Export Financing Information System
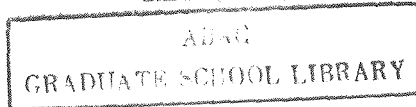# for ABC Bank Co., Ltd.

By

Ms. Sucheera Suriyalangka

Final Report of the Three - Credit Course
CS 6998 System Development Project

Submitted in Partial Fulfillment

of the Requirements for the Degree
Master of Science
in Computer Information Systems
Assumption University

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Project Title   Export Financing Information System for ABC Bank Co., Ltd.

Name   Ms.Sucheera Suriyalangka

Project Advisor   Air Marshal Dr.Chulit Meesajjee

Academic Year   1999

The Graduate Schools of Assumption University has approved this final report of the three-credit course, CS 6998 System Development Project, submitted in partial fulfillment of the requirements for the degree of Master of Science in Computer Information Systems.

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March 1999

ABSTRACT

This project is developed under the subject of " Export Financing System" which will involve an information system about reporting to EXIM Bank. The purpose of this project is to propose the Export Financing System in another point of view (Computerized System). By using a combination of technologies, more convenient, more efficient and effective new proposed system can be achieved. The study of this project begins with the requirement definitions and analysis of the existing system. After studying the existing system, the writer finds that export division is inadequate to handle the current volume of transactions and there are too many errors in the existing system. Therefore, the management agrees that the export financing system should be improved from the manual to the computerized system. The results of the systems study are proposed in various forms such as data flow diagrams, structure chart etc which are demonstrated in the process of the existing export financing system. The new system is designed to solve the problems found in the existing system. It can reduce errors while providing better control over the process and better management information in a timely manner for implementation strategies, and will cover itself within slightly over 1.4 years or approximately 1.5 years which is illustrated in the graph on page 30. The system is developed based on the client-server application and is implemented in Power Builder programming language and in Graphic User Interface technology which is easy to use and easy to be changed by the users themselves. Learning to use the new system is quite obvious. The user will have a hand-on training for a few weeks. The new system has been checked to ensure that no errors exist in the programs, and the output of the system meets the target of the export financing system. To enhance the effective management of customers, the system should be developed further to the larger scale and connected to the other systems in the banking system.

ACKNOWLEDGMENT

I would like to express my gratitude to my advisor, Air Marshal Dr. Chulit Meesajjee, for his kind and valuable suggestions during the development of this project, and also to all of the members of the project committee named as follows:

Prof.Dr.Srisakdi Charmonman ; the MS(CIS) Board Chairman

Dr.Sudhiporn Patumtaewapibal

Assoc.Prof.Somchai Thayarnyong

Furthermore, I also would like to express my gratitude to all of my instructors, since first to last, who have been giving me not only the knowledge but also all the advice which have built me up at present.

I would like to thank all of my friends for their supports and kind assistance. Finally, I would like to give special thanks to all of my family members, Dad, Mom and Aunt, who are always with me, and always give me their understandings, loves, and care. All of their good and warm feelings are important and have supported me for this graduation.

ii

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF FIGURES

LIST OF TABLES

I. INTRODUCTION

1.1 Background of the Project

Over the past decade, the Thai economy has grown rapidly. The fact that the Thai economy has expanded significantly, attracting much foreign attention, is due to the momentum from the export sector. Exports are a means by which to increase national income and have a continuous impact on economic development. Developing countries, such as Thailand, must necessarily develop exports pushing for a high rate of growth. When one considers the nature of the growth of Thai exports in the past 10-year period, averaging at 22 percent per year, but with changes in trading scenario, such as increased free trade, reductions in special privileges for developing countries, competition, and increased non-tariff barriers in many trading partners, Thai exports stumbled quite dramatically. Thai exports in 1996 slowed down in every market, especially in the United States, Japanese and ASEAN markets, with rates of growth only 1.4,2.5 and 5.8 percent respectively. This critical situation had an unavoidable impact on Thailand's rate of economic growth. Thus, it is necessary for every group, both the public and private sectors, to cooperate and urgently find ways to solve these problems, so that exports can be restored to another golden age.

Presently, Thai exports receive assistance from the government in the form of packing credit (export financing) and short-term loans through the Export-Import Bank of Thailand to be used in sustaining exports. However, a major problem for Thai exporters is the shortage of funds needed to develop production technology, particularly among small to medium size producers by providing long term loan with low interest to be used for production development.

ABC Bank Co., Ltd is involved in this situation and pursues the policy of supporting Thai exporters by extending packing credit (export financing) to them at lower rates than general interest rates in order to help them reduce their exporting costs by having promissory notes, debt repayment contract and collateral.

1.2 Objectives

The objectives of this project are as follows:

1. To increase speed of issuing reports and calculating balance outstanding by using computerized system.
2. To increase the validation and reliable Export Financing system.
3. To be able to quickly access previous record required.
4. To reduce the number of errors.
5. To reduce expenditure occurring in hiring people to perform Export Financing system.
6. To provide prompt results in getting information and to offer efficient services.

1.3 Scope

ABC Bank Co., Ltd is involved with processing export's document from the customers and report to EXIM Bank whether to accept the documents or not, updating customer files, checking the export's document and issuing the reports. In addition , outstanding must be calculated each day .The project involves using tools such as html, Java, Word Processing and Visual tools.

This project emphasizes on the following areas:

- Creating the computerized system in which it meets the requirements needed in terms of accuracy, validation, and speed

- Collecting and generating the reports and outstanding balance

- Data inquiry can be made immediately

- Data, such as promissory note (P/N) or customer data can be deleted, inserted and updated

- Designing database and relationship between each record

- Estimating costs of computerized system not more than 900,000 Baht

- Ease in understanding and using the computerized system must be possible, particularly providing user manual
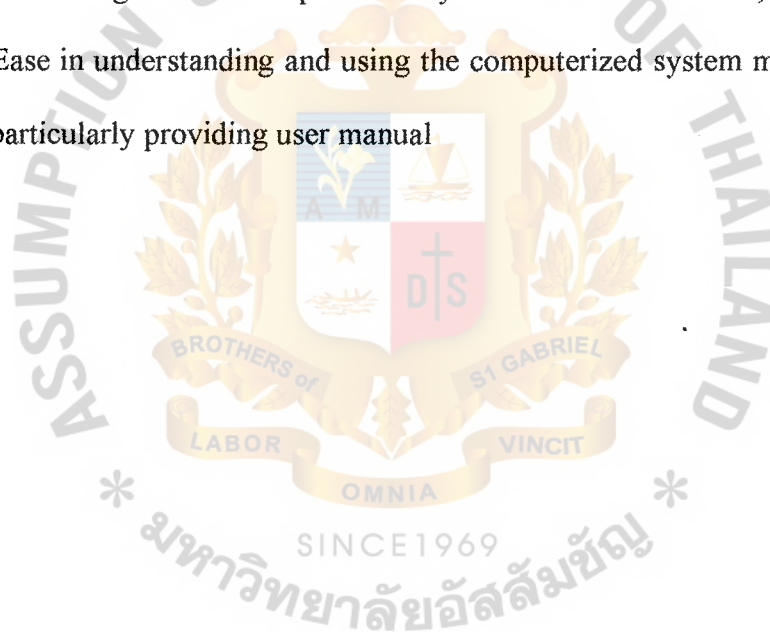
II. THE EXISTING SYSTEM

2.1 Background of the Organization

ABC Bank Co., Ltd is located at 65/1 Sukhumvit Road, Bang Chark, Bangkok 10110, was established in December 1,1993 to provide financial assistance to many businesses, large and small.

ABC Bank Co., Ltd emphasizes on providing financial services to those involved in international trade whether in trusted financial or in export-import financing. ABC's Export Financing can be provided both in Baht and foreign currencies. ABC Bank Co., Ltd is also one of the few institutions that receive government support in promoting the country's export whereas export financing can be rediscounted with EXIM Bank (Thailand) either in Baht or foreign currency. ABC Bank Co., Ltd pursues the policy of supporting Thai exporters by extending packing credit to them at lower interest rates than general interest rates in order to help them reduce their exporting costs by having promissory notes, debt repayment contract and collateral. Customers will be entitled to a lower interest rate , ABC Bank Co., Ltd will join hands with EXIM Bank to help customers receive this government promotion.

With its vast connection to major customers and EXIM Bank (Thailand), the ABC BANK Co., Ltd mostly deals with EXIM Bank through the reports or documents but the current system is done manually, so ABC Bank Co., Ltd has plan to computerize the system through.

4

2.2 Existing Business Functions

The existing business function of the organization of ABC Bank Co., Ltd can be illustrated in Export business area which is divided into 6 main departments and each of their major functions are described as follows:

Export Business

1. Service of Advising Letter of Credit

2. Foreign Bills for Purchased under Letter of Credit

3. Foreign Bills for Collection Purchased

4. Transfer of Letter of Credit

5. Confirmation of Letter of Credit

6. Packing Credit (Export Financing)

Service of Advising Letter of Credit

When the importer's or buyer's bank in a foreign country issues a letter of credit to the bank, the bank will advise the seller/exporter about the letter of credit issued. The seller can either be the bank's customer or other bank's customer.

Foreign Bills for Purchased under Letter of Credit

When the seller has already delivered the merchandise to the buyer, the seller/exporter must submit relevant documents as specified in the conditions of the letter of credit to the bank within the duration stipulated in the letter of credit. The bank then checks the correctness of the documents. If correct, the bank will purchase the documents by charging discount and paying the cost of goods to the seller, then it will collect money from the issuing bank.

Foreign Bills for Collection Purchased

In case the exporter and the importer have been trading with each other for a long time, they usually use trading contract or purchase order. If the bank considers that the seller/exporter is reliable, the bank will purchase the bills for collection by changing discount. The exporter will be paid first by the bank that will later send the bills for collection to the importer/buyer's bank.

Transfer of Letter of Credit

In case the exporter in accordance with the letter is unable to deliver the merchandise by himself because he cannot gather the merchandise in time or the export quota runs out, he can request the bank to transfer the letter of credit to other exporter to act as exporter instead of himself. It has to be specified in that particular letter of credit that it is a "transferable letter of credit". The bank will receive fee from transferring such a letter of credit by collecting money from the first exporter who gave the transfer order or collecting it from the transferee, depending on the agreement between the two sides.

Confirmation of Letter of Credit

In case the exporter is not confident about the financial position of the issuing bank in a foreign country, he can request the bank that advises the L/C or the bank in which he trusts to confirm the payment in accordance with the L/C. The confirmation bank will agree to be responsible for making payment to the exporter. When the exporter has already taken action in compliance with all the terms and conditions specified in the L/C, the bank would charge a fee for the confirmed L/C by collecting

money either from the importer/buyer or the exporter/seller depending on the conditions specified in the L/C.

Packing Credit (Export Financing)

ABC BANK Co., Ltd   pursues the policy of supporting Thai exporters by extending packing credit to them at lower rates than general interest rates in order to help them reduce their exporting costs by having promissory notes, debt repayment contract and collateral. But the exporters have to conform to the regulations of EXIM BANK when they do packing credit with EXIM through ABC Bank Co., Ltd. If they do not conform to the rules, EXIM BANK will charge the customer in terms of   penalty charges.
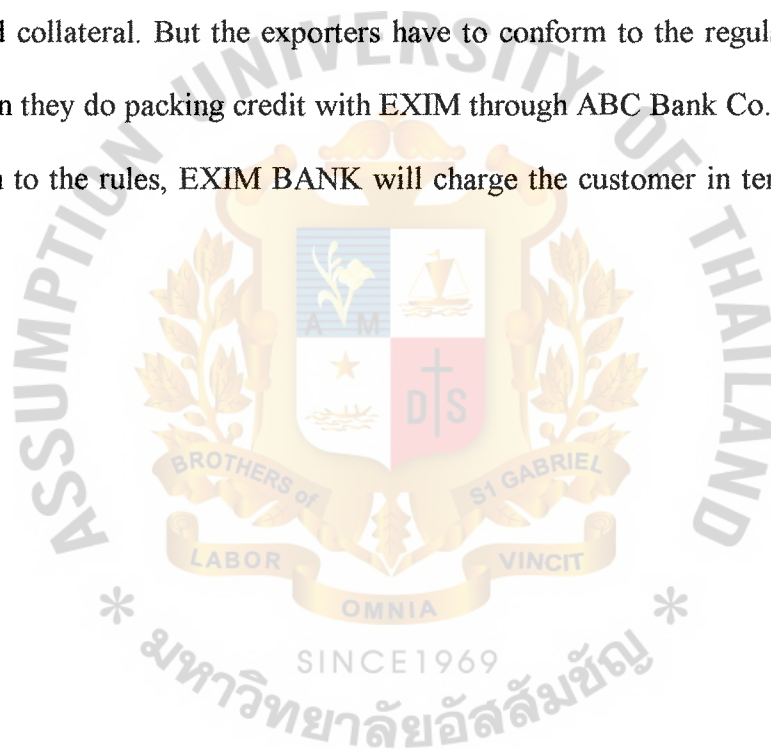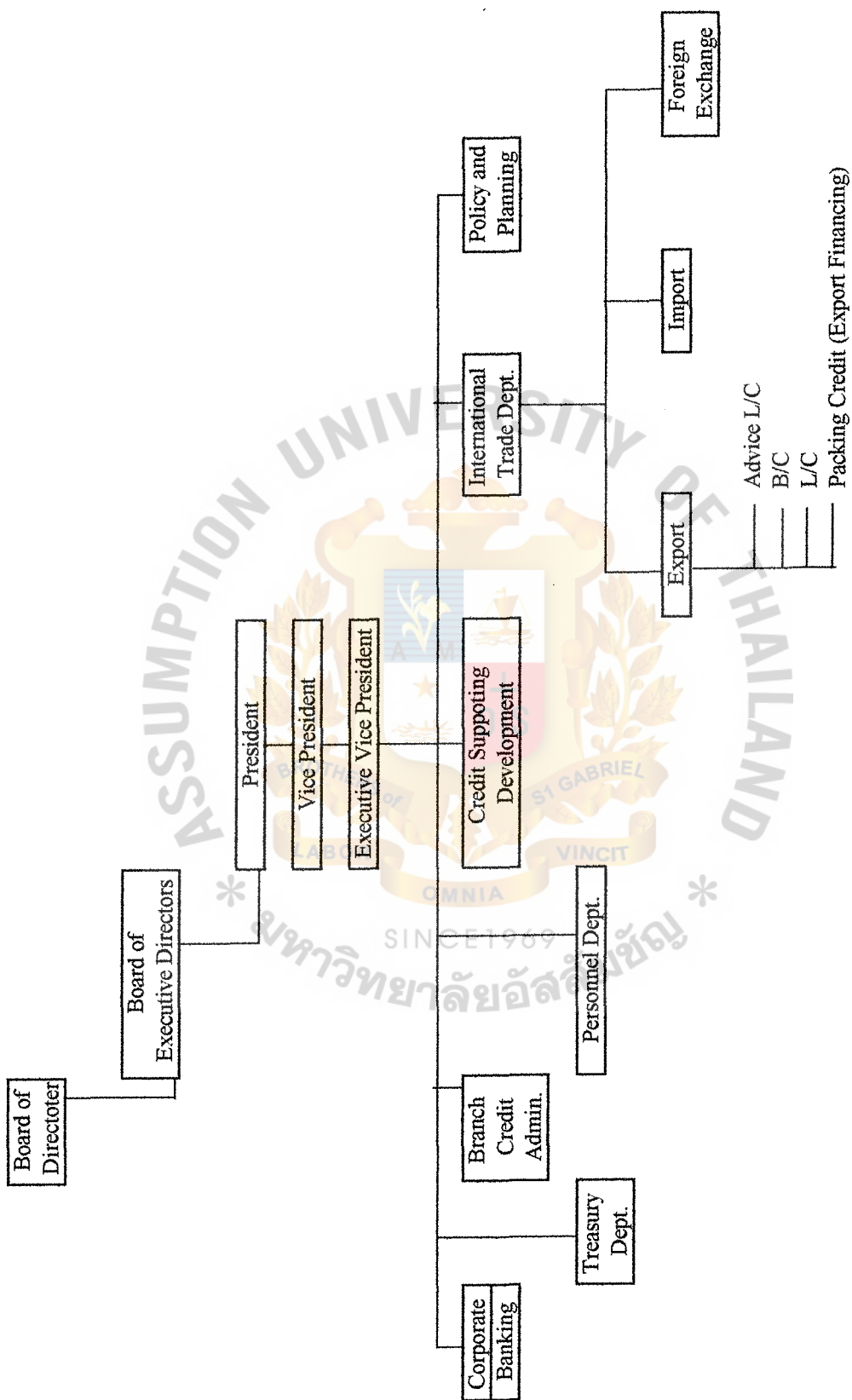
Figure 2.1. Organization Chart of ABC Bank Co.,Ltd.

- Board of Directoter
- Board of Executive Directors
- President
- Vice President
- Executive Vice President
- Credit Suppoting Development
- Policy and Planning
- International Trade Dept.
  - Export
    - Advice L/C
    - B/C
    - L/C
    - Packing Credit (Export Financing)
  - Import
  - Foreign Exchange
- Personnel Dept.
- Branch Credit Admin.
- Treasury Dept.
- Corporate Banking

8
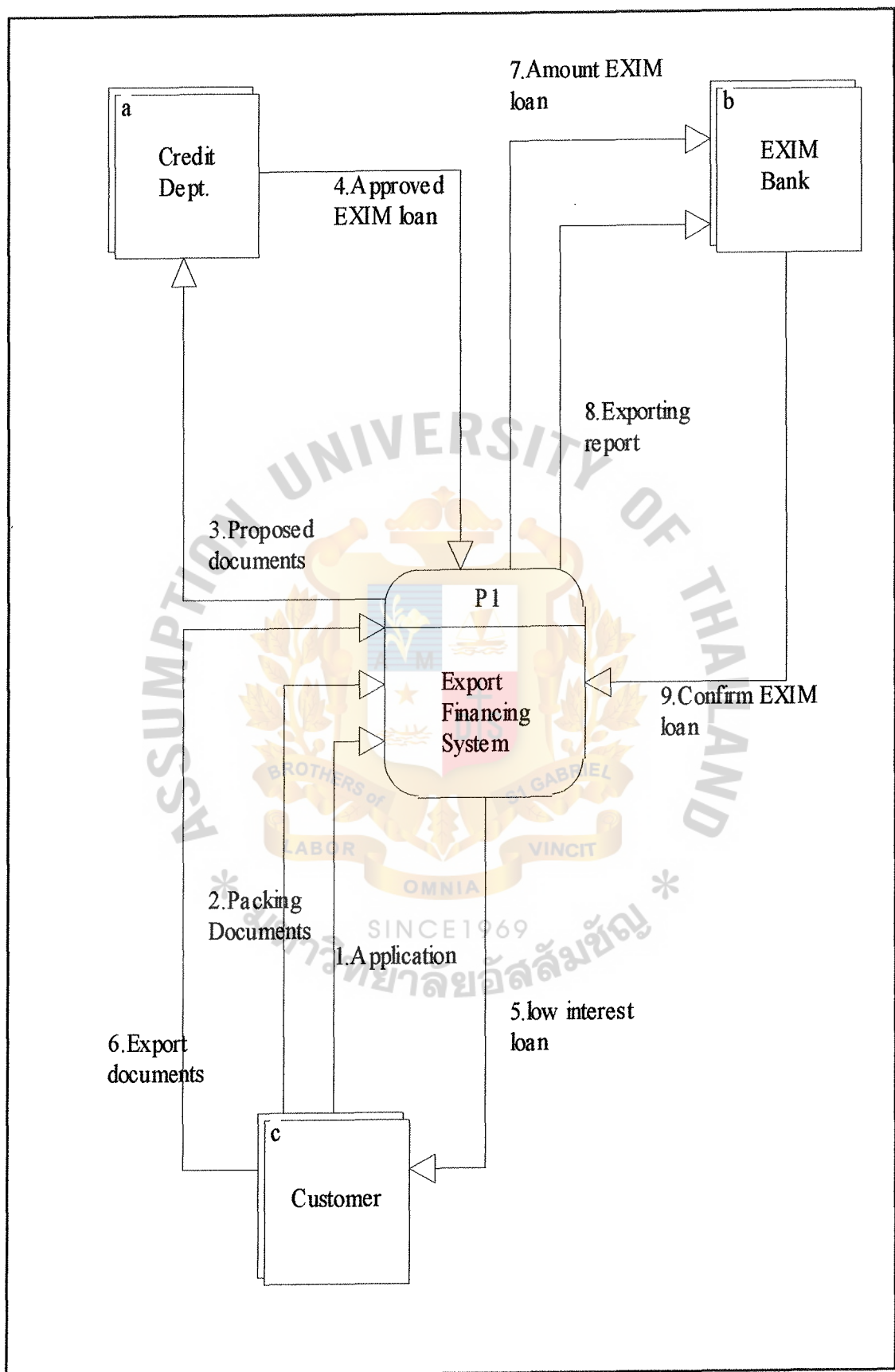
Figure 2.2. Context Diagram (The Existing System)
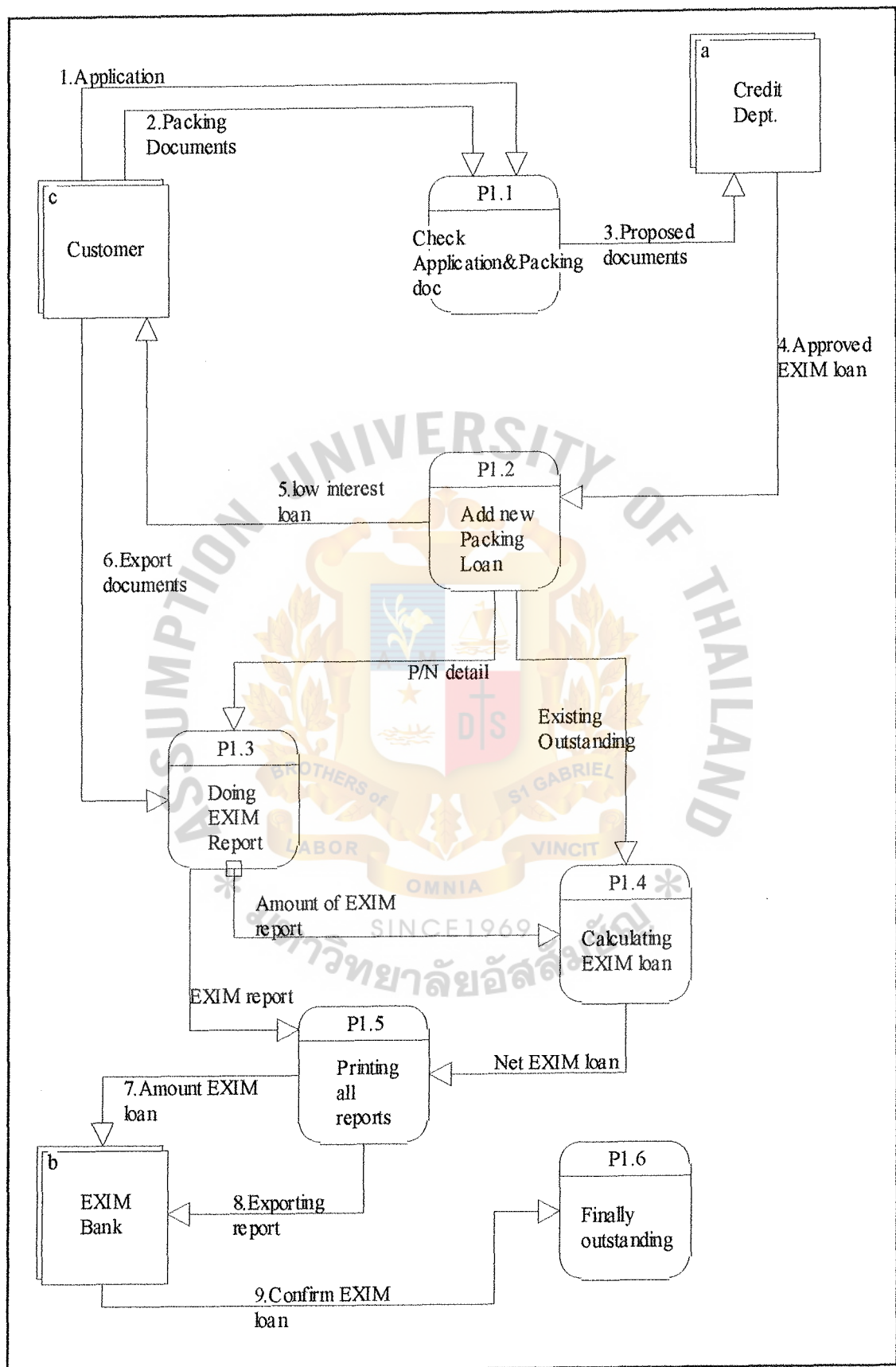
Figure 2.3. Data Flow Diagram Level - 0 (The Existing System)

