



Online Trade Services

Faster, more efficient trade processing



Adding more confidence to international business

We've put many of the key financial functions of international trade online, allowing your business to monitor, operate and control the financial aspects of your international trading more closely and more effectively than before. Services are offered as individual modules, allowing you to select only those you need.

Our international trade services specialists understand that with any import or export transaction, e-commerce is playing an increasingly major role.

We can offer you a more efficient way of accessing our range of trade services products via Online Trade Services, designed to improve speed and accuracy for your business.

Online Trade Services will enable you to manage four main trade service activities online:

- Import and Export Letters of Credit.
- Guarantees.
- Import and Export Collections.
- Standby Letters of Credit Issued and Received.

Improved trade service solutions

Online Trade Services allows you to electronically initiate, access and manage your trade transactions all via 128 bit encryption over Secure Socket Layer (SSL), giving you the level of security you'd expect from us. Online Trade Services is straightforward, secure and cost-effective, enabling you to:

- improve the way you initiate and receive trade transactions with online control and validation, removing the need to fax or telephone us with instructions
- view and monitor all your trade activity when and how it suits you, from existing pending initiations to acknowledgements and notifications sent by us
- create customised reports by using the system's reporting function
- manage your work-flows using the interactive Trade Calendar
- submit multiple initiations to us in a single operation
- contact us directly for support online.



View and monitor all your trade activity when and how it suits you, from existing pending initiations to acknowledgements and notifications sent by us.

Key services

Online Trade Services offers you the flexibility to choose which product modules best suit your business. You can choose as many of the following modules as you need, to tailor Online Trade Services to your business:

Import Letter of Credit

The Import Letter of Credit module provides you with the capability to initiate letters of credit (L/C), submit them to us for processing and then subsequently amend when it suits you. You will be able to follow-up and maintain transaction records online by using this full-featured solution.

The L/C initiation and amendment functions have additional features:

- You can create your own templates for repeated business.
- You can view all pending import letters of credit together with the ability to download information from L/Cs that have previously been issued.
- You will have the ability to correct errors at source – the validation function automatically highlights incorrect or contradictory data that is input by the user.

Export Letter of Credit

If your business is the beneficiary of an L/C, this module gives you access to the L/C online, direct from Lloyds TSB Corporate Markets. This also applies to any future amendments or updates. This module also allows you to send messages to us if you have enquiries relating to the terms and conditions of the L/C or any event which would typically require your approval in the ongoing transaction flow.

The system provides advantages with respect to the handling of discrepancies, it provides a forum for discussion and a secure medium for the beneficiary to send instructions relating to the disposal of documents. We can also attach documents to the messages so you can easily see where changes are required.

