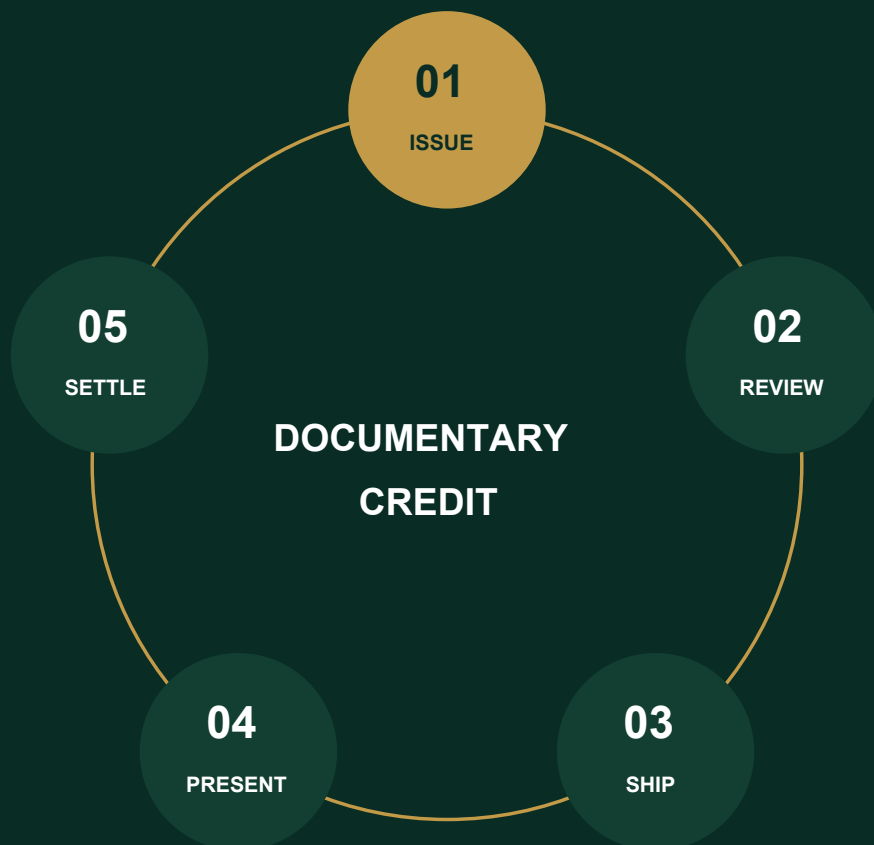


TRADE PAYMENT JOURNEY

RICE L/C LIFECYCLE GUIDE

From issuance and amendment to document presentation.



GUIDE

An L/C journey for rice buyers

CUSTOMER GUIDANCE | Not a bank issuance form, SWIFT message or payment undertaking.



STEP	ACTION	OUTPUT
01	Agree contract and draft credit	Rice description, documents, payment basis and dates
02	Buyer arranges issuance through its bank	Operative credit advised through the agreed bank channel
03	VPP and servicing bank review	Resolve unworkable wording before shipment
04	Prepare shipment and presentation	Actual documents checked against the operative credit
05	Bank examination and payment process	Follow the applicable credit terms and rules

Source bank workflows for unrelated imports have been excluded. No credit approval, collateral, account, bank fee, staff identity or third-party transaction is represented as a VPP record.

Reference: ICC Academy - Documentary Credits

Amendment discussion record

BLANK WORKSHEET | A commercial request is not an operative bank amendment.

FIELD	TO COMPLETE
Contract / operative credit reference	_____
Requested by / date	_____
Current wording / field	_____
Proposed revised wording	_____
Commercial reason / shipment impact	_____
Document / cost / deadline impact	_____
Buyer and beneficiary review status	_____
Bank advice / amendment reference	_____
Acceptance / rejection record / date	_____

Where UCP 600 applies, the beneficiary must review amendment acceptance with the advising bank. Do not assume a requested change or a buyer email has already altered the operative credit.

Reference: ICC Technical Advisory Briefing - Amendments

Presentation package and discrepancies

Use an internal review log; the bank issues its own examination decision.

DOCUMENT / ISSUE	CHECK / RESOLUTION	OWNER / DATE
Invoice and packing consistency	_____	_____
Transport document wording	_____	_____
Required issuer / originals / copies	_____	_____
Origin / insurance / conditional documents	_____	_____
Shipment / expiry / presentation deadlines	_____	_____
Any bank-notified discrepancy	_____	_____

If a discrepancy is identified

Record the exact bank notice and document affected. Discuss whether a valid correction, amendment or other agreed action is available. Keep an evidence trail and confirm the response through the servicing bank; an importer waiver alone is not represented as a payment guarantee.

No bank stamp, staff signature or internal approval code appears in this customer guide. Bank-specific requirements and charges are confirmed with the actual servicing bank.

Sight and deferred-payment planning

Check the credit terms; do not treat bank processing as an instant-payment promise.

BASIS	CUSTOMER PLANNING QUESTION
Sight payment	How and when will a complying presentation be examined and honored under the operative credit?
Deferred payment	What is the precise maturity trigger and due date wording?
Charges	Which agreed fees are allocated to each party?
Release / document control	Does the transport release arrangement fit the credit and agreed bank process?
Final reconciliation	Which shipment and document references must be retained?

FIELD	TO COMPLETE
Payment basis / maturity wording	_____
Expected presentation / maturity dates	_____
Servicing bank review / open issues	_____

Payment terms, credit validity, confirmation and documentary compliance are reviewed for the actual transaction. This guide does not offer finance or guarantee payment.