10

2.3   Current Problems and Area for Improvements

Overview of the Packing Credit (Export Financing) System

When the customer/exporter gives packing' s document (including promissory note, P/N) to the bank , the bank will check the document and if it is correct, the bank will send a promissory note (P/N) to EXIM BANK. The calculation of amount of loan specified on a Promissory note report being issued for EXIM Bank has to be done manually. The process includes deducting all Baht payment report, P/N due report and sum with New P/N report which is divided into several types. A calculator is used to calculate the amount of loan. After EXIM BANK permits that P/N, the exporter will receive the lower interest rate for exporting. When the exporter exports , he has to report to EXIM BANK through ABC Bank Co., Ltd. and ABC Bank Co., Ltd. will report to EXIM BANK by typing all reports with a typewriter. Moreover, all Promissory notes will be kept in files on the shelves, that is to say, to help the exporter export the goods at lower interest rate, the bank should keep control of the EXIM 's regulation that the exporter must conform to. So it is good for the bank to develop an effective computer program for EXIM loan.

The current problems of the existing system of the ABC Bank Co.,Ltd are as follows:

1. Using manual system in computing the amount of money in issuing report and outstanding balance are time-consuming.

2. Report and outstanding balance may be inaccurate and unreliable due to the manual system.

11

3. Once a mistake occurs in a report or outstanding , it will cause the penalty charge to the customer from EXIM BANK and this will lead to the customer complaining about the bank and refusing to pay for penalty charge.

4. Searching for previous promissory note's record required takes quite a long time since all the data are kept in files on the shelves, not in computer memory.

5. Some work processes are overlapping which becomes a cause of work duplication.

The area for improvements to the stated problems above will emphasize on the following areas:

- Data entry in detail of packing credit's document. For example:

    - Customer details

    - Customer's promissory note (P/N)

    - Contract (Purchase Order, Sales Confirmation) or L/C

- Reports and Outstanding generated from the data kept in the database sent to EXIM BANK

- Reports and Outstanding balance sent to each responsible department.

III. THE PROPOSED SYSTEM

3.1 User Requirement

The Packing Credit department needs accurate and timely Export financing information system which provides data as follows:

1. The Export financing information system shall provide a customer profile who is involved with the EXIM loan.

2. The Export financing information system shall provide the amount of EXIM loan for each customer.

3. The Export financing information system shall produce the daily outstanding balance of EXIM loan.

4. The Export financing information system shall provide the information about each promissory note.

5. The Export financing information system shall provide the exporting report requirement.

6. The Export financing information system should produce net EXIM loan information.

7. The Export financing information system shall provide an output screen, to the printer.

8. The Export financing information system should produce outstanding report in hard copy which is listed by customer, P/N, branch.

The user requirements are translated into system characteristics during design. An information system can meet user needs since it can accomplish the following:

- Performs the right procedures properly

- Presents information and instructions in an acceptable and effective fashion

- Produces accurate results

- Provides an acceptance interface and method of interaction

- Is perceived by user as a reliable system

The requirement from the user can be stated that the new proposed system should be able to perform as follows:

- All data can be controlled and be able to be accessed upon right request

- Application is easy to use and implement

- Generate reports upon request

- Increase effective and efficiency of each work process

- Maintain the consistency and integrity of the kept data

- Provide necessary data, such as analysis report for management decision

- Reduce the redundancy of the kept data

- Reduce time and increase an accuracy of searching the promissory note which matches the order requested

- Reduce work flow and work duplication in the work processes

3.2 System Design

The new proposed system was designed with an aim to solve the current problems existing in the existing system as stated before and also to meet all of the user requirements. Therefore, the new proposed system was designed and can be viewed as follows:

The input requirements of the Export financing information system are:

- Application form

14

- Packing documents

- Export documents

The output reports of the Export financing information system are :

- Customer profile report

- Daily outstanding report

- EXIM loan report

- Loan report

- Promissory note repot (P/N report)

- Baht payment report

- P/N due report

- Foreign currencies report

- Stock report

- Stock due report

We can view the overall processes of the proposed system like this.

Processes of the new proposed system

Process 1: Check Application & Packing documents

Process 2: Add new Packing loan

      Process 2.1: Enter new P/N number

      Process 2.2: Enter customer name

      Process 2.3: Enter issuing date

      Process 2.4: Enter due date

      Process 2.5: Enter amount of Baht

      Process 2.6: Enter L/C or Contract

15

Process 3: Doing EXIM report

 Process 3.1: Performing EXIM reports

 Process 3.2: Cumulating all new P/N

 Process 3.3: Checking Baht payment document

  Process 3.3.1: Enter P/N number

  Process 3.3.2: Receive P/N data

  Process 3.3.3: Decrease amount of Baht

  Process 3.3.4: Check invoice

  Process 3.3.5: Check B/L or AWB

  Process 3.3.6: Check foreign currencies

  Process 3.3.7: Check date of payment

 Process 3.4: Calling P/N due

  Process 3.4.1: Enter date

  Process 3.4.2: Call P/N due

  Process 3.4.3: Receive P/N due

 Process 3.5: Checking foreign currencies document

  Process 3.5.1: Enter P/N number

  Process 3.5.2: Receive P/N data

  Process 3.5.3: Checking B/L or AWB

  Process 3.5.4: Checking invoice

  Process 3.5.5: Checking foreign currencies

  Process 3.5.6: Checking date of payment

 Process 3.6: Checking stock document

  Process 3.6.1: Enter P/N number

   Process 3.6.2: Receive P/N data

Process 3.6.3: Check amount of stock

Process 4: Calculating EXIM loan

Process 4.1: Receive outstanding balance

Process 4.2: Adding all new P/N

Process 4.3: Deduct all P/N due

Process 4.4: Deduct all Baht payment

Process 4.5: Get amount of EXIM loan

Process 5: Printing all reports

Process 5.1: Receiving all reports

Process 5.2: Printing amount of EXIM loan

Process 5.3: Printing all new P/N report

Process 5.4: Printing Baht payment report

Process 5.5: Printing foreign currencies report

Process 5.6: Printing due report

Process 5.7: Printing stock report

Process 5.8: Printing daily outstanding

Process 6: Finally outstanding

17
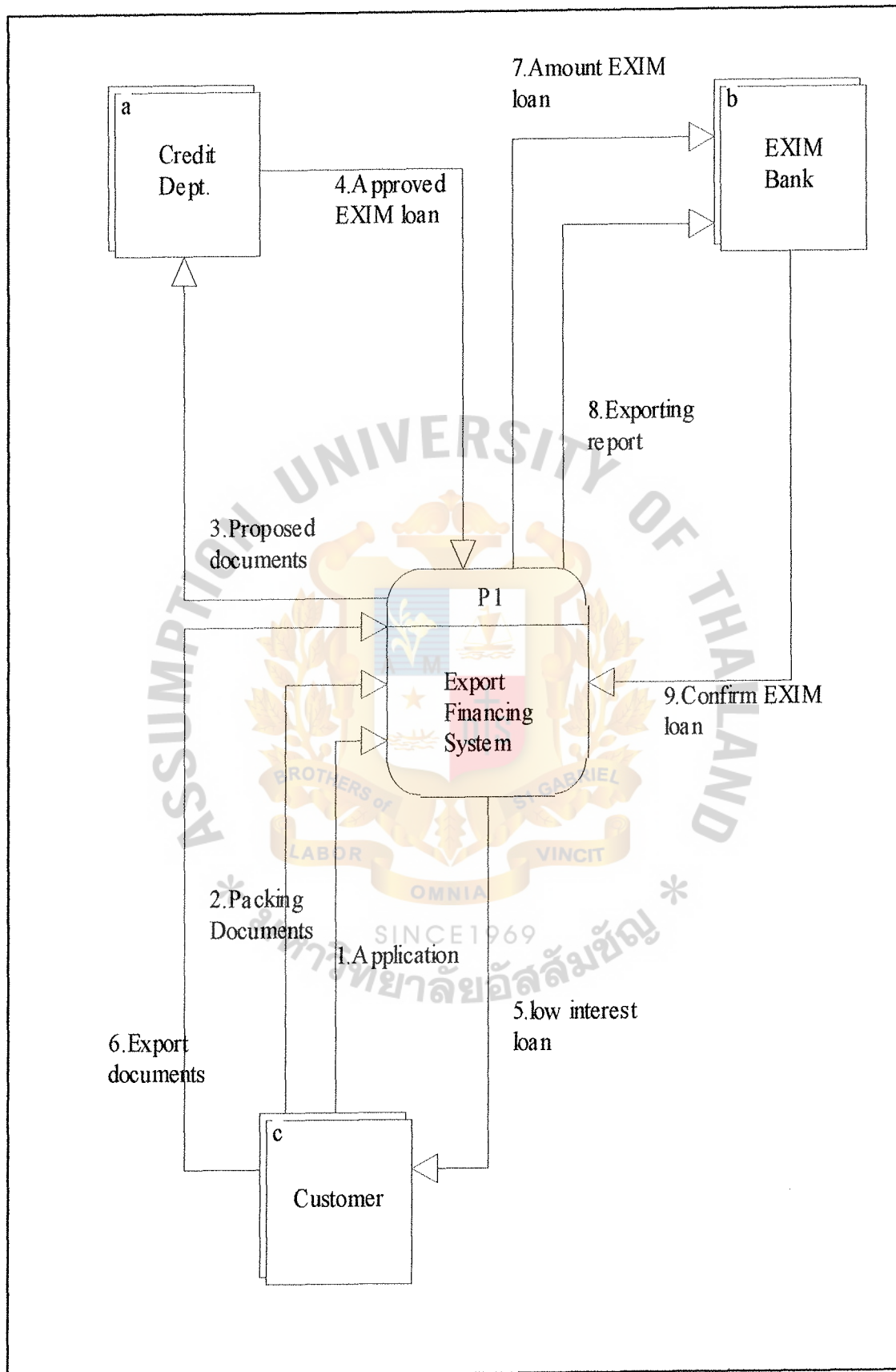
Figure 3.1.   Context Diagram (The Proposed System)
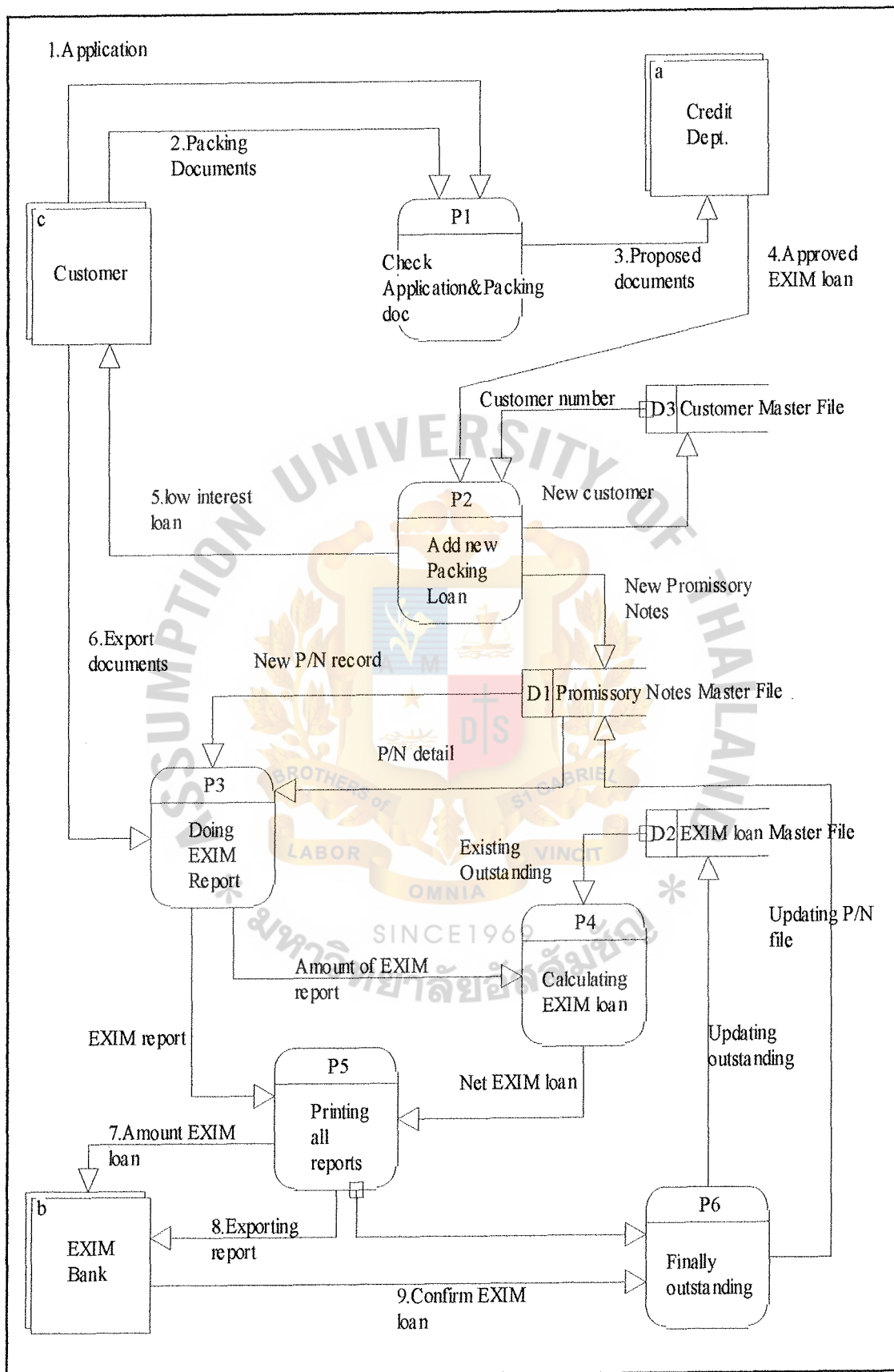
Figure 3.2. Data Flow Diagram Level - 0 (The Proposed System)

19

3.3   Hardware and Software Requirements

3.3.1   Hardware Requirement

The Packing Credit department will use computer for the new proposed Export financing information system. It will have one NT server as a Database Server, two Microcomputers and one Laser printer as a network printer for printing reports.

The hardware requirement for the proposed system is as shown below:

1. Windows NT server   1 system

    CPU Dual Pentium Pro 200 MHz

    256 KB Cache Memory

    64 MB Main Memory

    8.4 GB Hard disk

    14" SVGA Color monitor with Non-interface & low radiation

    Floppy Disk Drive 1.44 MB

    101-key keyboard

    Mouse

    CD ROM Drive

    2 serial, 1 Parallel, 1 Mouse Port

2. PC Client   2 System

    CPU Intel Pentium 166 MHz

    256 KB Cache Memory

    16 MB Main Memory

    14" SVGA color monitor with Non-interface & low radiation

    1.6 GB Hard Disk

    3.5" Floppy Disk

Keyboards 101 keys Thai/Eng

Mouse

2 serial, 1 Parallel, 1 Mouse Port

3. Laser Printer   1 system

Print speed up to 8 ppm

600*600 dpi Resolution

2 MB Memory

100- Sheet tray

Network Interface Card

3.3.2 Software Requirement

The software requirement for the proposed system is as shown below:

NT Server   Client

- Windows NT Operating system   - Windows 95 Operating system

- Oracle 7.3 for Windows NT   - PowerBuilder 4.0

- SQL *Net version 2.2   - SQL *Net version 2.2

- Mcafee Scan for virus   - Mcafee Scan for virus
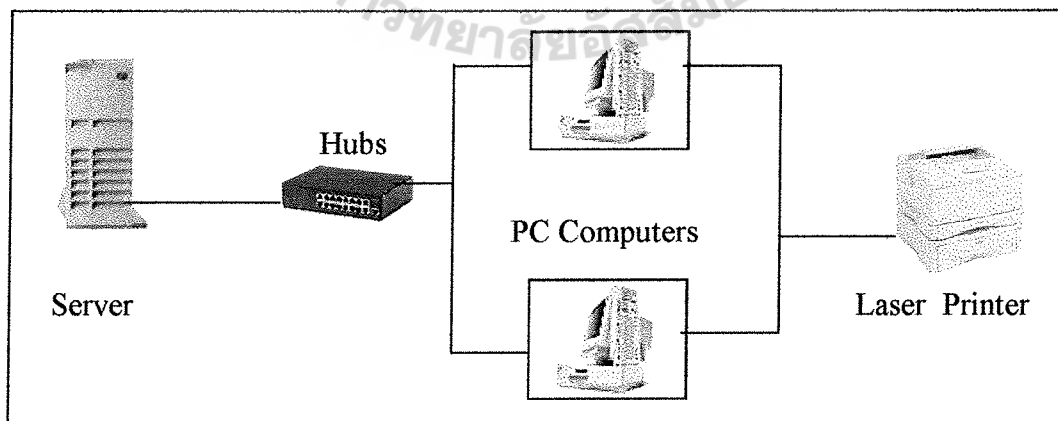
Figure 3.3. System Configuration

3.4   Database Design

The design of an information system requires a thorough understanding of the user's needs, which can be depicted by the conceptual schema and relational database. E-R diagram (Entity-Relationship Diagrams) is the relational data design tool as well as a high level data structure. Each entity set is shown as a rectangle and each relationship as a diamond-shaped box.

To gain a better appreciation of relational file design, the transformation from E-R conceptual schema to 5NF relational schema is required based on the following summarized relational design rules:

1. A relational file is limited to fixed-length records.

2. All repeating non-key groups must be eliminated from a record.

3. A non-key field must provide a fact about the primary key.

4. Storage is restricted to items that cannot be derived.

Other rules are governed by membership rules;

1. In a one-to-one relationship with membership required, only one physical file is required.

2. In a one-to-many relationship with membership required, two physical files are required.

3. In a many-to-many relationship, three physical files are required.

There are altogether 3 data stores (or files) in the proposed system.