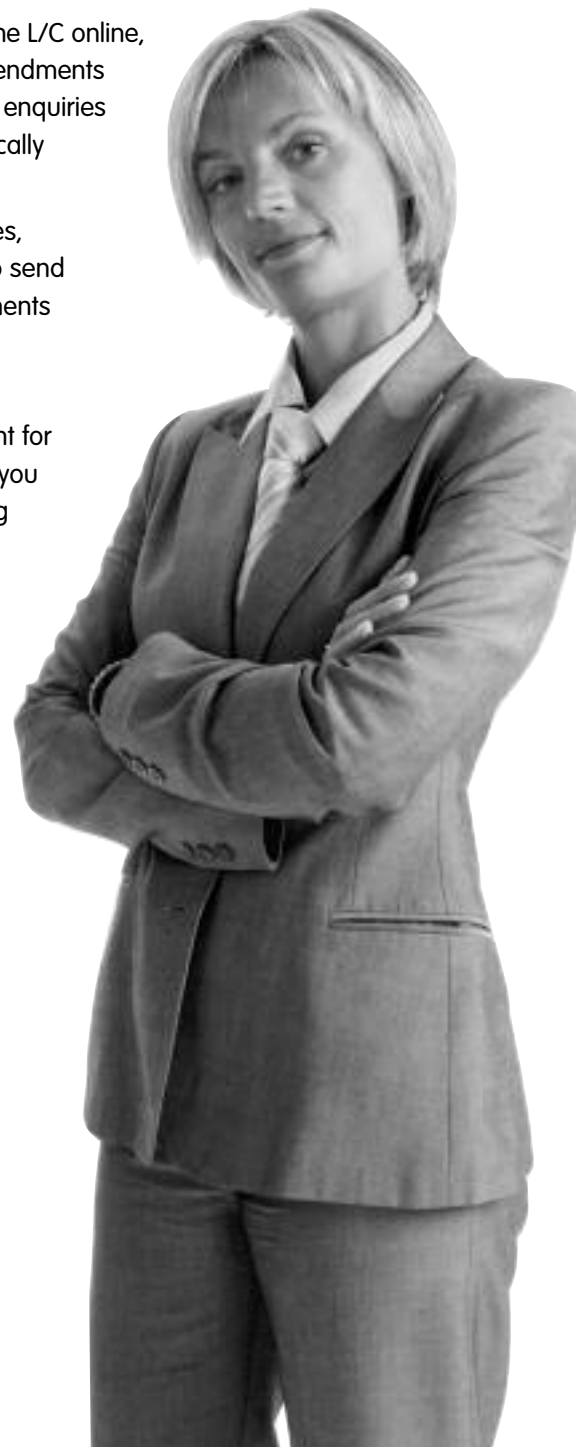
Guarantee

Online Trade Services is designed to make it easier, quicker and more efficient for you to transact your trade service needs. Our Guarantee module will enable you to electronically submit the details of any new guarantee, together with giving you the online capability to request amendments to the terms of an existing guarantee. In addition to these features, this module also allows you to:

- engage online in free format communication on a given guarantee
- view at any time, a consolidated list of all pending guarantee transactions
- choose from existing standard Lloyds TSB Corporate Markets wording which can be viewed and selected before submission.

“It’s quicker and more effective
and interacts very well with
our existing systems.”

Group Treasurer, Matalan



Import Collection

This module provides you, the drawee under an import collection, with the ability to communicate directly online with us about any events which may occur during the life of an import collection.

- You can therefore receive the notification and any subsequent updates from us as the presenting/collecting bank.
- You can also send messages to us to seek clarification on any aspect of the transaction.

Export Collection

This module offers you the capability to initiate and submit a new export collection instruction to us online, enabling you to benefit from increased speed and efficiency for your transaction. Online Trade Services also allows you to:

- submit schedules to us online so we can check the details before releasing the schedule back to you for sending with the documents – giving you additional reassurance
- view pending export collections, inquire on the status of an existing transaction and create new/updated messages from existing collections which have already been acknowledged by us.

Standby Letter of Credit Issued and Received

These two modules have similar functions to the Import and Export Letter of Credit modules, such as the initiation of issuance requests and the maintenance of transaction records. Additional features include:

- the ability to electronically issue a standby letter of credit
- functionality to allow you to inquire and access current and historical information related to your standby letter of credit.

Giving you further control online

Regardless of how many of the modules you select, Online Trade Services also provides you with further online management functions, helping to make it easier and more convenient for you to conduct your trade services business.

Collaboration Suite

Provides you with improved communication across your company, with the Bank, and with your counterparties.

Entities

Allows you to match the Online Trade Services workspace to your own organisation, enabling you to manage several internal teams/subsidiaries of your company/group within a single access.

Trade Calendar

This allows you to:

- keep track of your trade business events
- select events linked to a specific transaction or a specific product, such as shipment dates
- view your trade activity, which is automatically highlighted in the Trade Calendar and displayed as a consolidated list of all the month's activity.

Dashboard

This allows you to view your last Pending Transactions initiated within your company or Last Notification sent to you by our trade services team.

Business requests

- You can submit questions to us concerning all aspects of trade business.
- You can then build a library of information, questions and answers which can be accessed at any time.

Reports

This function gives you the flexibility to customise and create new bespoke reports detailing your trade services activities. Your authorised users will be able to use this function and when the reports are complete, they can also be made available to other users within your organisation. This functionality enables you to reap the benefits of our online application – with up-to-date information on all of your trade activity at your fingertips.

Updating you on our full trade service expertise

Together with these specialised trade services functions, Online Trade Services also gives you access to frequently updated reports and the latest news from our trade services teams to give you added value to your business.

Access to external news links

- Providing news links tailored to either your specific industry or to a region of your choice.
- Giving you information at your fingertips to add value and help you develop your trade service capability.

Ongoing support

Our international trade services specialists are ready to discuss your needs – and explain how these services can help make the rewards of trading internationally easier, safer and more profitable for your company. For further help and support please contact your relationship manager or international sales manager.

We regularly review requirements to ensure our Online Trade Services continues to be developed to meet your business needs. Please use the contacts above to feed in your comments.

Alternatively, you can access Online Trade Services by visiting www.lloydstsb.com/corporatemarkets and completing the registration form.

What to do next

For further information on Online Trade Services, talk to your relationship manager.

www.lloydstsb.com/corporatemarkets

Please contact us or your relationship manager if you'd like this in Braille, large print or on audio tape.

We accept calls made through RNID Tynetalk.

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