 SET OF ORIGINAL CLEAN ON BOARD OCEAN B/L HAS BEEN SENT DIRECTLY TO APPLICANT」
68	OTHER DOCUMENTS	Optional	Half-width alphanumeric symbols	120	Please enter any other required documents. (Optional input) By clicking "Display OTHER DOCUMENTS", the following options will be displayed. You can also automatically set the following wording by selecting among them. ① CERT.W/M：「CERTIFICATE OF WEIGHT AND MEASUREMENT IN ( )」※Please enter the number of copis in ( ). ② CERT.ANALISYS：「CERTIFICATE OF ANALISYS IN ( )」※Please enter the number of copies in ( ). ③ SHIP.ADV：「TLX/FAX COPY OF SHIPPING ADVICE」
―	Other conditions				
69	DESCRIPTION OF GOODS AND/OR SERVICES	Optional	Half-width alphanumeric symbols	3264	Please enter the description of goods or services.
70	T.T. REIMBURSEMENT	Optional	Selection	―	Please select whether the payment of bills by interbank is possible or not. ① PROHIBITED【Initial value】：Prohibited. ② ACCEPTABLE：Acceotable.
71	BANKING CHARGES	Optional	Selection	―	Please select who will be responsible for bank charges incurred outside of Japan. ① BENEFICIARY【Initial value】：Beneficiary burden. ② APPLICANT：To be paid by the client.
72	DISCOUNT CHARGES	Conditional	Selection	―	Please select the person who will pay the bill purchase fee or underwriting fee. ① BLANK【Initial value】 ② BENEFICIARY：Beneficiary burden. ③ APPLICANT：To be paid by the client. 【Input conditions】Please enter if you select ③（AFTER SIGHT）or ④（AFTER B/L DATE）from No.27「(TENOR)」.
73	ACCEPTANCE CHARGES				
74	Means of sending documents	Optional	Selection	―	Please enter the number of the documents to send. (Optional input) ① BLANK【Initial value】：Not specified. (Processed as two copies) ② ONE LOT ③ TWO SEPARATE SETS: Two sets (separate sending)
75	Means of sending documents	Required	Selection	―	① COURIER SERVICE【Initial value】：Select courier service
76	ADDITIONAL CONDITIONS	Optional	Half-width alphanumeric symbols	3264	Please enter if there is any condition to mention. (Optional input)
―	Requests/ Declarations to financial institutions				
77	IMPORT USANCE	Required	Selection	―	Please se lect whether you would like to select Import Usance or not. ① Not【Initial value】
78	CURRENCY	Any	Selection	―	You can enter when you select ③(Domestic loan, different currency) from "Import Usance" Please select a different currency from "CURRENCY".
79	PERIOD	Conditional	Half-width number	3	Please enter the usage period (number of days) of the import usance.
80	COUNTRY OF ORIGIN	Required	Half-width alphanumeric symbols	65	Please enter the coutry of origin (country name).
81	Requests to issuing banks	Optional	Half-width alphanumeric symbols	150	Please enter your request to our bank. (Optional input)
―	Attachments				
82	Attachments	Optional	―	―	If yout wish to attach required documents when applying for a transaction, please click th "File Registration" button and register by PDF file.

3 Requst to Change Conditions

3.1 Condition Change Request (Screen input)

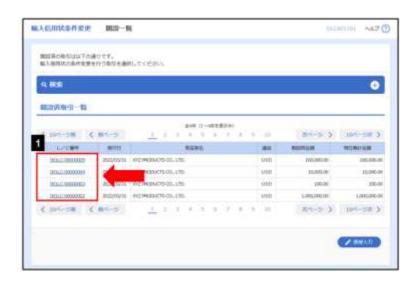### 3.1.1 Display the transaction selection screen and click [Condition change request]

1 Click [Import]

2 Click

[Condition change request]

3.1.2 Enter search conditions and click [Narrow down]

1 Enter your search criteria and click [Narrow]

3.1.3 A list of opened transactions will be displayed

1 Click on the link for the transaction where you want to change the terms

[L/C number]

3.1.4 Enter the Details of Condition Change and click Content confirmation

1 Enter the changes to conditions and click

Content confirmation

➤ Please enter the following options

Screen Items	Input or Not		Input content/Input conditons etc.
	Select from the list	Enter directly	
Basic information			
L/C number	×	○	• Automatically displayed when selecting a list (Can not input)
Date of issue	×	○	• Required for direct input.
Desired date of change	○	○	Enter the data you wish to modify the conditions.
Notification method	×	○	• Automatically displayed when selecting a list (Can not input) • Required for direct input.
APPLICANT	×	○	
BENEFICIARY	×	○	
ADVISING BANK	×	○	
Beneficiary consent	○	○	Enter whether information is required.
L/C amount			
Amount change	○	○	Whether there is a modification in amount (Increase/Decrease)
Currency	×	○	• Automatically displayed when selecting a list (Cannot input) • Required for direct input.
Amount at opening	×	○	
Current cumulative amout	△	○	• Automatically displayed when selecting a list. (Can be modified) • Required for direct input.
Increase/Decrease amount	△	△	Increase/Decrease when modifying the amount.
Cumlative amount after change	△	△	Automatically displays the current cumulative amount ± increase/decrease amount. ("Amount allowance range" and "Quantity change" can be modified)
Deadline change	○	○	Whether there is a modification in the deadline and details of the modification.
Document presentation pereiod	○	○	Whether there is a modification in the deadline and details of the modification.
Other changes	○	○	Whether there is a cancellation (balance cancellation) etc.

○：Required input、 △：Optional input、 ×：Cannot Input