1. Customer Master File

2. Promissory Note Master File

3. EXIM Loan Master File

22

The relations of all attributes contained in each file and the relations between each file are as shown in the ER Model.
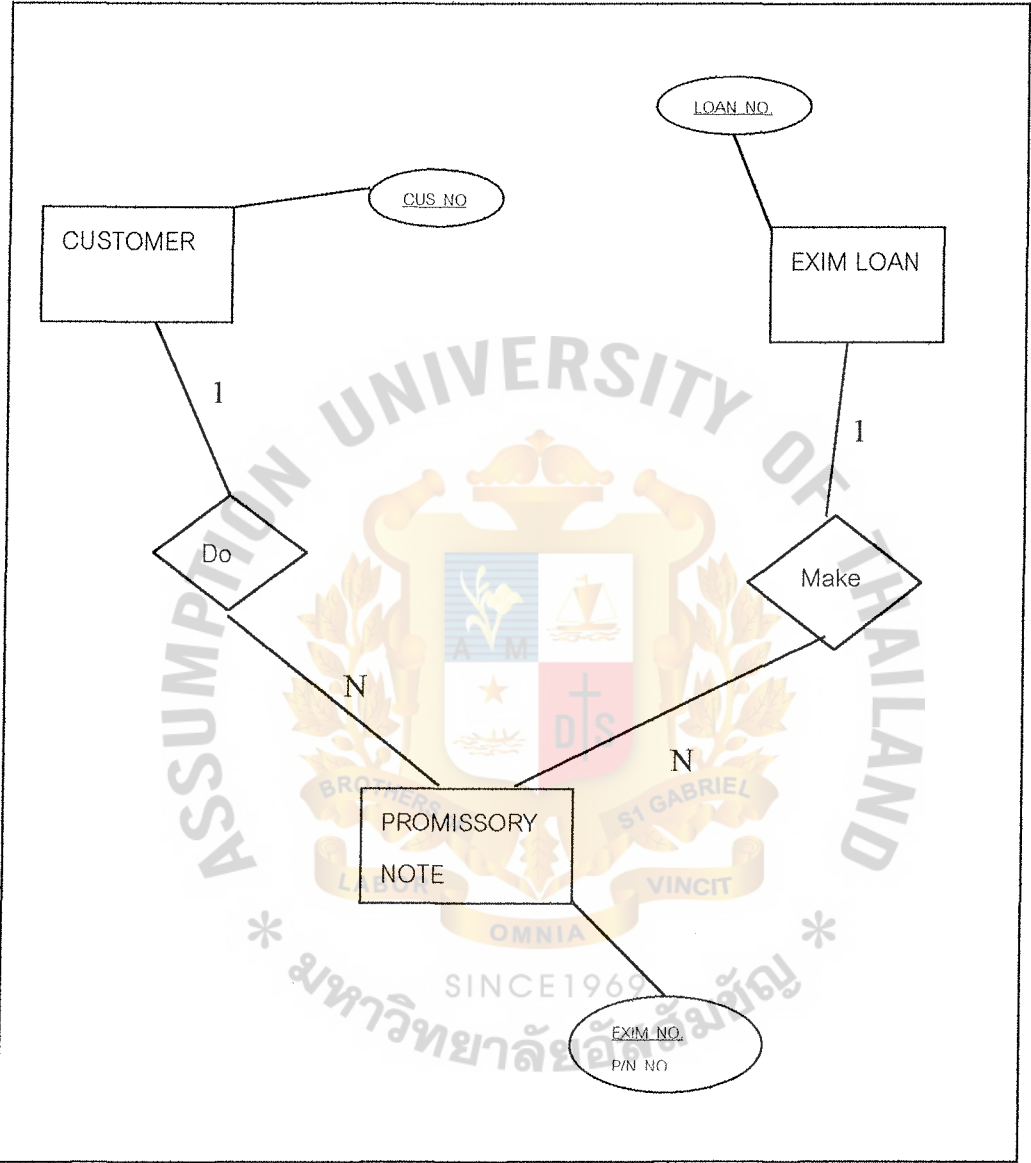
Figure 3.4.   Entity Relationship Model (ER-Model)
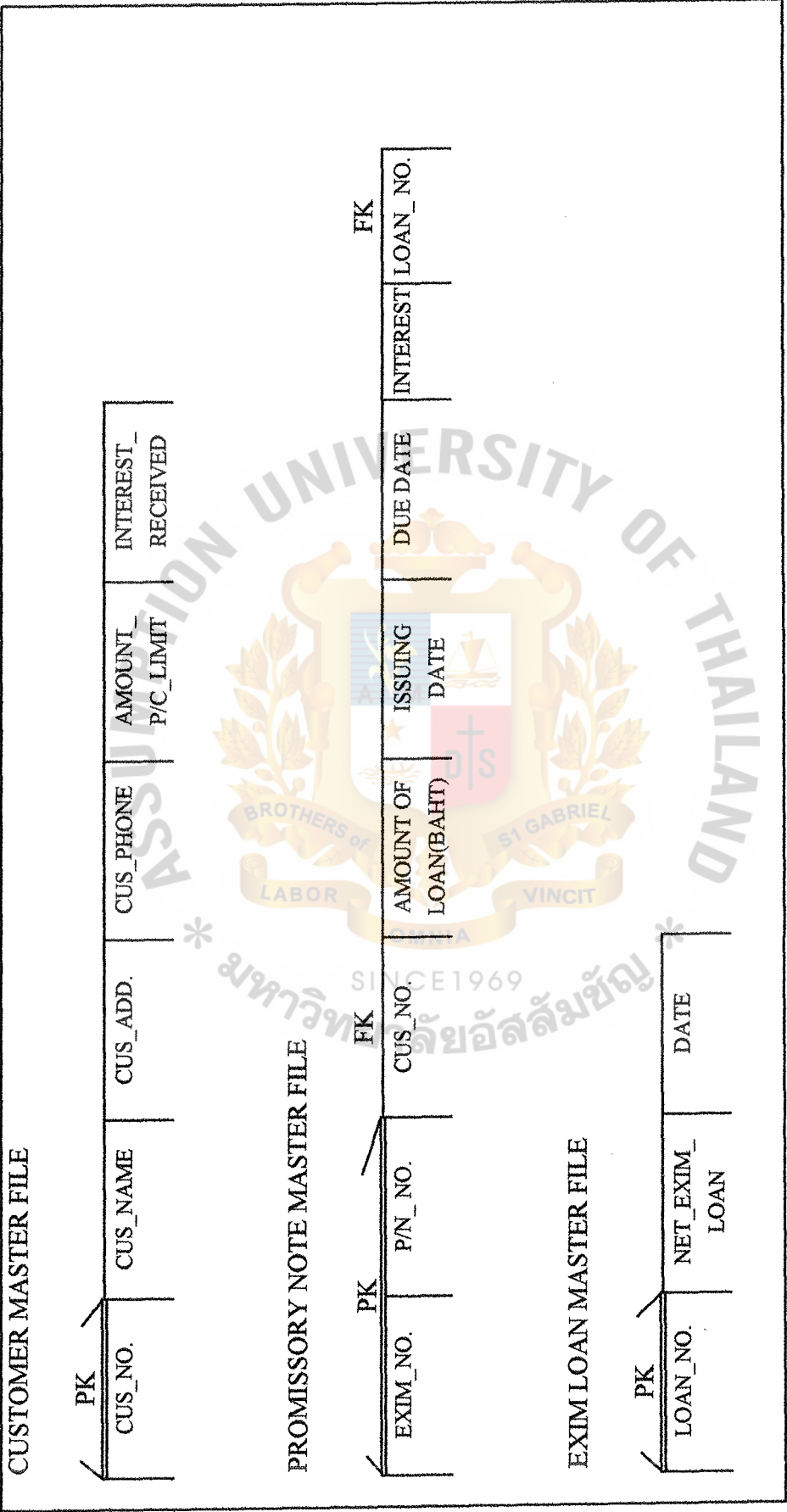
Figure 3.5.   Database Tables

3.5 Documentation

<u>System Documentation</u>

Context Diagram – It is a graphic model of the Export financing information system, which shows a flow of data and information between the system and external entities (see Figure 2.2 for the existing system and Figure 3.1 for the proposed system).

Data Flow Diagram (DFD) – It is a graphic representation and analysis of data movement, processing functions, and files which are used to support processing in export financing information system (see data flow diagram level 0 in Figure 2.3 for the existing system and Figure 3.2 for the proposed system and Appendix A for more level of data flow and Appendix C for Process Specification).

Structure Chart – It is a graphic tool for depicting the partitioning of a system into modules, the hierarchy and organization of those modules and the communication interface between the modules (see Appendix E).

<u>Data Documentation</u>

Data Dictionary – It is listing of terms and their definitions for all data items and data stores within Export financing information system (see Appendix B).

3.6 Security and Controls

One of the most important considerations in the development of system operation is security. Since a user-friendly program is created, anyone can access the program if needed. Therefore, ABC Bank Co.,Ltd. needs to be extremely careful at this point.

The security methods used for the Export financing system are passwords and authorization codes. Only those persons with a "need to know" keyed in with passwords and given authorization codes to operate the program. The end-user can change their own passwords and authorization codes by entering into the changing passwords and codes programs.

Moreover, by using Window NT, there is one more security to be stated, that is all the Windows NT users within the bank can be assigned their authorized accesses into different levels for accessing the data. In this way, each user will get his/her own user name and password to logon to the system. We separate authorization of user who can logon to each module of the system such as data entry, modify data, delete data, inquiry data or printing reports.

Therefore, each user has the different authority for his/her work. Below is the preventive methods for making the system secure.

User training

Give knowledge to the user at different level as follows:

- User in the field of System Administration takes care of the system
- End user who uses only the application

User name and Password

Assign user name and password to each user who is assigned to work on the system. Make the rule to change the password periodically.

Backup Data Periodically

All data are backed up at the end of the day and kept in a secure place.

Scanning for Virus

Scanning the system every time when booting the system and scanning drive A:
every time whenever using diskettes.

3.7   Cost/Benefit Analysis

3.7.1   Cost Analysis

Investment Cost

NT Net server (Database server)	165,000
2 Microcomputers Pentium(166 MHz)	55,000
Laser printer	22,000
Hubs	12,000
Software	88,000
Total Investment Cost	342,000

Implementation Cost

System Development	150,000
Programming cost	80,000
Employee training	30,000
Total Implementation Cost	260,000

Annual Operation Cost

Maintenance	30,000
Supplies inventories	30,000
Total Annual Operation Cost	60,000

3.7.2 Benefit Analysis

The benefit which the user will receive from the proposed system can be divided into 2 types, tangible and intangible benefits.

Benefit Expenditure

Tangible Benefit

Effective cost reduction due to less waste and less effort	385,000
Total Annual Cost Saving	385,000

Intangible Benefit

Improved customer satisfaction

Improved service to customer

Improved efficiency of utilizing the resources

Improved efficiency of the operation

Improved data consistency and data integrity

No more data redundancy

Decrease work processes and time

Improved quality of data

Table 3.1. Cost/Benefit of the Proposed and the Existing Systems

Items	Year 1 Auto	Year 1 Manual	Year 2 Auto	Year 2 Manual	Year 3 Auto	Year 3 Manual	Year 4 Auto	Year 4 Manual	Year 5 Auto	Year 5 Manual
1.Hardware	502,000.00	345,000.00	632,000.00	854,000.00	920,000.00	1,062,138.00	659,000.00	965,000.00	542,000.00	1,053,000.00
2.Software	100,000.00	-	93,150.00	-	57,000.00	-	52,000.00	-	98,950.00	-
3.Computer Usage	35,000.00	-	15,000.00	-	17,000.00	-	9,800.00	-	26,500.00	-
4.Computer Supply	30,000.00	-	10,000.00	-	5,500.00	-	5,600.00	-	4,545.00	-
5.Peopleware	20,000.00	5,000.00	9,000.00	691,000.00	14,000.00	16,072.00	12,000.00	35,600.00	9,600.00	45,506.00
6.Training	27,000.00	5,400.00	10,000.00	52,000.00	6,400.00	1,950.00	10,300.00	2,560.00	5,700.00	33,260.00
7.Maintenance	30,000.00	24,600.00	12,000.00	66,000.00	16,000.00	23,000.00	10,000.00	30,746.00	25,000.00	45,400.00
8.Facility	36,000.00	15,000.00	12,000.00	87,000.00	23,500.00	2,100.00	9,560.00	4,500.00	45,000.00	45,094.00
Total	780,000.00	395,000.00	793,150.00	1,750,000.00	1,059,400.00	1,105,260.00	768,260.00	1,038,406.00	757,295.00	1,222,260.00
Cumulative Cost	780,000.00	395,000.00	1,573,150.00	2,145,000.00	2,823,550.00	3,250,260.00	3,591,810.00	4,288,666.00	4,349,105.00	5,510,926.00

29
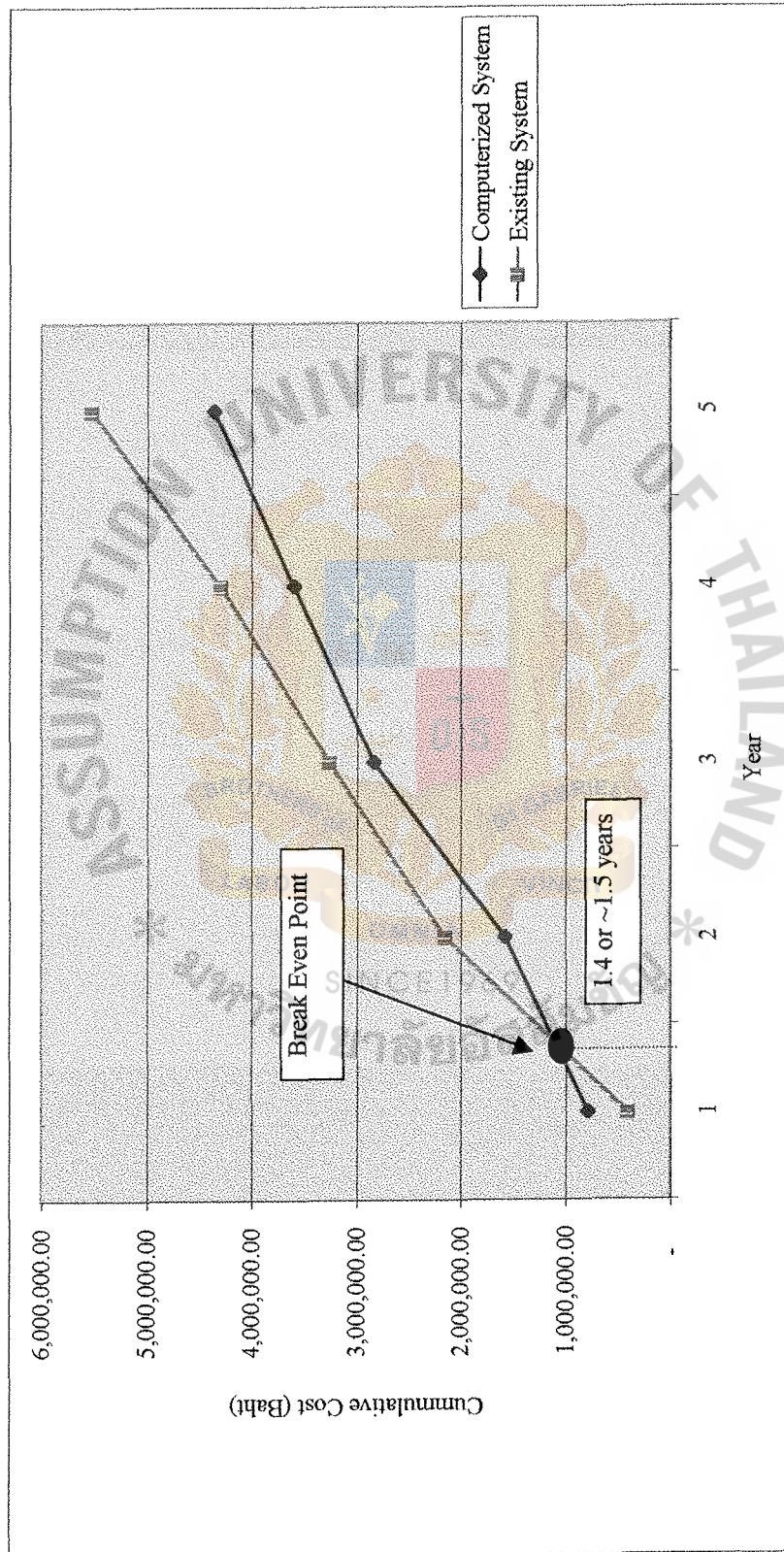
Figure 3.6. Cost/Benefit of the Proposed and the Existing Systems

IV. PROJECT IMPLEMENTATION

4.1 Overview of Project Implementation

The project implementation can be divided into 3 main parts, System Analysis, Detail Analysis and Design and Implementation.

1. System Analysis

This part is to gather all information about the existing system, how data flows, how data relates to each other and how data is kept. Then identify problem areas under study. At this stage the context diagram and the data flow diagrams of the existing system are created.

2. Detail Analysis and Design

This part is to develop the work flow of the existing system. The new work flow , such as the context diagram and the data flow diagrams at many different levels are designed with an aim to solve the problems which exist in the existing system. The relationship of the data in each file is studied in order to re-define the best relation among them. Steps of work at each process are defined in order to reduce the duplication of the work.

3. Implementation

This part is to implement all the designs into the real thing. Programs supporting the work flow are created. All screens, such as input/output screens and various kinds of report are generated to support the designed work flow. After that, the program will be tested and then the user of the system trained when the test is accepted.

Table 4.1.   Gannt Chart of the Project

GANNT CHART

Activities	Month 1				Month 2				Month 3				Month 4				Month 5			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
System Analysis																				
* Context Diagram	▓																			
* Identifying the area under study		▓	▓																	
* Develop the physical DFD of the existing system				▓																
* Identify the contents of the existing data stores					▓	▓														
* Develop the logical DFD of the existing system							▓													
Detail Analysis & Design																				
* Develop the logical DFD of the new system								▓	▓											
* Identify the contents of the data stores for the new system										▓										
* Data Dictionary											▓									
* Develop the physical DFD of the new system												▓								
Implementation																				
* Programming													▓	▓	▓					
* Report Layout																▓				
* Screen Layout																	▓			
* Testing																		▓		
* Training																				
* Acceptance Test																			▓	
* Documentation																				▓

32

4.2   Test Plan and Results

We need a testing of the system to ensure that no any errors in a programs, and output of the system are met the target of the export financing information system of organization project. Then testing is the important process of executing all or part of a system with the intent of causing it to exhibit a defect. Testing of specific programs, subsystems and total system is essential to quality assurance of software. It is done to turn up any existing problems and their interfaces before the system is actually used.

During the program implementation, for each finished module will be tested separately with a test case. After having finished all the modules, a new test case is prepared to test the whole program again. Some of errors are found at this stage, but all of the errors have already fixed. And no error was found when performed the final test by using another test case. The result of the final test is in the appropriate level and meets the objectives of the project.

Program Testing

We performed testing each module independently of one another to detect an errors in coding and logic that are contained within that module alone. Thus, errors resulting from the interaction between modules and initially avoided.

System Testing

After completed testing each module. We begin to testing the whole system modules to find discrepancies between the system, outputs are met original objectives, and compatibility of each module to ensure that the system is consistency.

Recovery Testing

By assuming that the system failed, the system must be reloaded and recovered from a backup copy files and continue running without re-installation of the whole system.

4.3   Training Users

<u>Purpose</u>

- To develop staff's capability in operating and controlling the proposed system.
- To provide staff with basic knowledge of the proposed system and ability to apply the knowledge in daily working.
- To prepare staff for supporting the new requirement of the bank when the system needs to be revised or modified.

<u>Procedure</u>

- Training users

For the system operator, he must know such basics as how to operate the system, what to do when common error occurs, knowledge of basic troubleshooting, and how to enter data.

For the end-users, they must know how to use the new proposed system, what job can be done by the system and done by themselves.

- MIS department follows up and evaluates the results of the training from the users and adjust course description to meet user' needs.

V. CONCLUSION AND RECOMMENDATION

5.1 Conclusion

In the ABC Bank Co.,Ltd, the Export financing information system is of more concern because it can improve profitability of the bank and provide the all-important competitive advantage. After studying the existing export financing system, it shows that packing department is inadequate to handle the current volume of transactions and there are too many errors in the system. Therefore, we need to develop the existing system by replacing the manual procedure with the computer system.

The efficiency and accuracy of the existing system can be improved through design and development of a new system. This new computerized system can reduce errors while providing better control over the process and better management of information in a timely manner for implementation strategies. And also it helps to reduce paperwork, save cost, reduce delay times by allowing users to interact with information system through computer screens.

