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COURSE BROCHURE

# Trade Document Examination and Discrepancy Resolution Training Course

22 – 26 February 2027
Milan

# Trade Document Examination and Discrepancy Resolution Training Course

**Ref:** 2411_90764 **Date:** 22 – 26 February 2027 **Location:** Milan **Fees:** 6200 GBP

Trade Document Examination and Discrepancy Resolution is a 1-week training course for trade finance officers, document checkers and reimbursement staff who examine presentations under documentary credits and decide whether to pay or refuse; each participant builds a document examination checklist. Errors in presented documents still delay payment and expose banks to disputes, fraud and reputational loss. Jupiter Prime Training delivers this course on trade document examination.

## Why Trade Document Examination and Discrepancy Resolution Matters Now

Three forces shape document checking today. Exporters expect faster settlement, tightening examination windows. Scanned and digital presentations change how originals and signatures are judged. Fraudsters target weak checking with altered transport documents and recycled invoices. Consistent checking pays honest beneficiaries on time and refuses flawed drawings with defensible notices; loose checking invites disputes and fraud losses. The course rests on the internationally accepted rules and banking practice for documentary credits, described in general terms.

## Who Gains Most from Trade Document Examination and Discrepancy Resolution

- Document checkers who examine presentations against credit terms and record each finding
- Trade operations officers who issue payment, acceptance or refusal decisions on presentations
- Reimbursement and nostro staff who claim and settle funds between issuing, confirming and nominated banks
- Relationship officers who advise exporters and importers on preparing clean presentations
- Trade compliance officers who screen documents for fraud, sanctions and dual-use goods signals

Trade operations units gain most when checkers and reimbursement staff attend together.

## Trade Document Examination and Discrepancy Resolution Capabilities

Participants read a credit and its documents side by side and turn each finding into a payment decision.

- Apply the standard for examination to each document in a presentation — the pay or refuse decision
- Assess data conflicts between invoice, transport document and insurance cover — the discrepancy finding
- Draft a refusal notice that lists every discrepancy once and states document disposal — the beneficiary and presenting bank
- Calculate presentation periods, expiry and examination days — the timeliness decision
- Specify reimbursement claims and handle unpaid or late reimbursements — the nostro and treasury desks
- Test presentations for fraud red flags and escalate suspicious drawings — the compliance function

## Key Trade Document Examination and Discrepancy Resolution Terms

- Complying presentation — A set of documents that meets the credit terms, the applicable rules and international banking practice, obliging the bank to honour.
- Discrepancy — Any difference between a presented document and the credit terms, another document or banking practice that allows refusal.
- Refusal notice — A single notice from the bank to the presenter listing every discrepancy and stating how the documents are held.
- Waiver — The applicant's agreement to accept discrepant documents, which the bank may seek but need not accept.
- Reimbursing bank — A bank authorised by the issuing bank to pay claims from the nominated bank that honoured or negotiated.
- Transport document — A bill of lading, waybill or similar record showing goods were shipped, dispatched or taken in charge.

## Trade Document Examination and Discrepancy Resolution Day by Day

## Day 1: Roles and Rules Behind a Presentation

- Parties to a Documentary Credit — Who Bears Payment and Document Risk
- Issuing, Confirming and Nominated Bank Roles — Where Liability to Honour Sits
- Independence of the Credit from the Sale — Limits of the Checker's Duty
- Credit Terms Reading Grid — Which Clauses Drive the Examination
- Non-Documentary Conditions — Ignoring or Querying Unverifiable Requirements

## Day 2: Examining Each Document

- Commercial Invoice Checks — Goods Description, Amount and Applicant Details
- Transport Document Checks — On-Board Notation, Ports and Consignee
- Insurance Document Checks — Cover Amount, Risks and Effective Date
- Certificates of Origin, Inspection and Packing Lists — Issuer and Data Consistency
- Drafts and Bills of Exchange — Drawee, Tenor and Endorsement

## Day 3: Finding and Judging Discrepancies

- Data Conflict Testing Across Documents — Material Versus Trivial Differences
- Presentation Period and Expiry Calculation — Late Presentation Decisions
- Common Discrepancy Patterns in Two Sectors — Steel Imports and Food Commodities
- Electronic Records and Scanned Presentations — Originals and Signature Questions
- Second-Checker Review Rules — When a Finding Needs Escalation

## Day 4: Refusal, Reimbursement and Fraud Signals

- Single Refusal Notice Drafting — Discrepancies Listed and Document Disposal Stated
- Applicant Waiver Requests — Timing and Release of Documents
- Reimbursement Claims and Authorisations — Claim Content and Nostro Settlement
- Fraud Red Flags in Presentations — Altered Bills, Recycled Invoices and Phantom Vessels
- Sanctions and Dual-Use Goods Screening Signals — Escalation to Compliance

## Day 5: Practising the Document Examination Checklist

- Full Presentation Examination Case — Applying Document Checks From Earlier Days
- Discrepancy Ranking Exercise — Applying Material Versus Trivial Judgement
- Refusal Notice Peer Review — Applying Notice Drafting Under Time Pressure
- Reimbursement and Fraud Escalation Drill — Applying Claim and Red Flag Rules
- Document Examination Checklist Completion — Team Standard for Every Presentation

## Applying Trade Document Examination and Discrepancy Resolution After the Course

- Run the new checklist on the next ten presentations with a second checker.
- Review recent refusal notices against the single-notice method.

## Trade Document Examination and Discrepancy Resolution Questions FAQ

### What is trade document examination and discrepancy resolution, and why does it matter now?

It is the practice of checking presented trade documents against credit terms and deciding to pay or refuse. Faster settlement expectations, digital records and document fraud make consistent, defensible checking more important for every trade bank.

### Which roles gain most from trade document examination and discrepancy resolution training?

Document checkers, trade operations officers and reimbursement staff gain most. Relationship and compliance officers also benefit when advising clients and screening drawings.

## How does trade document examination and discrepancy resolution differ from a general trade finance course?

It stays on the checker's desk. A general trade finance course surveys payment methods and supply chain finance; this course works through presentations, discrepancy judgement, refusal notices and reimbursement claims.

## What do you bring back from trade document examination and discrepancy resolution training?

You bring back a document examination checklist ready for daily use. It covers document types, data conflict tests, timing, refusal notices, reimbursement and fraud red flags.

## Trade Document Examination and Discrepancy Resolution: The Way Forward

The document examination checklist first informs the pay or refuse decision on the next presentation that reaches the desk. Checkers use it daily and team leaders use it to train new staff. After a month, revisit which discrepancies recur and whether clearer credit wording could prevent them.