5.2 Recommendations

The one important criterion in Export financing information system is the document itself. Customers will be satisfied if the bank can manage their EXIM loan efficiently without any problem to them. Then the staff of the bank should be trained to control and operate the Export financing system. Moreover, they must have good knowledge of both EXIM loan and computer environment because they need to control

EXIM loan and give advice to the customer who do packing credit with EXIM Bank by using the computerized system.

And to ensure that the new system reaches maximum capability, evaluate the performance of the new system after running it for a period of time by making an inquiry with end-users stratification, management stratification and comparison of error reducing between the old system and the new system. Having done this, the results will show the trend to adopt export financing information system to meet the organization needs and organization targets. In the future, the system should be developed further to a larger scale and connected to Trade Finance System (TFS) in banking system.

36

APPENDIX   A

Data Flow Diagram
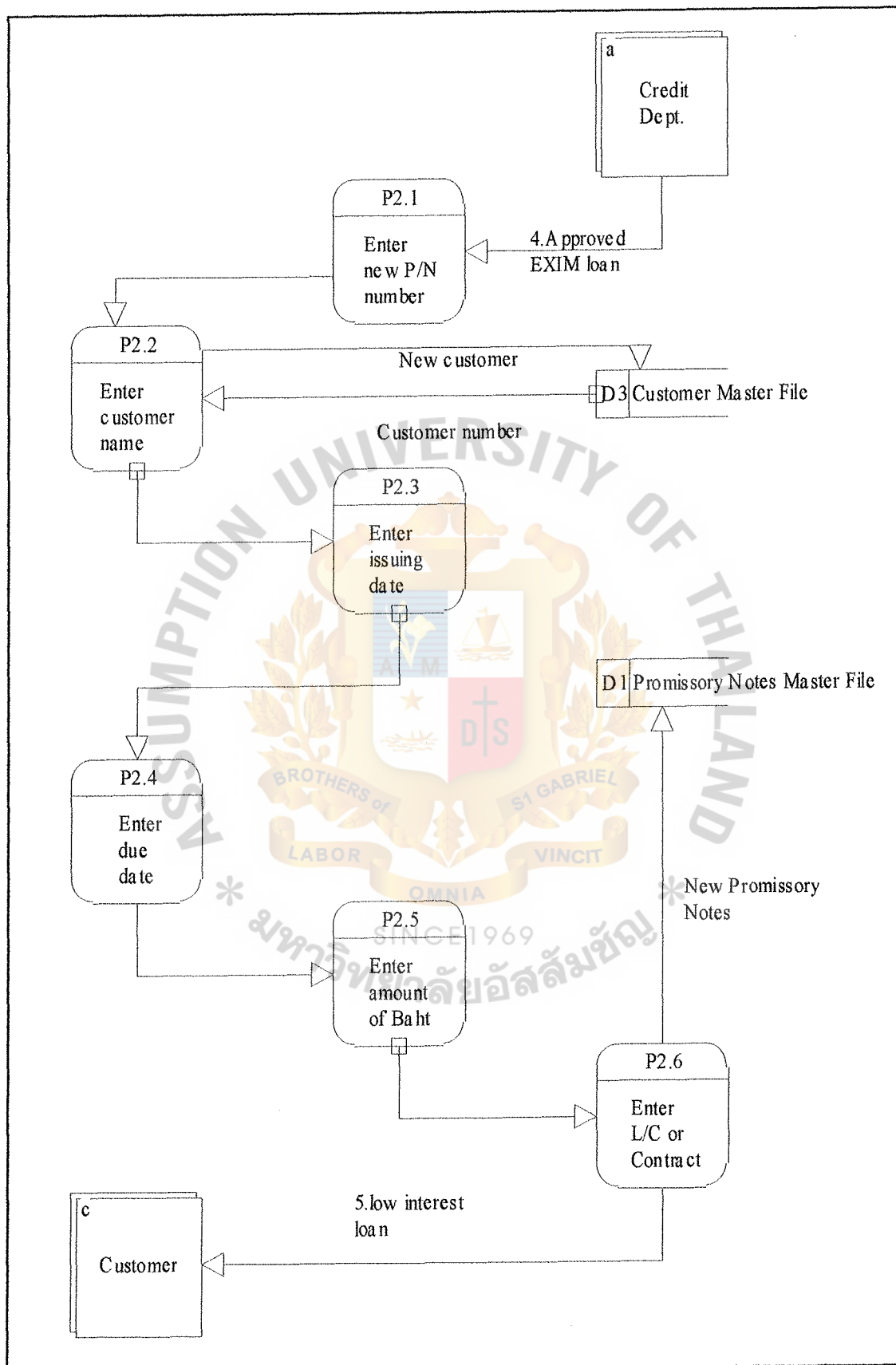
Figure A.1.   Process 2 - Add new Packing Loan

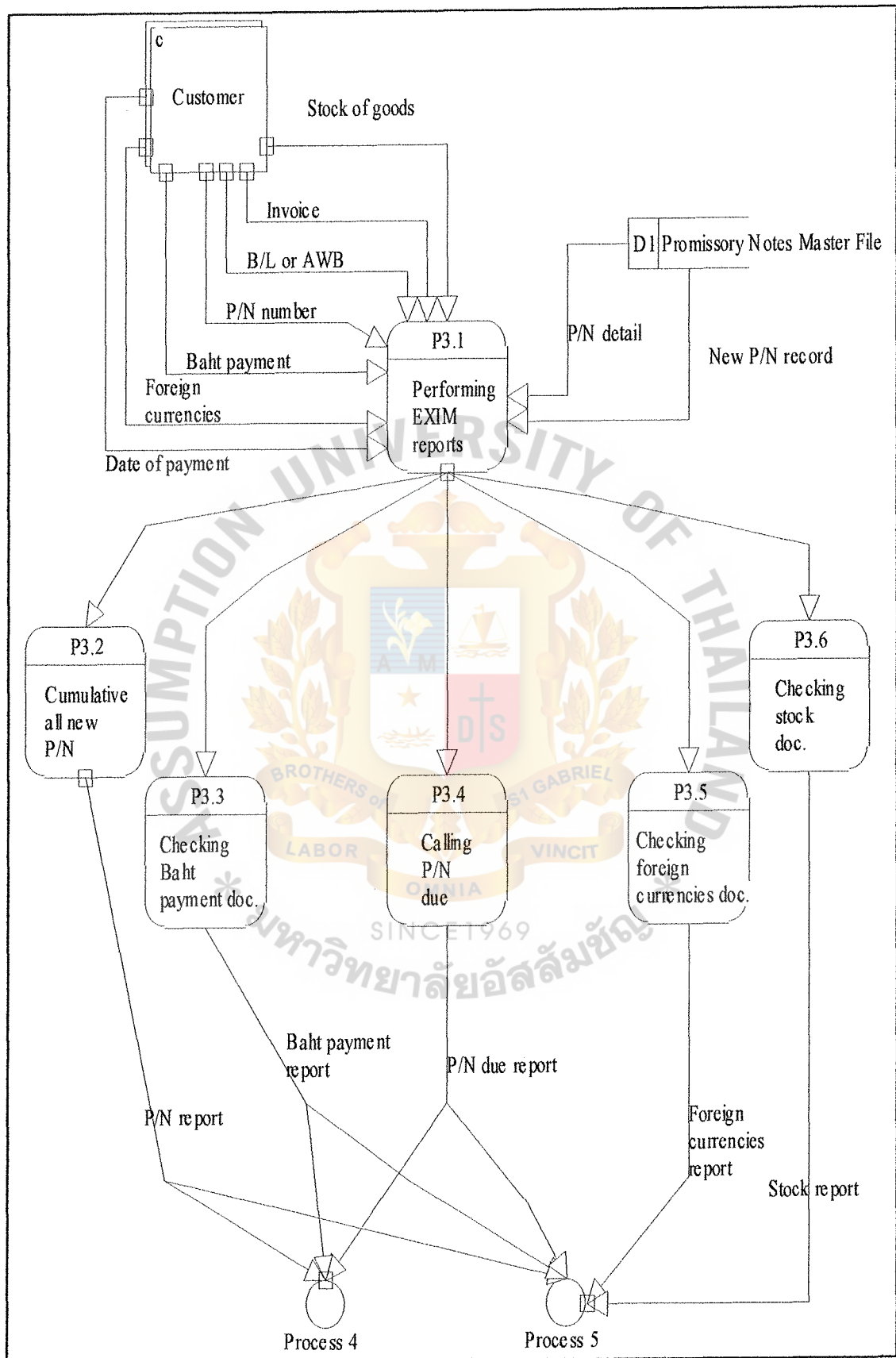Figure A.2.   Process 3 - Doing EXIM Report
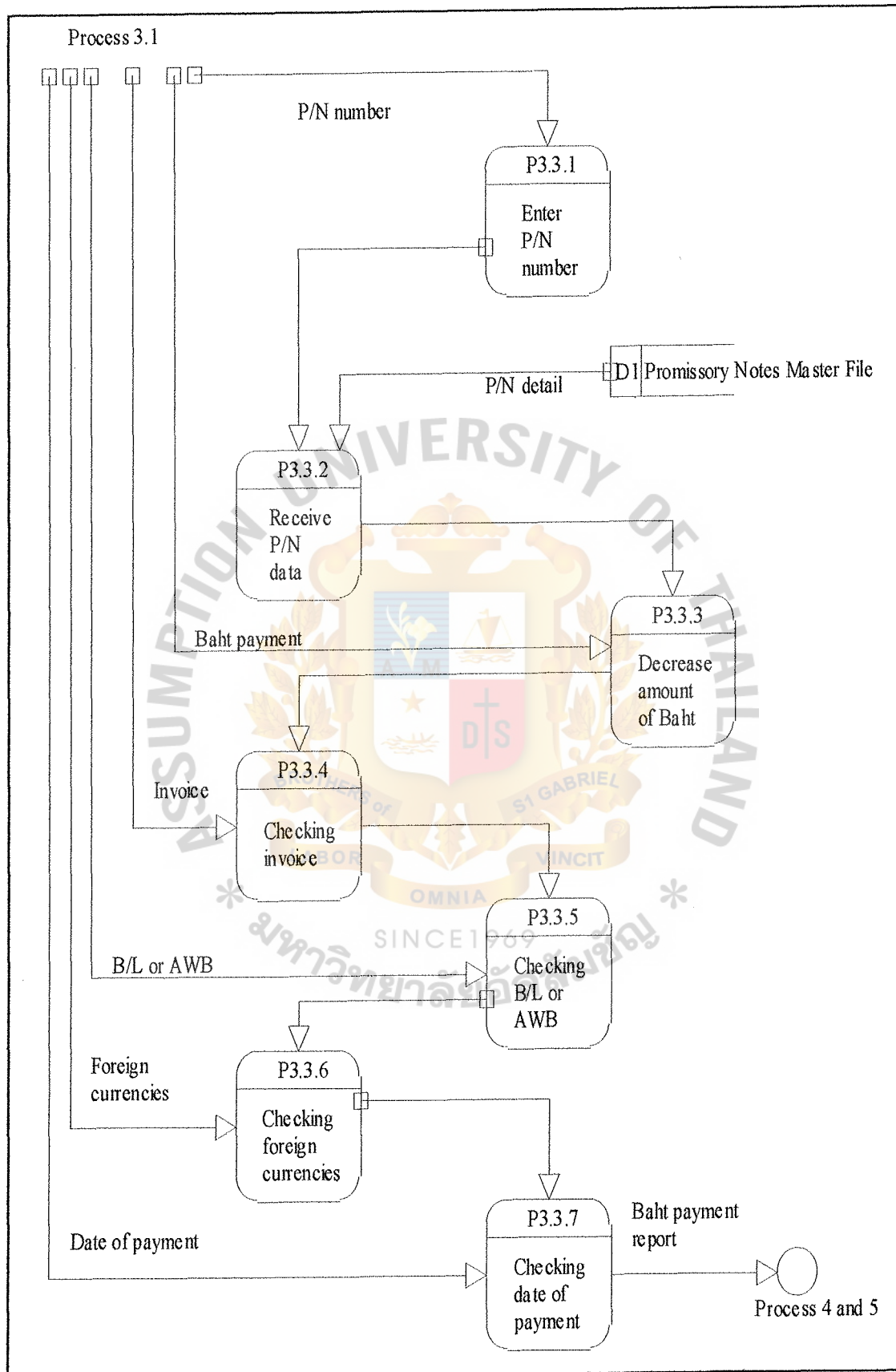
Figure A.3. Process 3.3 - Checking Baht payment document
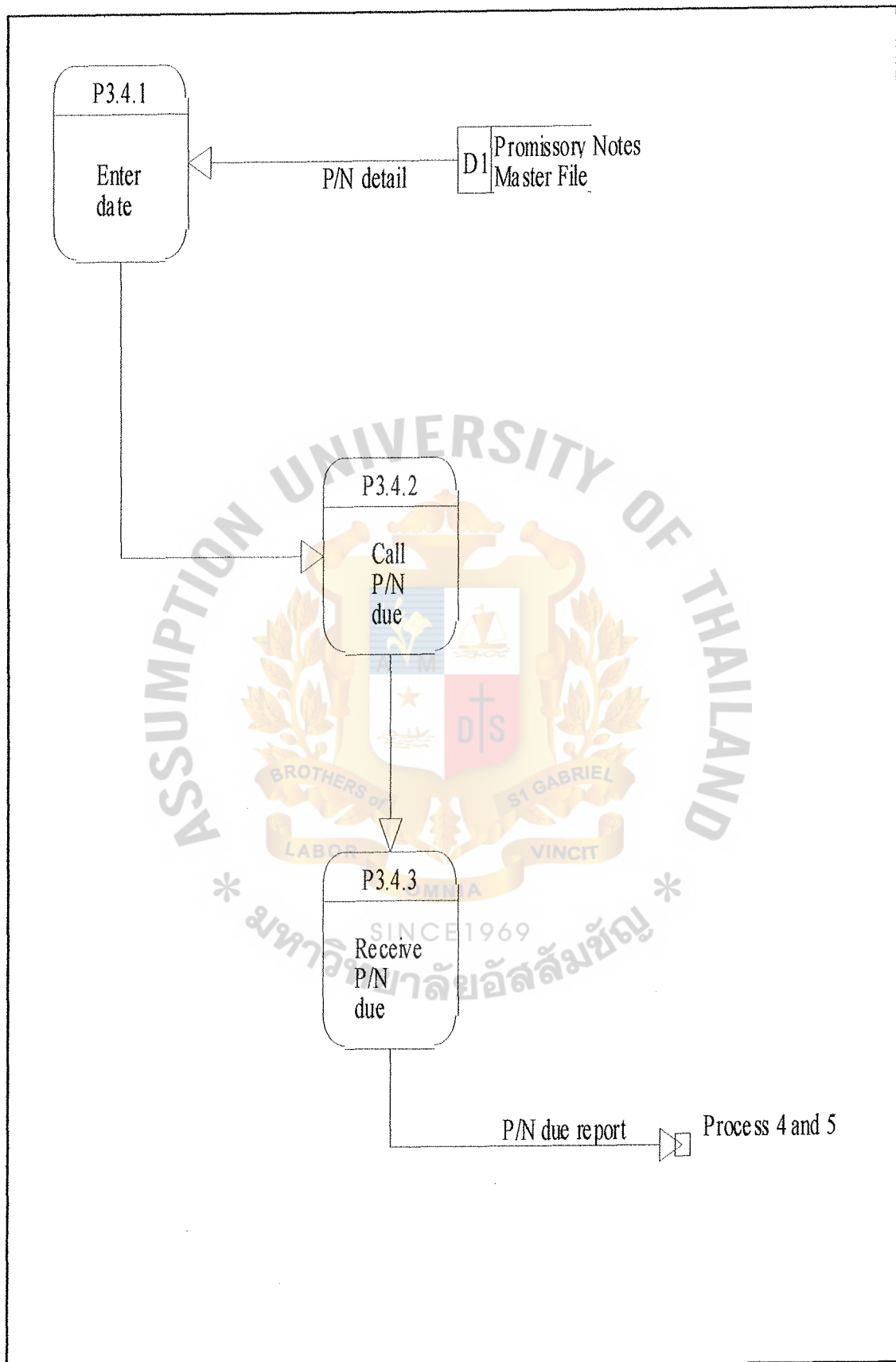
Figure A.4.   Process 3.4 - Calling P/N due

40
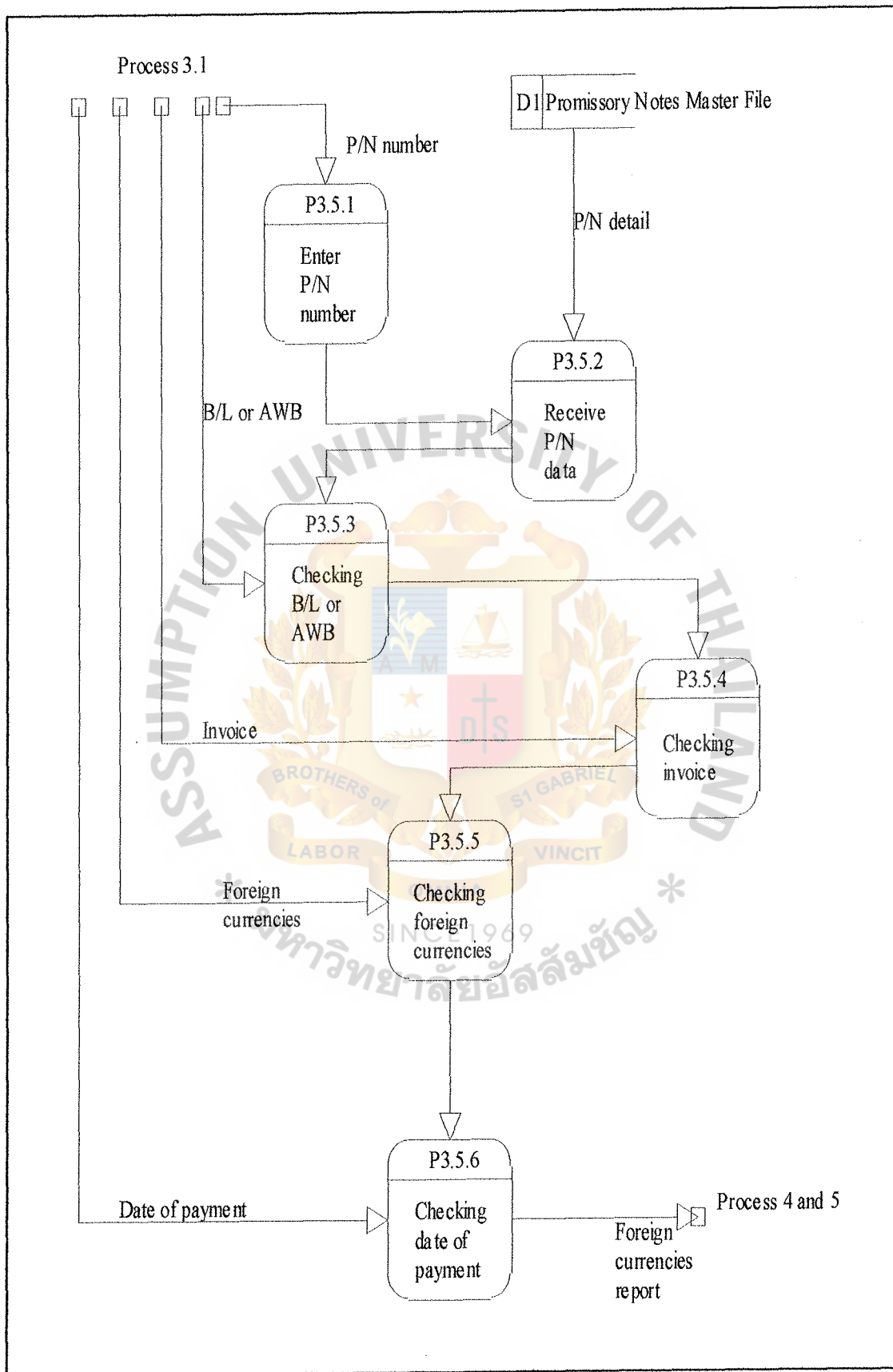
Figure A.5. Process 3.5 - Checking foreign currencies document
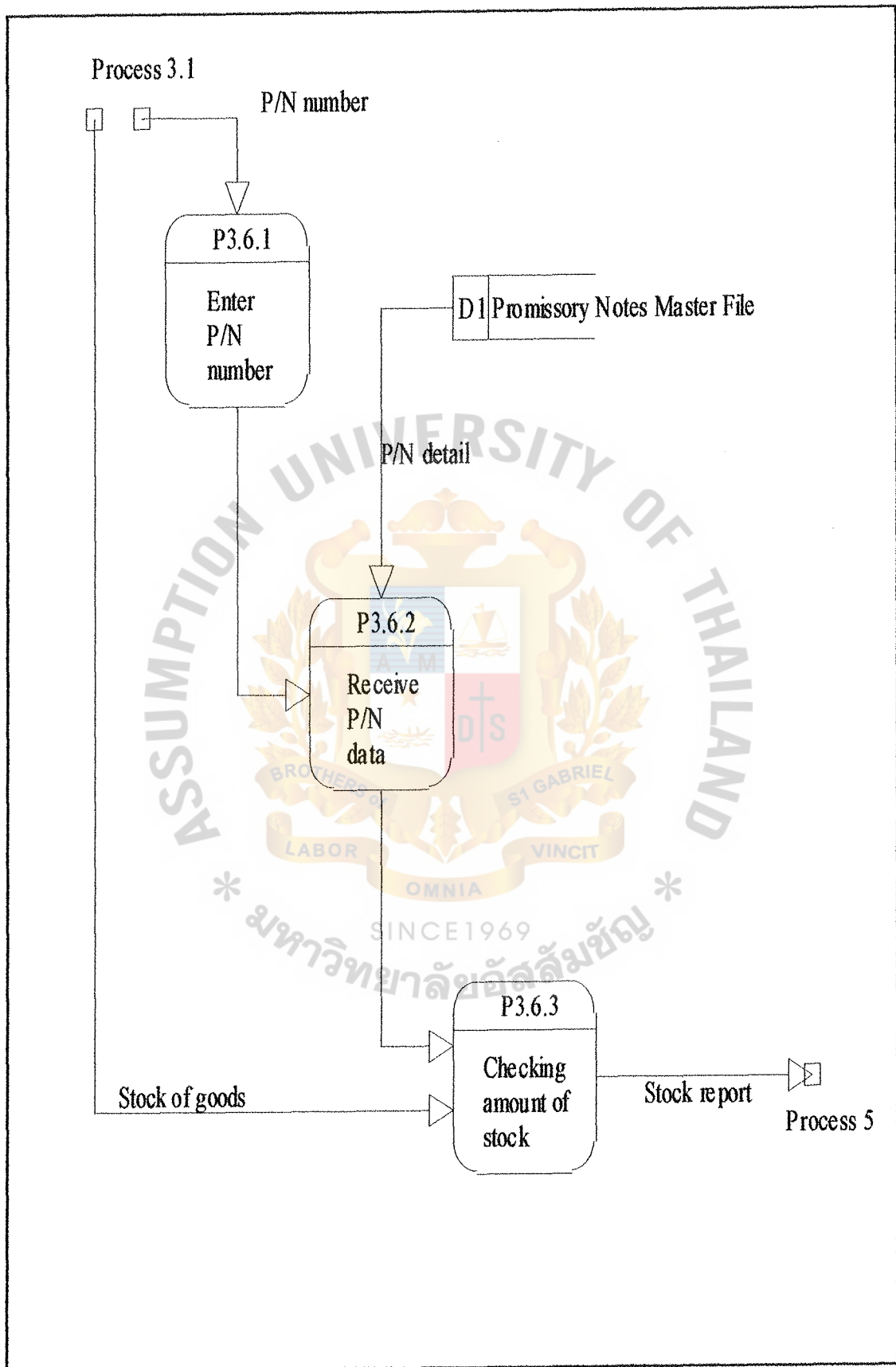
Figure A.6.   Process 3.6 - Checking stock document

42
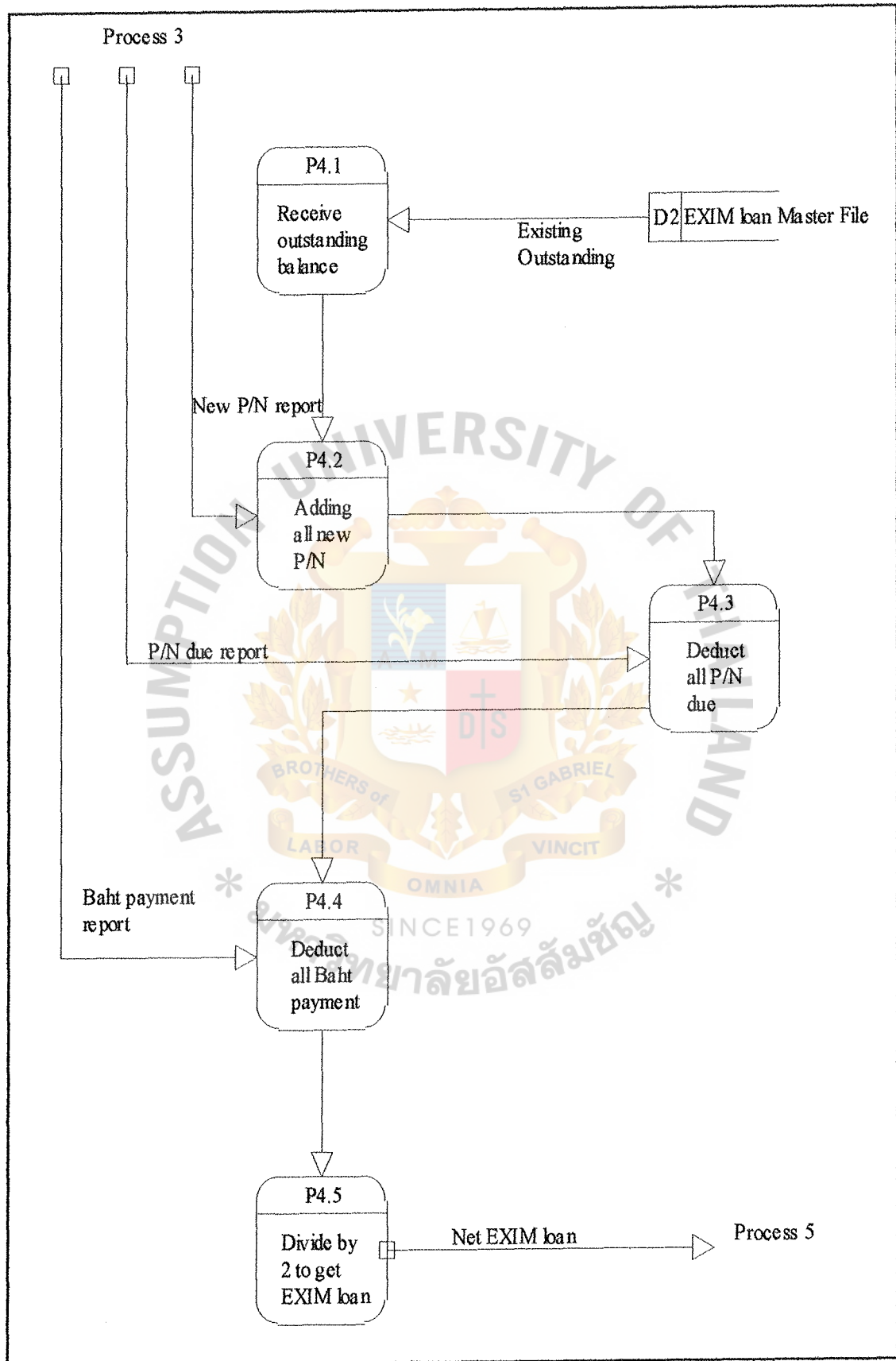
Figure A.7. Process 4 - Calculating EXIM loan

43
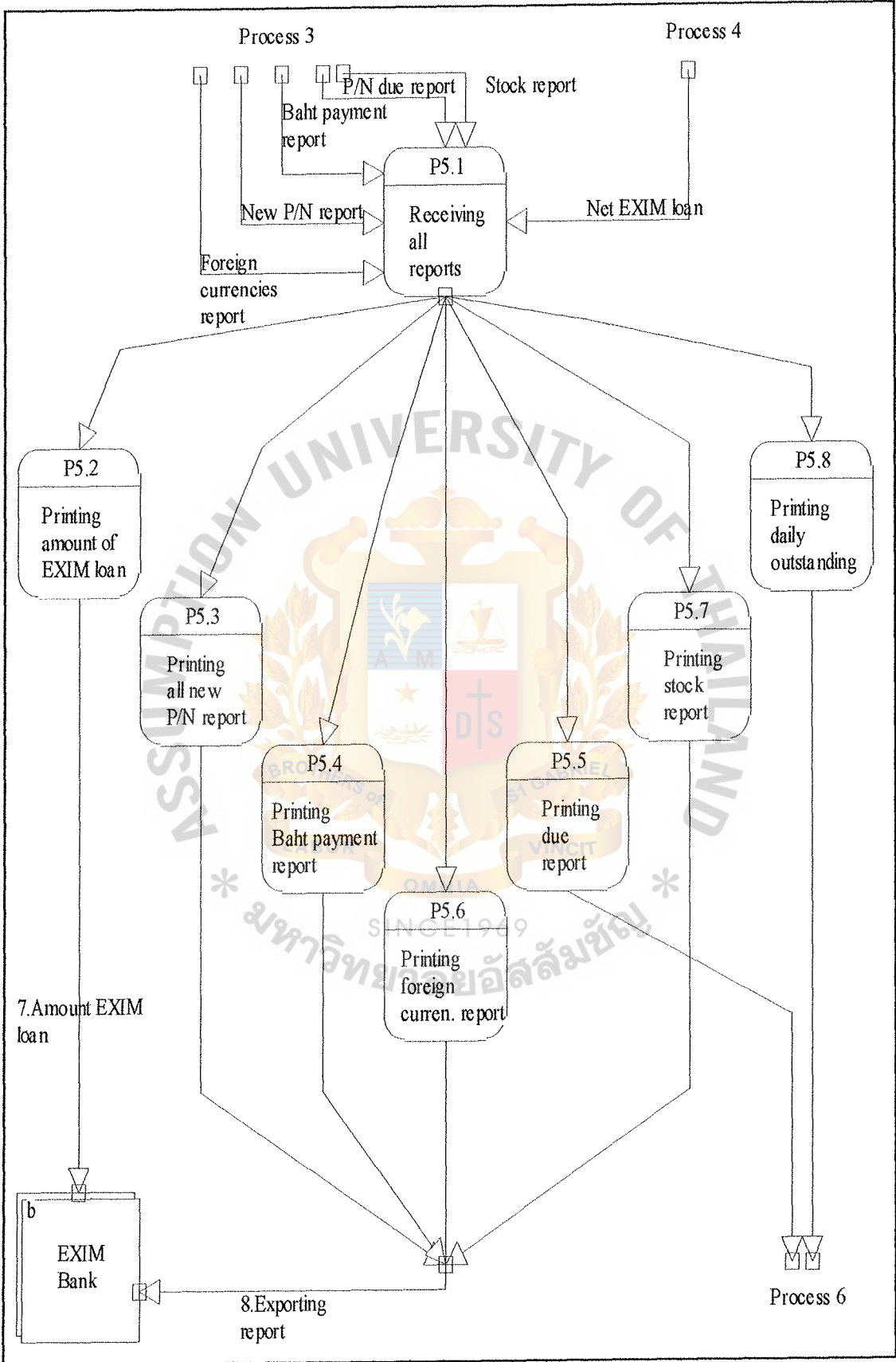
Figure A.8.   Process 5 - Printing all reports

44

APPENDIX   B

Data Dictionary

Table B.1.   Data Dictionary (Section 1)

Object Name	Object Type	Object Short Description
1.Application	Data Flow	Customer/Exporter has to fill in the application form of the bank , if they want to get EXIM loan.
2.Packing documents	Data Flow	Document represents the requirement of EXIM loan from the customer/ exporter, including payment contract, promissory note (P/N) and Letter of Credit (L/C) or Contract (Purchase Order etc.) against P/N.
3.Proposed documents	Data Flow	Documents of the exporter who needs EXIM loan, consist of application and packing documents.
4.Approved EXIM loan	Data Flow	Credit Department approves the exporter to receive EXIM loan.
5.Low interest loan	Data Flow	Customer/Exporter will get the money to do his exporting and EXIM permit low interest rate to them through the commercial bank.
6.Export documents	Data Flow	Exporting documents include invoice, Bill of Lading (B/L) or any Carrier and advice of payment etc. The exporter uses these export documents to report to the EXIM bank after he received the loan.
7.Amount EXIM loan	Data Flow	Net EXIM loan

Table B.2. Data Dictionary (Section 2)

Object Name	Object Type	Object Short Description
8.Exporting report	Data Flow	It's equal to EXIM report. It means bank report the exporting operation of the exporter to EXIM bank.
9.Confirm EXIM loan	Data Flow	EXIM bank confirms the amount of loan to the bank.
Amount of EXIM report	Data Flow	It is used to calculate EXIM loan on each day,including amount of new P/N, Baht payment and P/N due.
EXIM report	Data Flow	All reports that bank will send to EXIM on each day.
Exisiting Outstanding	Data Flow	Current outstanding before doing anything on each day.
New customer	Data Flow	Adding new customer to Customer Master File.
Net EXIM loan	Data Flow	Net loan with EXIM bank.
New Promissory Note	Data Flow	New promissory note on each day.
New P/N record	Data Flow	Record of new P/N on each day which is assigned EXIM number when storing to P/N Master File.

Table B.3.   Data Dictionary (Section 3)

Object Name	Object Type	Object Short Description
P/N detail	Data Flow	Detail about promissory note such as customer name, amount of loan, issuing date and due date, including EXIM number which is assigned to each P/N when storing in P/N file.
Updating outstanding	Data Flow	Updating EXIM loan in EXIM Loan Master File after confirmation of the finally amount from EXIM Bank.
Updating P/N Master File	Data Flow	Updating P/N on each day.
Customer Master File	Data Store	File which keeps the detail of each customer, such as name of customer, address of customer etc.
EXIM Loan Master File	Data Store	File which keeps amount of EXIM loan on each day.
P/N Master File	Data Store	File which keeps all P/N data such as EXIM number, P/N number etc.
Credit Department	External Entity	Credit Department has the right to approve the EXIM loan which the customer asks for.
Customer	External Entity	Customer or Exporter who wants to get the loan with low interest rate from EXIM Bank through commercial bank.
EXIM Bank	External Entity	EXIM Bank will give the loan with low interest rate to exporter and the exporter needs to follow the EXIM rules, if he does not conform to the EXIM rule, EXIM will charge him a penalty.

Table B.4.   Data Dictionary (Section 4)

Record Name	Component Name	Key Details	
		Primary Key (PK)	Foreign Key (FK)
2.Packing documents	= Payment contract	N	
	+ Promissory Note	N	
	+ L/C or Contract	N	
3.Proposed documents	= Application	N	
	+ Packing documents	N	
6.Export documents	= P/N number	PK	
	/ Foreign currencies	N	
	/ Baht payment	N	
	/ B/L or AWB	N	
	/ Invoice	N	
	/ Stock of goods	N	
	/Date of payment	N	
Amount of EXIM report	= New P/N report	N	
	+ Baht payment report	N	
	+ P/N due report	N	
EXIM report	= New P/N report	N	
	/ Baht payment report	N	
	/ P/N due report	N	
	/ Foreign currencies report	N	
	/ Stock report	N	
P/N detail	= EXIM number	PK	
	+ P/N number	PK	
	+ Customer number		FK
	+ interest	N	
	+ amount of loan (Baht)	N	
	+ issuing date	N	
	+ due date	N	
	+ L/C or Contract	N	

48

Table B.5.   Data Dictionary (Section 5)

Record Name	Component Name	Key Details	
		Primary Key (PK)	Foreign Key (FK)
Customer Master File	= Customer number	PK	
	+ Customer name	N	
	+ Customer address	N	
	+ Customer phone	N	
	+ Amount P/C limit	N	
	+ Interest received	N	
P/N Master File	= EXIM number	PK	
	+ P/N number	PK	
	+ Customer number		FK
	+ Loan number		FK
	+ interest	N	
	+ amount of loan (Baht)	N	
	+ issuing date	N	
	+ due date	N	
	+ L/C or Contract	N	
EXIM Loan Master File	= Loan number	PK	
	+ Net EXIM loan		
	+ Date		

Table B.6.   Data Dictionary (Section 6)

Element Name	Element Description
B/L or AWB	Carrier that exporter receives when he carries goods to his customer in other country. The EXIM rule about B/L and AWB on board date cannot be less than the issuing date of P/N.
Baht payment	The request from the exporters who pay for their loan. THB 9999999 9 = represent number [0….9]
Customer number (Cus no.)	Customer identification number which helps to keep record of each customer. 999999 9 = represent number [0….9]
Date of payment	It illustrates the date of payment and incoming foreign currencies which the customer in other country of the exporter paid for the goods. The EXIM rule for date of payment is the exporter needs to report to EXIM Bank within three days after date of payment of foreign currencies. 99/99/9999 9 = represent number [0….9]
EXIM number (EXIM no.)	EXIM identification number which helps in keeping the P/N data. 99999999 9 = represent number [0….9]

Table B.7.   Data Dictionary (Section 7)

Element Name	Element Description
Foreign currencies	[USD/JPY/AUD....] 99999999 9 = represent number [0..9]
Foreign currencies report	Report which represents amount of incoming foreign currencies against P/N of each exporter.
Invoice	Invoice represents the amount of goods purchased by outside customer specifying amount of foreign currencies and quantity purchased.
L/C or Contract	Letter of Credit (L/C) or Contract will be used to guarantee the exporting will occurr and the exporter will not use money in other activities after receiving the loan.
New P/N report	Report which represents all new P/N on each day.
P/N due report	Report which represents P/N that become due on each day.
P/N number (P/N no.)	It's up to each exporter who issues his promissory note (P/N). xxxxxxxxxx x = represent alphanumeric
Payment Contract	Exporter has to issue his payment contract to confirm his intention to pay the money at a lower interest rate and set his due date to pay. (due date on P/N should not be more than 180 days after issuing date). Payment contract needs a 10 Baht stamp affixed on it.

Table B.8. Data Dictionary (Section 8)

Element Name	Element Description
Promissory note (P/N)	Exporter has to issue his promissory note (P/N) , typing all the amount of loan in Baht, interest, his exporter company, due date, issuing date and company authorization sign. P/N needs to have a 3 Baht stamp affixed on it.
Stock of goods	Stock of goods which the exporter has to present to EXIM Bank within 30 days after receiving the loan, it will illustrate his operation on the money and value in the stock of goods should equal to or be more than the amount of loan.
Stock report	Report which represents the payment of money after exporter receives EXIM loan.

APPENDIX C

File Layout

Table C.1.   Customer Master File

Seq.	Field	Description	Type	Length
1	CUS_NO.	Customer identification number	Numeric	6
2	CUS_NAME	Name of the customer	Alphabetic	30
3	CUS_ADD	Address of the customer	Alphanumeric	30
4	CUS_PHONE	Phone number of the customer	Numeric	15
5	AMOUNT_P/C_LIMIT	Amount packing credit limit	Numeric	13
6	INTEREST_RECEIVED	Interest received	Numeric	10

Table C.2. Promissory Note Master File

Seq.	Field	Description	Type	Length
1	EXIM_NO.	EXIM identification number	Numeric	8
2	P/N_NO.	Promissory note number	Alphanumeric	10
3	CUS_NO.	Customer identification number	Numeric	6
4	AMOUNT_LOAN	Amount of loan in P/N	Numeric	15
5	ISSUING_DATE	Issuing date of P/N	Numeric	6
6	DUE_DATE	Due date of P/N	Numeric	6
7	INTEREST	Interest received	Numeric	10
8	LOAN_NO.	Loan identification number	Numeric	8

54

Table C.3.   EXIM Loan Master File

Seq.	Field	Description	Type	Length
1	LOAN NO.	Loan identification number	Numeric	8
2	NET EXIM LOAN	Net amount of EXIM loan	Numeric	15
3	DATE	Date of EXIM loan	Numeric	6

55

APPENDIX   D
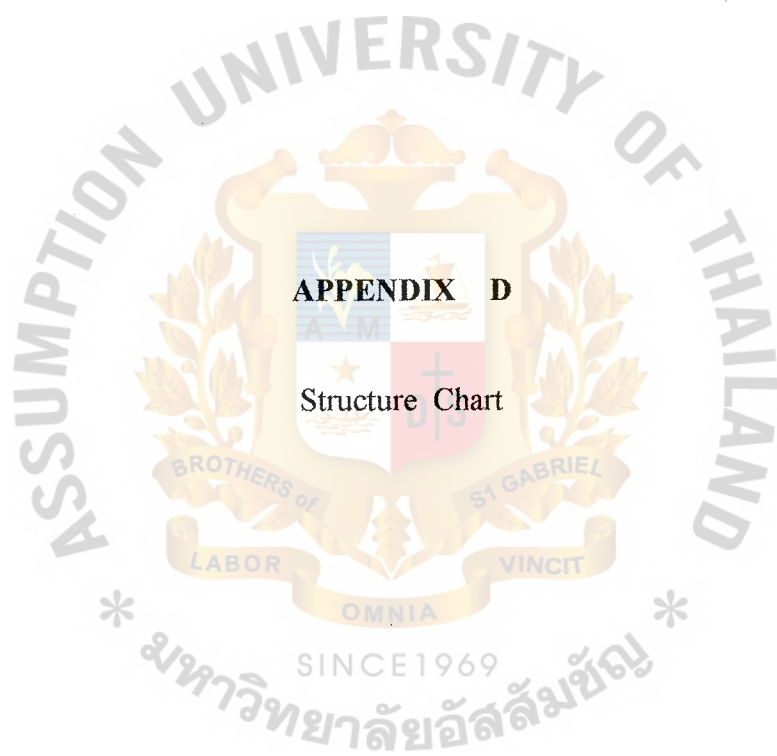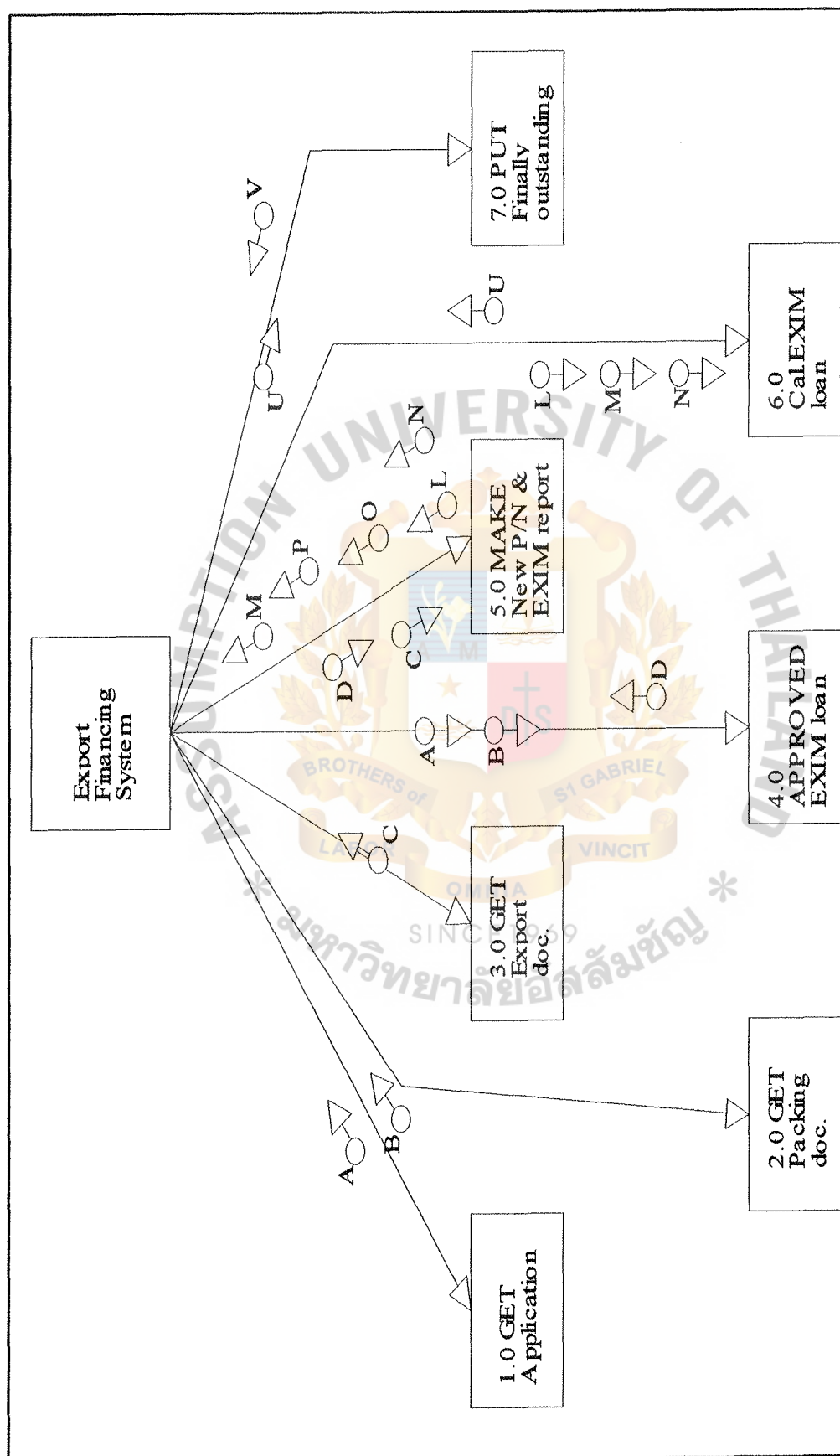
Structure Chart

Figure D.1.   Structure Chart (Section 1) - Overview System
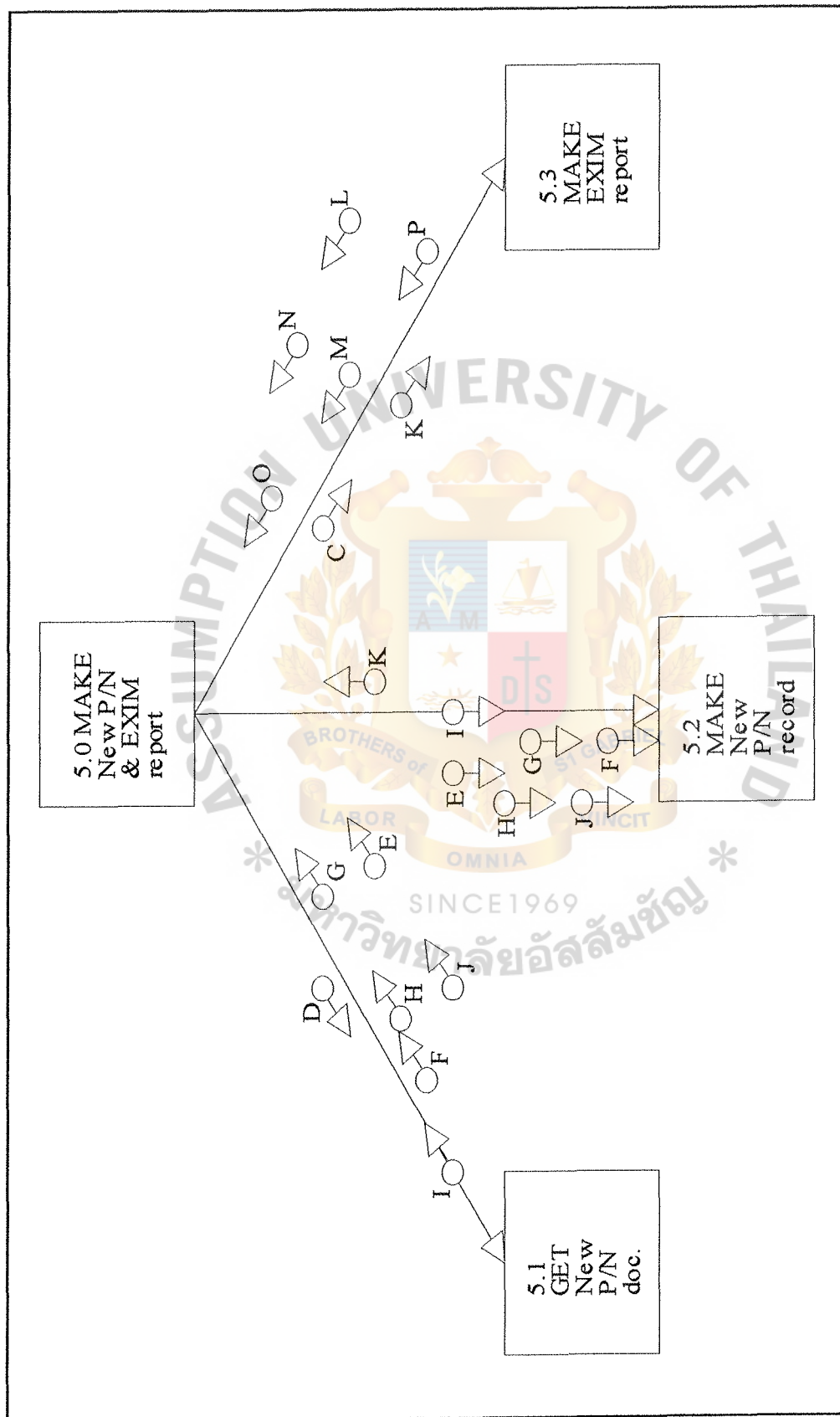
Figure D.2.   Structure Chart (Section 2) – Partition 5.0
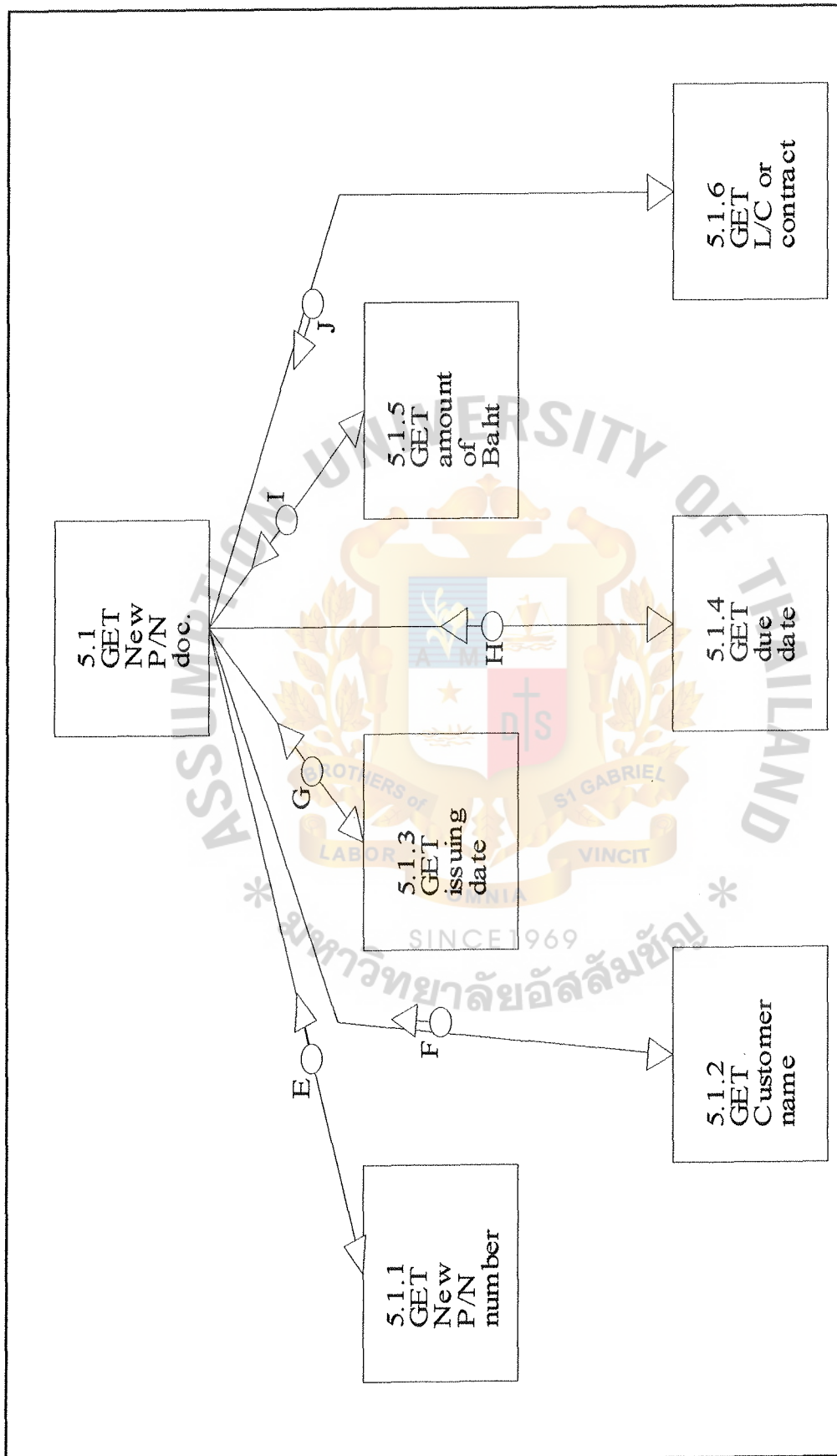
Figure D.3. Structure Chart (Section 3) - Partition 5.1
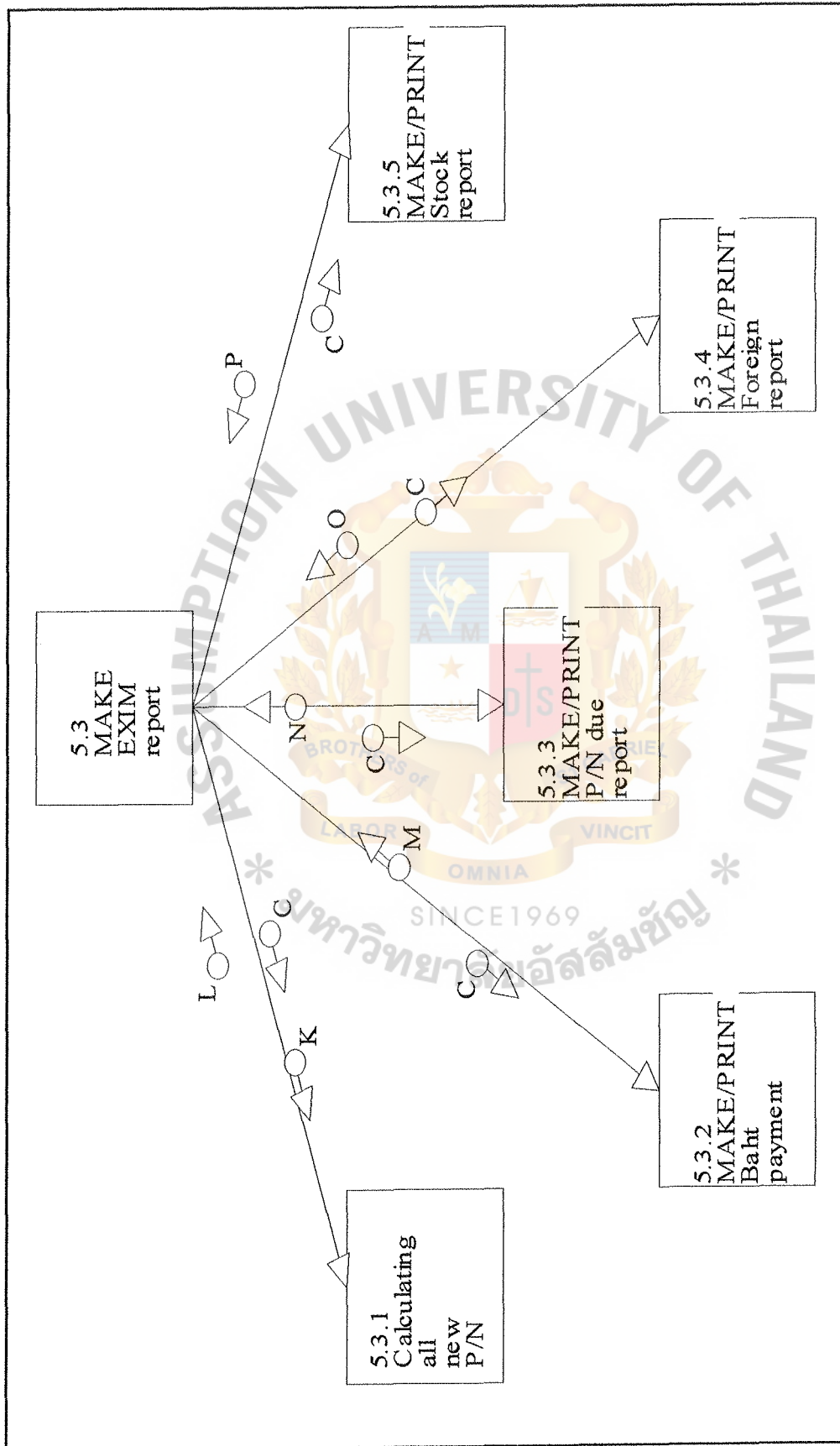
Figure D.4.   Structure Chart (Section 4) - Partition 5.3
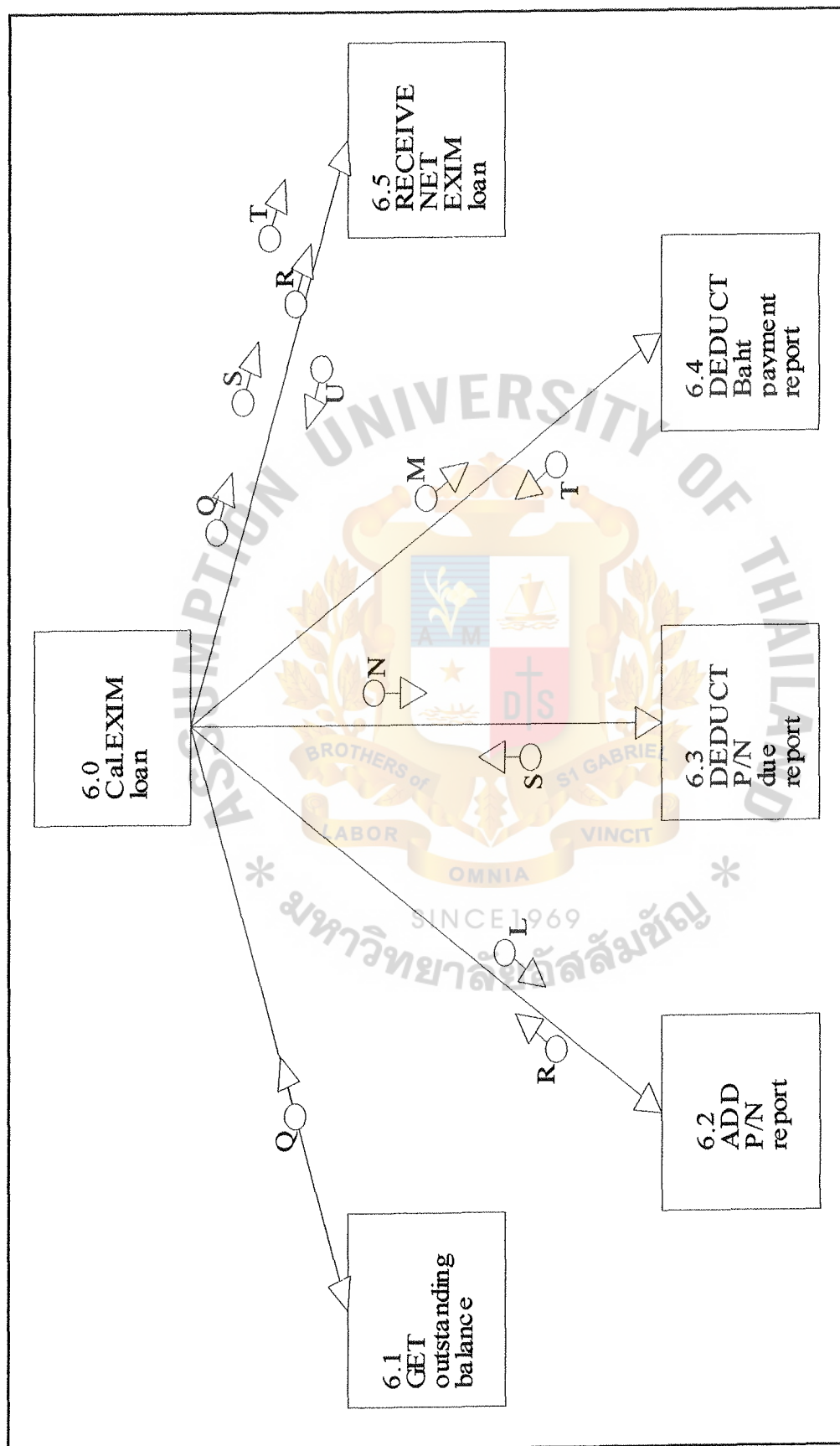
Figure D.5. Structure Chart (Section 5) - Partition 6.0

Table D.1. Structure Chart Codes

Structure Chart Codes	Description
A	Application
B	Packing documents
C	Export documents
D	Approved EXIM loan
E	New P/N number
F	Customer name
G	Issuing date
H	Due date
I	Amount of Baht
J	L/C or Contract
K	New P/N record
L	P/N report
M	Baht payment report
N	P/N due report
O	Foreign currencies report
P	Stock report
Q	Outstanding balance
R	Amount of new P/N
S	Amount of due
T	Amount of Baht payment
U	Net EXIM loan
V	Daily outstanding balance

APPENDIX E

Process Specification

Process 2:   Add new Packing Loan

BEGIN

DOWHILE there are more cus_no. in order lists

FIND customer in Customer Master File with

cus_no. = cus_no. in order lists

IF record cannot be found

cus_staus = 'new'

cus_no.= next available customer-ID

ADD cus_no.

APPEND new customer record to Customer Master File

ELSE

DISPLAY 'Invalid customer number'

ENDIF

ENDDO

DOWHILE there are more P/N_no. in order lists

FIND P/N_no. in P/N Master File with cus_no. and P/N_no. in order lists

IF record cannot be found

P/N_status = 'new'

ADD next avaliable EXIM_no.

ADD P/N_no.

ADD issuing_date

ADD due_date

ADD amount_of_Baht

ADD L/C or Contract

APPEND new P/N record to Promissory Note Master File

ELSE   DISPLAY 'This P/N is already exist'

ENDIF

ENDDO

DISPLAY (to process 3.2 Cumulative all new P/N)

END

Process 3:   Doing EXIM Report

BEGIN

IF Export documents = New P/N record

DO Cumulative all new P/N

IF Export documents = P/N_no. + Baht payment + Foreign_curr +

(invoice) + (B/L or AWB) + Date_of_payment

DO Checking Baht payment document

IF Export documents = current_date + P/N_detail

DO Calling P/N due

IF Export documents = P/N_no. + Foreign_curr + invoice + B/L or AWB +

Date_of_payment

DO Checking foreign currencies document

IF Export documents = Stock_of_goods

DO Checking stock document

ELSE

DISPLAY ' NO SUCH REPORT'

ENDIF

END

Process 3.2:   Cumulative all new P/N

BEGIN

> DOWHILE there are more new P/N record in order lists
>
>> SUM all new amount of Baht in each P/N
>>
>> CREATE P/N report
>
> ENDDO

DISPLAY (to process 4.2 Adding all new P/N)

DISPLAY (to process 5.3 Printing all new P/N report)

END

Process 3.3: Checking Baht payment document

BEGIN

> IF P/N_no. is valid
>
> BEGIN
>
>> CALL P/N_detail with P/N_no.
>>
>> Amount_of_Baht = Amount_of_Baht – Baht payment
>>
>> ADD Invoice description
>>
>> ADD Foreign currencies description
>>
>> ADD B/L or AWB description
>>
>> ADD Date of payment
>>
>> CREATE Baht payment report
>
> END

DISPLAY (to process 4.4 Deduct all Baht payment)

DISPLAY (to process 5.4 Printing Baht payment report)

END

Process 3.4:   Calling P/N due

BEGIN

       Due_date = Current_date

       FIND P/N_no. in P/N Master File with Due date

            READ P/N_due

            DELETE P/N due from P/N Master File

            CREATE P/N due report

      ELSE

            DISPLAY ' NO P/N due in current date'

DISPLAY (to process 4.3 Deduct all P/N due)

DISPLAY (to process 5.5 Printing P/N due report)

END

Process 3.5:   Checking Foreign Currencies Report

BEGIN

     IF P/N_no. is valid

       BEGIN

            CALL P/N detail with P/N_no.

            RECEIVE P/N data

            ADD B/L or AWB

            ADD Invoice

            ADD Foreign currencies

            ADD Date of payment

65

CREATE Foreign currencies report

END

ENDIF

DISPLAY (to process 5.6 Printing Foreign Currencies Report)

END

Process 3.6:   Checking Stock Document

BEGIN

IF P/N_no. is valid

BEGIN

CALL P/N detail with P/N_no.

RECEIVE P/N data

IF Amount of stock >= Amount of Baht in P/N

ADD Amount of stock

CREATE Stock report

ELSE

DISPLAY ' Amount of stock is not cover the Amount   of

loan in P/N'

ENDIF

END

ENDIF

DISPLAY (to process 5.7 Printing stock report)

END

Process 4: Calculating EXIM loan

BEGIN

READ Outstanding balance in EXIM Loan Master File

Outstanding balance = Existing outstanding

READ P/N report

Outstanding balance = Existing outstanding + P/N report

READ P/N due report

Outstanding balance = Outstanding balance – P/N due report

READ Baht payment report

Outstanding balance = Outstanding balance – Baht payment report

Net EXIM loan = Outstanding balance

CREATE Net EXIM loan

DISPLAY (to process 5.2 Printing Amount of EXIM loan)

END

Process 5: Printing all reports

BEGIN

DOWHILE there are more EXIM report in order lists

IF EXIM report = P/N report

PRINT P/N report

IF EXIM report = Baht payment report

PRINT Baht payment report

IF EXIM report = Foreign currencies report

PRINT Foreign currencies report

IF EXIM report = P/N due report

PRINT P/N due report

IF EXIM report = Stock report

PRINT Stock report

ELSE

DISPLAY ' NO SUCH REPORT'

ENDDO

READ Net EXIM loan

Amount of EXIM loan = Net EXIM loan

PRINT Amount of EXIM loan

PRINT Daily outstanding balance

DISPLAY (to process 6 Finally outstanding)

END

Process 6: Finally outstanding

BEGIN

GET Confirm EXIM loan from EXIM Bank

Confirm EXIM loan = Daily outstanding balance

UPDATING outstanding balance in EXIM Loan Master File

UPDATING P/N Master File

END

APPENDIX F

Screen Layout

Figure F.1.   Authorization Form

Figure F.2.   Update Menu

Figure F.3.   Add new P/N Form

Figure F.4.   Customer Code

Figure F.5. Save Message Box
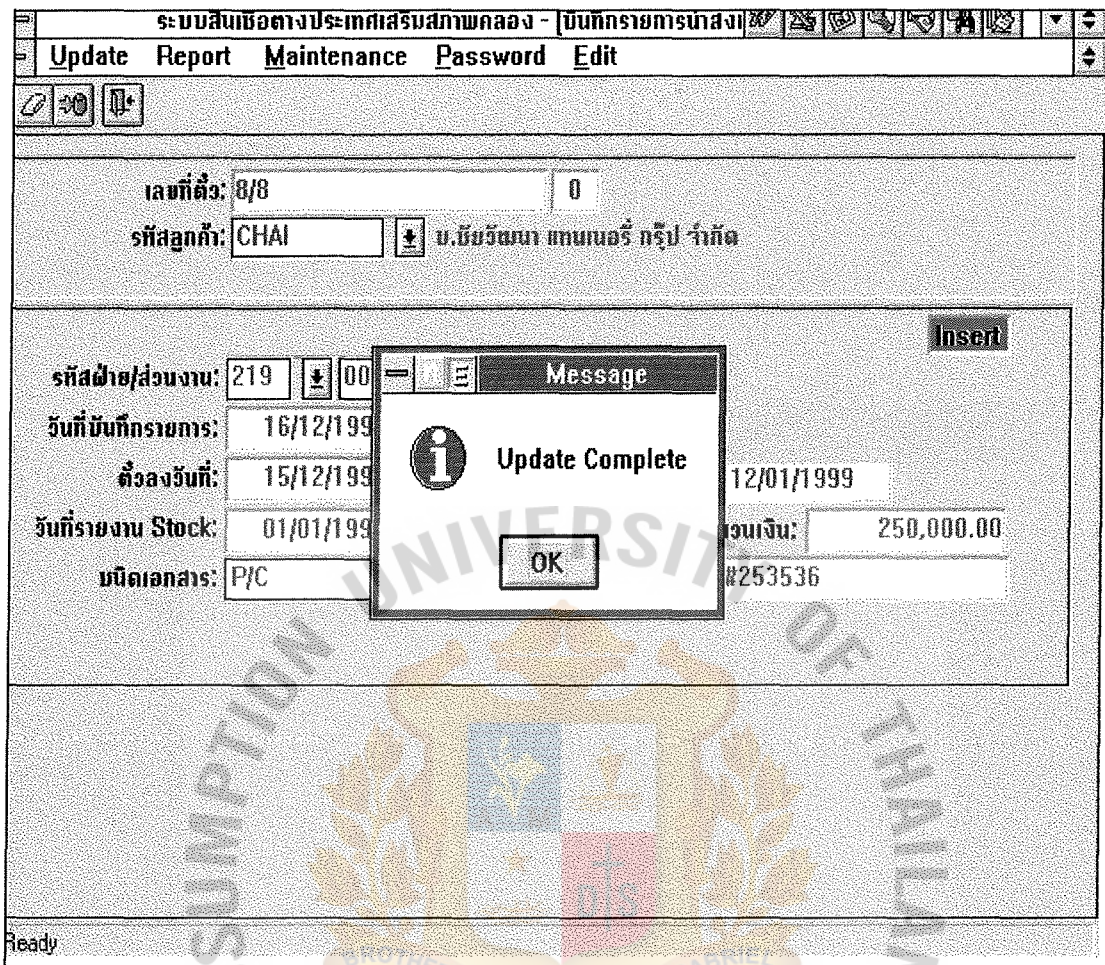
Figure F.6.   Update Complete Box
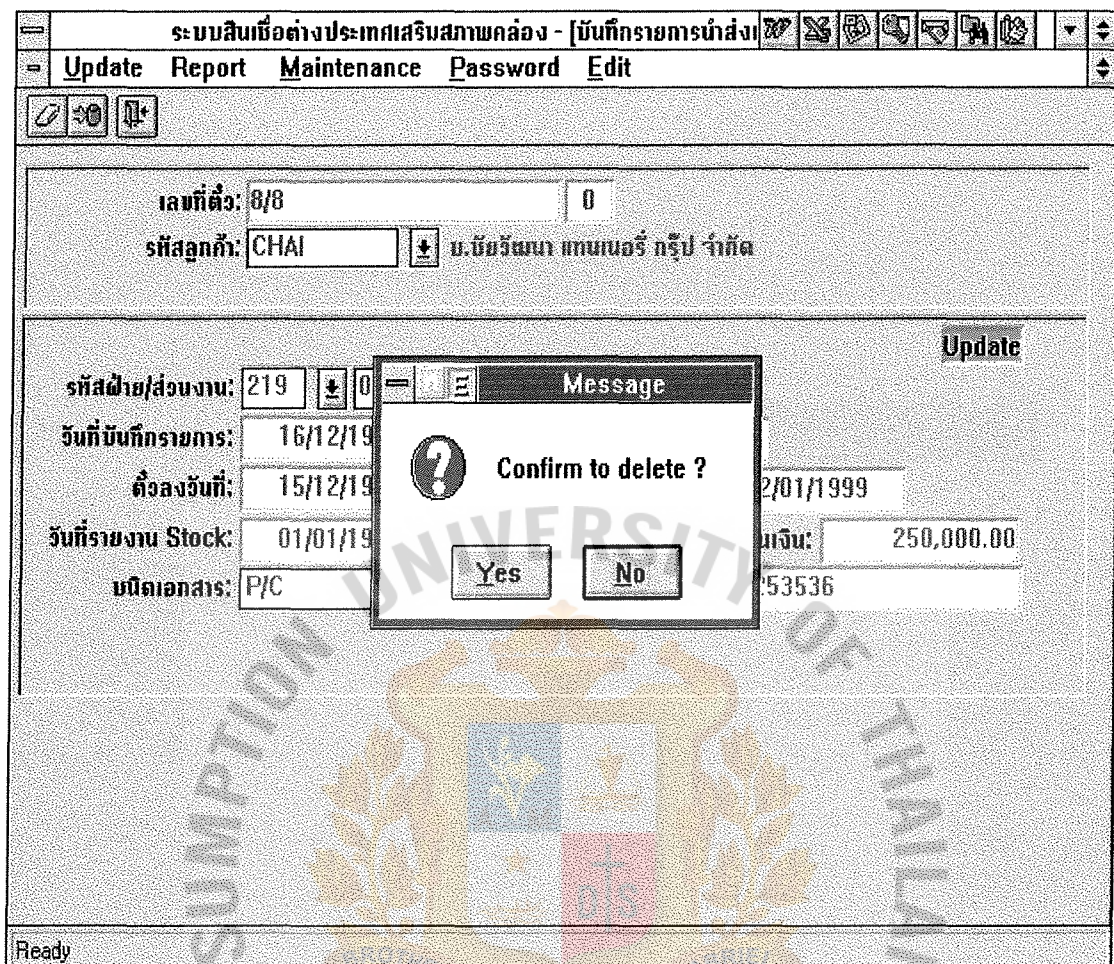
Figure F.7. Delete Message Box
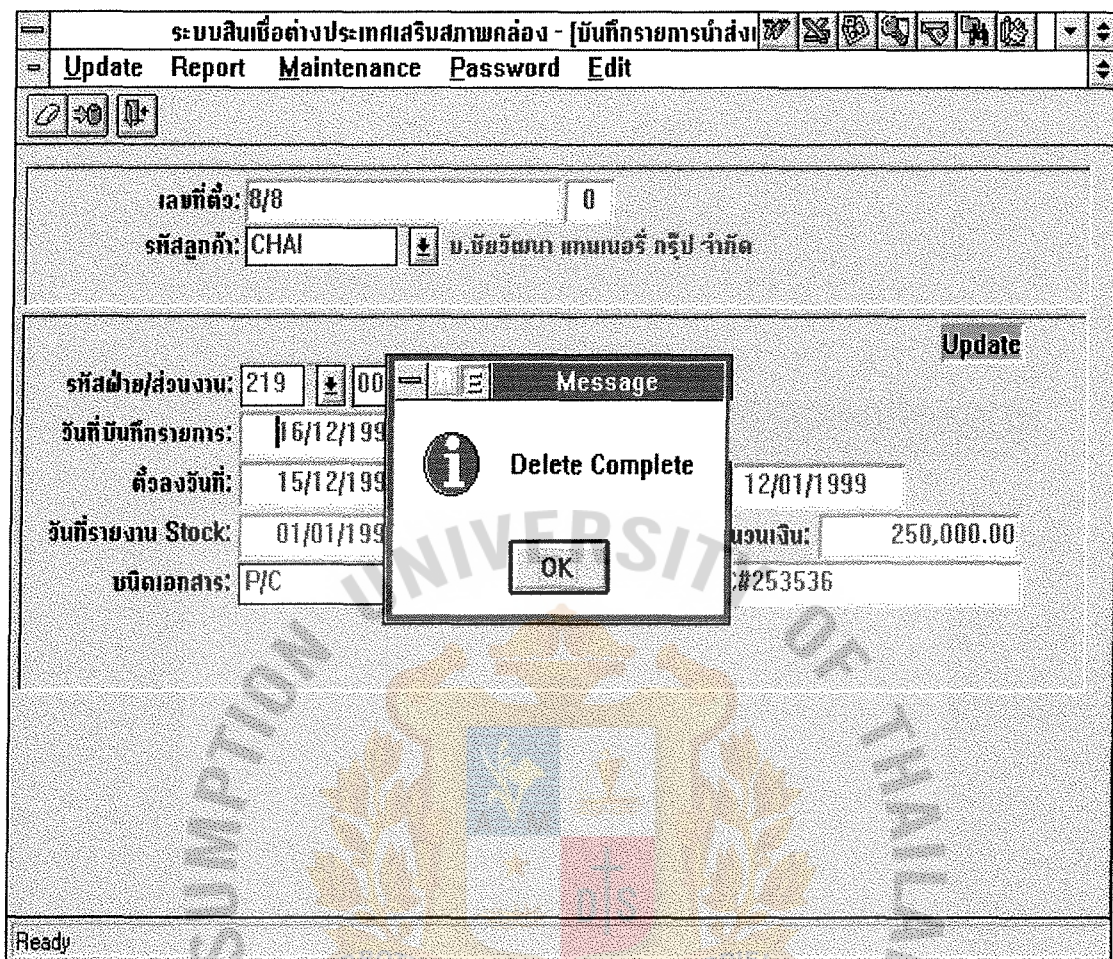
Figure F.8.   Delete Complete Box

Figure F.9. Baht payment & Foreign currencies Form

Figure F.10.   P/N Due Form
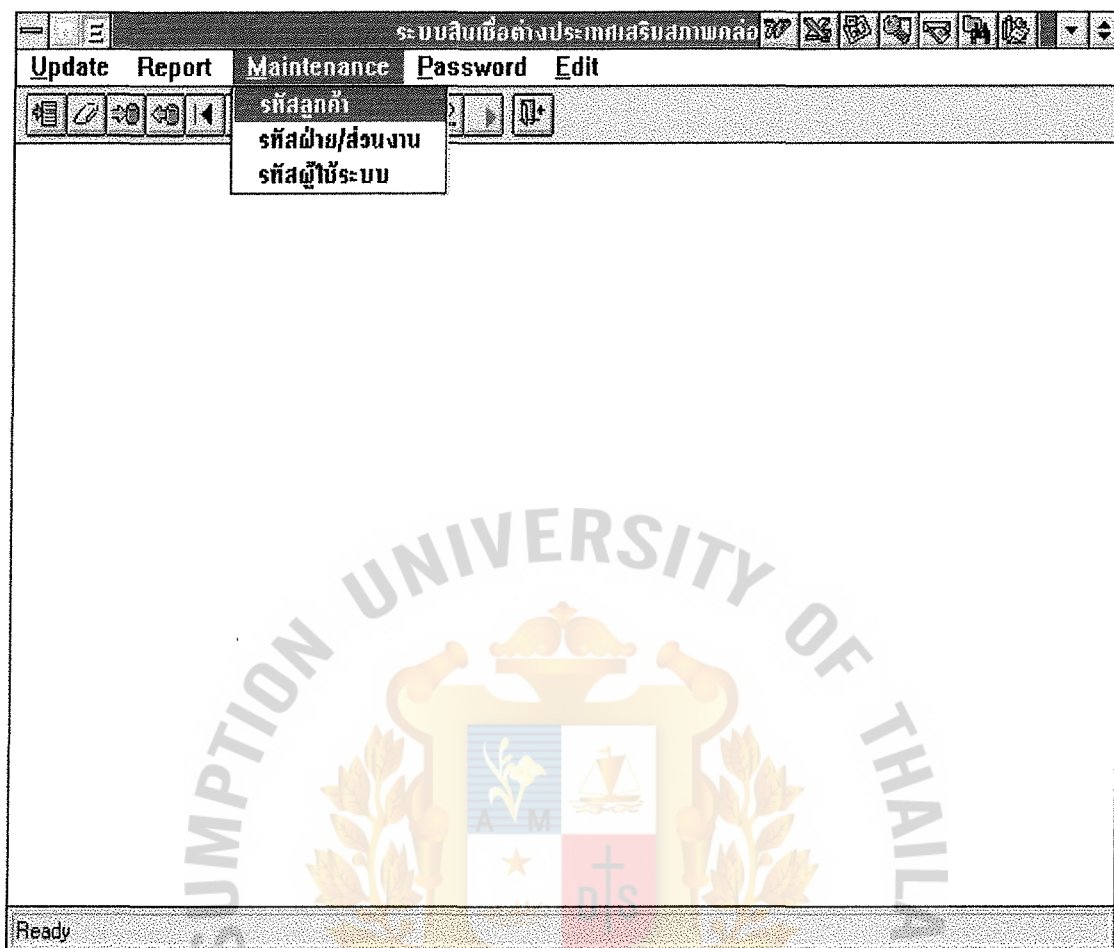
Figure F.11.   Maintenance Menu

Figure F.12.   Add Customer Code Form
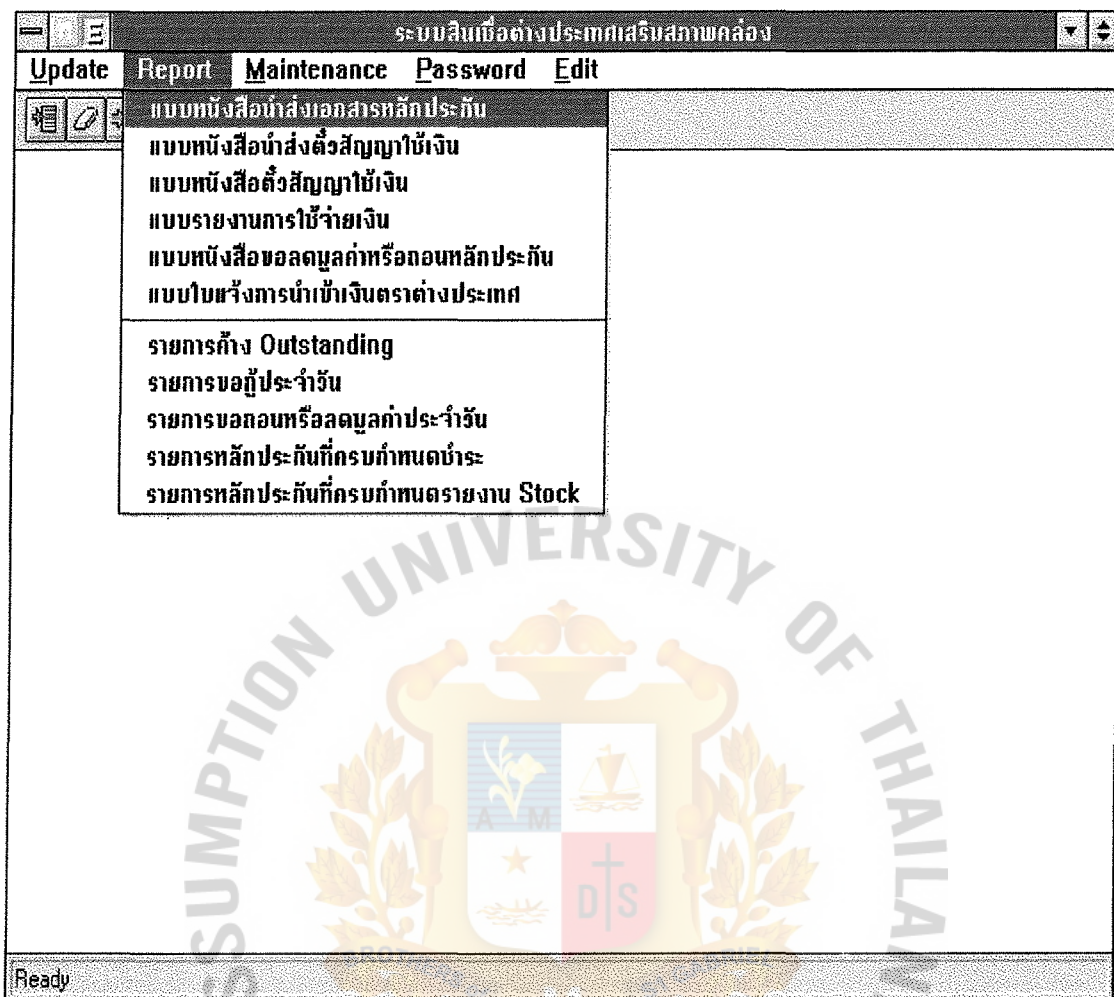
Figure F.13.   Printing all reports Form
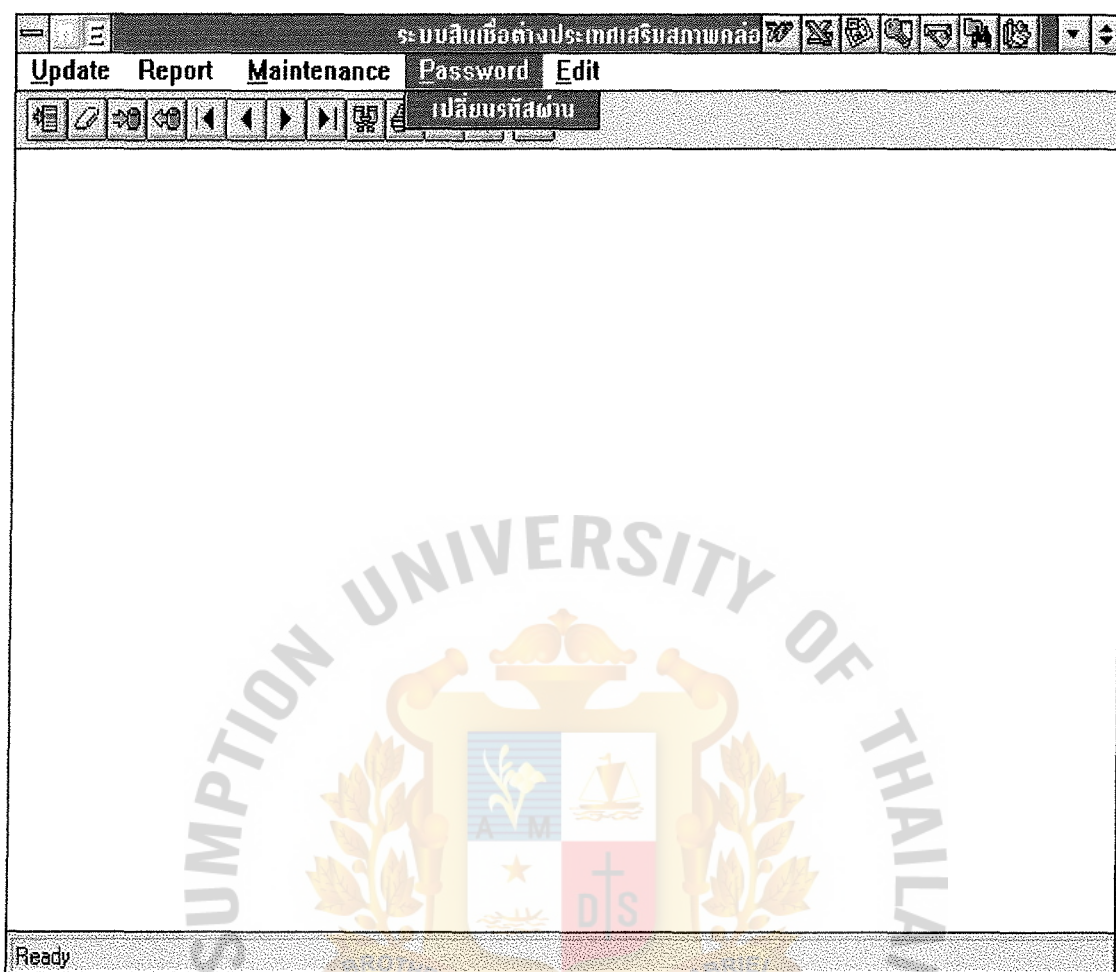
Figure F.14.   Password Menu

Figure F.15.   Change Password Form

Figure F.16.   P/N Due 60 days Form

Figure F.17.   Reason for Delete P/N form

Figure F.18. Duplicate Packing Document Form

APPENDIX G

Report Layout

ธนาคาร ABC จำกัด

ที่ ตป.ธสน.   /2542   วันที่ 7 มีนาคม 2542

เรียน   ผู้อำนวยการฝ่ายแพคกิ้งเครดิต
            ธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย

เรื่อง   นำส่งตั๋วสัญญาใช้เงินที่วางเป็นประกัน

            ตามที่ข้าพเจ้า ธนาคาร ABC จำกัด ได้ทำสัญญากู้ยืมเงินกับธนาคารเพื่อการส่งออก
และนำเข้าแห่งประเทศไทย ตามสัญญากู้ยืมเงิน ฉบับลงวันที่ 29 พฤษภาคม 2538 และได้ขอรับเงิน
เงินกู้จากธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย ตามหนังสือนำส่งตั๋วสัญญาใช้เงินเลขที่
ABC...../42 ฉบับลงวันที่ 7 มีนาคม 2542

            บัดนี้ ข้าพเจ้าขอส่งมอบตั๋วสัญญาใช้เงินที่เกิดจากการส่งสินค้าออกให้แก่ธนาคารเพื่อการ
ส่งออกและนำเข้าแห่งประเทศไทย เพื่อเป็นประกันการชำระหนี้เงินกู้ดังกล่าว จำนวน .... ฉบับ
รวมเป็นจำนวนเงิน .... บาท (.................................)
ตามรายละเอียดดังนี้

ลำดับ ที่	เลขที่	ชื่อผู้ออก	วันที่	วันถึงกำหนด ใช้เงิน	จำนวนเงิน (บาท)

            จึงเรียนมาเพื่อโปรดทราบ

                                                            ขอแสดงความนับถือ

ส่วนปฏิบัติการสินค้าออก
ฝ่ายการค้าต่างประเทศ   ....
                                                            ลายมือชื่อผู้มีอำนาจ

Figure G.1.   Promissory Note Report

87

ตั๋วสัญญาใช้เงิน

Stamp 3 Baht

เลขที่ ABC 001/42   ธนาคาร ABC จำกัด

วันที่ 7 มีนาคม 2542

ในวันที่ 8 มีนาคม 2542 ข้าพเจ้า ธนาคาร ABC จำกัด สัญญาจะจ่ายเงิน จำนวน 487,808,200.00 บาท (สี่ร้อยแปดสิบเจ็ดล้านแปดแสนแปดพันสองร้อยบาทถ้วน) และดอกเบี้ยในอัตราร้อยละ 5 ต่อปี แก่ธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย ที่ธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย

(ลายมือชื่อผู้ออกตั๋ว)...................................

ผู้มีอำนาจลงนาม
เพื่อธนาคาร ABC จำกัด

Figure G.2.   EXIM loan report

ธนาคาร ABC จำกัด

ที่ ตป.ธสน.   /2542   วันที่ 7 มีนาคม 2542

เรียน   ผู้อำนวยการฝ่ายแพคกิ้งเครดิต
         ธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย

เรื่อง   นำส่งตั๋วสัญญาใช้เงิน

        ตามที่ข้าพเจ้า ธนาคาร ABC จำกัด ได้ทำสัญญากู้ยืมเงินกับธนาคารเพื่อการ
ส่งออกและนำเข้าแห่งประเทศไทย ตามสัญญากู้ยืมเงิน ฉบับลงวันที่ 11 สิงหาคม 2541
นั้น
        บัดนี้ ข้าพเจ้ามีความประสงค์จะขอรับเงินกู้เป็นจำนวน 487,808,200.00 บาท
(สี่ร้อยแปดสิบเจ็ดล้านแปดแสนแปดพันสองร้อยบาทถ้วน) โดยข้าพเจ้าได้ออกตั๋วสัญญา
ใช้เงินให้แก่ ธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทยเพื่อเป็นหลักฐานในการ
กู้ยืมเงินส่งมาพร้อมนี้แล้ว ตามรายละเอียดดังนี้

เลขที่	วันที่	วันถึงกำหนดใช้เงิน	จำนวนเงิน(บาท)
ABC001/42	7/3/42	8-Mar-42	487,808,200.00

                                              ขอแสดงความนับถือ

                                              ....
                                              ลายมือชื่อผู้มีอำนาจ

Figure G.3.   Loan Report

ธนาคาร ABC จำกัด

ที่ ธ ป.กต.น. /2542

วันที่ 7 มีนาคม 2542

เรื่อง ...

เรียน ผู้อำนวยการฝ่ายแพทย์กรมศุลกากร

ธนาคารฝ่ายการส่งออกและนำเข้าแห่งประเทศไทย

เรื่อง ขออนุมัติค่าหน่วยความสูงดอกเบี้ยในประเทศ...

ด้วยข้าพเจ้า ธนาคาร ABC จำกัด ...

เพื่อการส่งออกและนำเข้าแห่งประเทศไทย ... พ.ศ. 2536

จำนวน .... ยูโร จำนวนเงิน .... บาท (..........)

ดังรายละเอียดต่อไปนี้

90

ธนาคาร ABC จำกัด

ที่ ธป.ธ.6ศน. /2542

วันที่ 7 มีนาคม 2542

เรียน ผู้อำนวยการฝ่ายแพทย์กองคลัง

ธนาคารแห่งการส่งออกและระว่างเข้าแห่งประเทศไทย

ข้าพเจ้า ธนาคาร ABC จำกัด ขอแจ้งรายและระเยียยการจำนำเข้าจริงเงินตราต่างประเทศ ค่าสินค้าที่ส่งออกตามประเยียบธนาคารแห่งพาการส่งออก

และระว่างเข้าแห่งประเทศไทย ว่าด้วยการจำหักยืมเงิน โดยมีตัวลิขสิทธุญาติเริ่มหที่เกิดจากการส่งสินค้าที่อออกเป็นไปประจำ พ.ศ. 2536 ดังนี้

ชื่อผู้ออกตั๋ว ....

ไทย ....

การชำระเงินตราต่างประเทศ

		ตัวลิขสิทธิ์ใช้เงินทางการค้า				เอกสารการส่งออก		สินค้าที่ส่งออก		เริ่มค่าที่ประเทศปลายทาง		หมายเหตุ
ลำ ดับ ที่	เลขที่ตัว	จำนวนเงิน	ธนาคารผู้ รับรองตามตัว	วันที่รับภาระ เอกสารประกอบตัว	ใช้เงิน	เลขที่ใบ กำกับสินค้า	ประเภท	ปริมาณ	ราคาต่อ	ปริมาณสินค้า	ราคาเงินต่อสินค้า	ประเทศปลายทาง	

หมายเหตุ สินค้าที่ส่งออกนำรายออกจากคลังสินค้า/สถานที่เก็บไว้

สำเนาค่าสินค้าไปรู้ประเทศ

ฝ่ายการค้าต่างประเทศ

....

ลายมือชื่อผู้มีอำนาจ

ยอดคงจำนวนเงินเข้าไม่เกิด

Figure G.5. Foreign Currencies Report

91

(ระบายสินเชื่อต่างประเทศเพื่อแตรีมภาพพ่อ)

ธนาคาร ABC จำกัด
ฝ่ายการสินเชื่อต่างประเทศ
รายงานหลักประกันที่ครบกำหนดชำระ ณ วันที่ 7/03/2542

ลำดับเลขที่สัญญา ใช้วงเงินของธนาคาร	เลขที่ตัวเอกสาร หลักประกันของลูกค้า	ชื่อลูกค้า	วันที่ วางหลักประกัน	วันที่ ครบกำหนดชำระ	จำนวนเงิน OUTSTANDING	
1	001/42	บ.โพลีเทร จำกัด	29/1/42	7/3/42	THB	960,000.00
2	002/99	บ.ปิงปิง จำกัด	27/1/42	7/3/42	THB	300,000.00
3	004/2542	บ.คอนเทล จำกัด	29/1/42	7/3/42	THB	1,000,000.00
4	012-99	บ.วินเนอร์ แพ็ด จำกัด	10/2/42	7/3/42	THB	825,000.00
5	K 2/42	บ.พอีคร อาหารกระป๋อง จำกัด	10/2/42	7/3/42	THB	335,000.00
					THB	XXX
					THB	XXX
					THB	XXX
					THB	XXX
					THB	XXX
					THB	XXX
		รวม			THB	143,897,000.00

Figure G.6. P/N Due Report

ที่ ตป.ธสน.   /2542   วันที่ 7 มีนาคม 2542

เรียน   ผู้อำนวยการฝ่ายแพคกิ้งเครดิต
           ธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย

เรื่อง รายงานการใช้จ่ายเงิน

        ตามที่ธนาคาร ได้นำตั๋วสัญญาใช้เงินของ ผู้ส่งออก/ผู้ผลิตสินค้าอุตสาหกรรม มาวางเป็นประกันการชำระหนี้ เงินกู้กับธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย ตามระเบียบธนาคารเพื่อการส่งออกและนำเข้าแห่งประเทศไทย ว่าด้วยการให้กู้ยืมเงินโดยมีตั๋วสัญญาใช้เงินที่เกิดจากการส่งสินค้าออกเป็นประกัน พ.ศ.2536 นั้น

        บัดนี้ ผู้ส่งออก/ผู้ผลิตสินค้าอุตสาหกรรม ได้นำเงินที่ได้รับจากการทำแพคกิ้งเครดิตไปซื้อ/ผลิตสินค้า เพื่อรอการส่งสินค้าออกเรียบร้อยแล้ว ธนาคารจึงขอนำส่งรายงานการใช้จ่ายเงินของ ผู้ส่งออก/ผู้ผลิตสินค้าอุตสาหกรรม ตามรายละเอียดดังต่อไปนี้ คือ

ลำดับที่	เลขที่	ชื่อผู้ออก	จำนวนเงิน (บาท)

จึงเรียนมาเพื่อโปรดทราบ

                                                    ขอแสดงความนับถือ

                                             ....

                                         ลายมือชื่อผู้มีอำนาจ

ส่วนปฏิบัติการสินค้าออก
ฝ่ายการค้าต่างประเทศ

Figure G.7.   Stock Report

(ระบบรับรองข้อตกลงต่างประเทศหนังสือค้ำประกันต่างประเทศ)

ธนาคาร ABC จำกัด
ฝ่ายการค้าต่างประเทศ
รายงานหลักประกันที่ครบกำหนดตามรายงาน Stock ณ วันที่ 7/03/2542

ลำดับเลขที่สัญญาใช้เงินของธนาคาร	เลขที่เอกสารหลักประกันของลูกค้า	ชื่อลูกค้า	วันที่ วางหลักประกัน	วันที่ ครบกำหนดค่าธรรมเนียม	จำนวนเงิน OUTSTANDING
1	001/42	บ.โพลีทรี จำกัด	29/1/42	15/4/42	THB 960,000.00
2	002/99	บ.ไอปิ่ง จำกัด	27/1/42	25/7/42	THB 300,000.00
3	004/2542	บ.คอนเทค จำกัด	29/1/42	27/7/42	THB 1,000,000.00
4	012-99	บ.วินเนอร์ เมซ์ จำกัด	10/2/42	10/3/42	THB 825,000.00
5	K 2/42	บ.พิชิต อาหารกระป๋อง จัด	10/2/42	1/8/42	THB 335,000.00
					THB XXX
					THB XXX
					THB XXX
					THB XXX
					THB XXX
			รวม	THB	143,697,000.00

Figure G.8.   Stock due report

(ระบบเงินเชื่อต่างประเทศเพื่อเสริมสภาพคล่อง)

ธนาคาร ABC จำกัด
ฝ่ายการค้าต่างประเทศ

OUTSTANDING EXIM
AS AT 7/03/2542

หน้าที่ 1 ของ 1

EXIM NO.	ลำดับเลขที่สัญญา ใช้วงเงินของธนาคาร	เลขที่วอเอกสารหลัก ประกันของลูกค้า	ชื่อลูกค้า	จำนวนเงิน OUTSTANDING		อัตรา ดอกเบี้ย (%)	วันที่ วางหลักประกัน	วันที่ ลูกค้าออกตั๋ว	วันที่ ครบกำหนดชำระ
E000001	1	HKR036	น.เอเอ จำกัด	THB	10,000,000.00	8.375	29/1/42	25/1/42	15/4/42
E000002	2	IT1/42	น.ยีบี จำกัด	THB	65,000.00	8	27/1/42	26/1/42	25/7/42
E000003	3	EX4/42	น.นครหลวงค้าข้าว	THB	1,000,000.00	8.5	29/1/42	28/1/42	27/7/42
E000004	4	TG12/99	น.เอ็นเอ จำกัด	THB	2,034,000.00	8.375	10/2/42	9/2/42	10/3/42
E000005	5	SE0199	น.ทองกรุ๊ป จำกัด	THB	580,000.00	8	10/2/42	8/1/42	1/8/42
				THB	XXX	XXX			
				THB	XXX	XXX			
				THB	XXX	XXX			
				THB	XXX	XXX			
				THB	XXX				
				THB	XXX				

รวม THB 10,789,000.00   250..... สาขา

Figure G.9.   Daily Outstanding Report

95

ธนาคาร ABC จำกัด
ฝ่ายการค้าต่างประเทศ
CUSTOMER PROFILE REPORT

เลขที่ลูกค้า	ชื่อลูกค้า	ที่อยู่ลูกค้า	โทรศัพท์	วงเงิน Packing credit	ดอกเบี้ยที่ได้รับ (%)
1	บ.โพลีทรี จำกัด	184/7 ถ.สุขาภิการ...........	245-9870	THB 10,000,000.00	8.38
2	บ.มีจริง จำกัด	84/5 หมู่ที่ 7..........	233-5666	THB 85,000,000.00	8.00
3	บ.คอมเทล จำกัด	454 นิคมอุตสาหกรรมบางพลี....	208-4848	THB 120,000,000.00	8.70
4	บ.วินเนอร์รัก แพ็ค จำกัด	9/999 อาคารไวธราช............	955-4124	THB 100,000,000.00	8.25
5	บ.พิจิตร อาหารกระป๋อง จัด	15 ศูนย์การค้าโกลเด้น เพลส.....	222-6655	THB 5,000,000.00	8.00
				THB XXX	XXX
				THB XXX	XXX
				THB XXX	XXX
				THB XXX	XXX
				THB XXX	XXX

Figure G.10.　Customer Profile Report

(ระบบกลั่นกรองค่าใช้จ่ายเพื่อเสริมสภาพคล่อง)

ธนาคาร ABC จำกัด
ฝ่ายการค้าต่างประเทศ
P/N DUE 60 DAYS REPORT

เลขที่ลูกค้า	ชื่อลูกค้า	เลขที่เอกสาร หลักประกันของลูกค้า	วันที่ วางหลักประกัน	วันที่ ครบกำหนดชำระ	จำนวนเงิน OUTSTANDING	
1	บ.โพลิศ จำกัด	001/42	29/1/42	7/3/42	THB	960,000.00
2	บ.บีจีบี จำกัด	002/99	27/1/42	7/3/42	THB	300,000.00
3	บ.คอนเทค จำกัด	004/2542	29/1/42	7/3/42	THB	##########
4	บ.วินเนอร์ส เพ็ค จำกัด	012-99	10/2/42	7/3/42	THB	825,000.00
5	บ.พิจิตร อาหารกระป๋อง จำกัด	K 2/42	10/2/42	7/3/42	THB	335,000.00
					THB	XXX
					THB	XXX
					THB	XXX
					THB	XXX
					THB	XXX
					THB	XXX

ยอดยกมา   รวม

Figure G.11.   P/N Due 60 Days Report

(ระบบสินเชื่อต่างประเทศเพื่อสร้างเสริมภาพคล่อง)

ธนาคาร ABC จำกัด
ฝ่ายการค้าต่างประเทศ

DELETE PROMISSORY NOTE REPORT

เลขที่ลูกค้า	ชื่อลูกค้า	เลขที่เอกสาร หลักประกันของลูกค้า	วันที่ EXIM ไม่รับซื้อ	เหตุผลที่ EXIM ไม่รับซื้อ
1	บ.โพลีทรี จำกัด	001/42	10/2/42	No trade term specified in contract or L/C
2	บ.บีจีบี จำกัด	002/99	8/3/42	Due date in P/N over Expiry date in L/C
3	บ.คอนเทล จำกัด	004/2542	10/3/42	Due date less than Shipping date
4	บ.วินเนอร์ส เพ็ด จำกัด	012-99	11/3/42	Due date less than Shipping date
5	บ.พิจิตร อาหารกระป๋อง จำกัด	K 2/42	11/3/42	No trade term specified in contract or L/C

Figure G.12.   Delete P/N Report

(ระบบสินเชื่อต่างประเทศเพื่อการรับสภาพคล่อง)

ธนาคาร ABC จำกัด
ฝ่ายการค้าต่างประเทศ
DUPLICATE PACKING DOCUMENT REPORT

เลขที่ลูกค้า	ชื่อลูกค้า	เลขที่เอกสาร	เอกสารประกอบด้วยหนังสือนำมาขายแล้ว	วันที่นำเอกสารมาขายซ้ำ
		หลักประกันของลูกค้า	L/C or Contract	
1	บ.โพลีทรี จำกัด	001/42	LC.HGJK1250000	10/3/42
2	บ.บิงปิง จำกัด	002/99	CONT.52036	11/3/42
3	บ.คอนเทล จำกัด	004/2542	CONT.2345	11/3/42
4	บ.วินเนอร์ส เพ็ด จำกัด	012-99	LC.GKOILP220	15/3/42
5	บ.พิงคร อาหารกระป๋อง จำกัด	K 2/42	LC.895623147	15/3/42

Figure G.13.   Duplicate Packing Document Report

99

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