SBLC / BG ISSUANCE REQUIREMENTS

Four mandatory gates before final issuance

CORE RULE

NO IDENTIFIED RECEIVING BANK + NO OFFICIAL BANK CONFIRMATION WHERE REQUIRED + NO VERIFIED PAYMENT ROUTE + NO COMPLETE DOSSIER = NO FINAL ISSUANCE QUALIFICATION.

01 | MANDATORY GATES

- Gate 1 — Identified Receiving Bank: bank identity, branch, BIC / SWIFT and official contact.
- Gate 2 — Official Receiving Bank Confirmation: technical capability, transaction-specific acceptance prerequisites and intended treatment where applicable.
- Gate 3 — Verified Post-MT760 Payment Route: ISS-PAY-A or ISS-PAY-B must be documented and independently verifiable.
- Gate 4 — Complete Corporate & Transaction Dossier: KYC/CIS, corporate authority, beneficiary, purpose, amount, underlying transaction and supporting evidence.

02 | INDICATIVE ISSUING BANK PROFILE

- Top-tier or first-class international bank, subject to transaction-specific acceptability by the Receiving Bank.
- Illustrative, non-exhaustive examples may include major international banking groups such as HSBC, Deutsche Bank, UBS and other banks of comparable institutional standing.
- No named bank is deemed accepted until the Receiving Bank and relevant compliance / execution counterparties confirm transaction-specific acceptability.

03 | PURCHASE STRUCTURE — INDICATIVE

- Where the structure is a purchase, the Applicant / Provider Purchase Price may be indicatively discussed around 40%–45% of face value, depending on issuing-bank quality, instrument terms, transaction profile and negotiated conditions.
- These percentages are indicative commercial parameters only, not a public offer, guarantee or fixed price.
- The expected financing / monetization proceeds must be sufficient to cover the agreed Purchase Price and leave an economically coherent residual amount for the beneficiary / transaction purpose.

04 | POST-MT760 PAYMENT ROUTE

No-upfront issuance requires a verified post-MT760 settlement route.

MT760	→	RECEIVING BANK	→	AUTHENTICATION	→	PAYMENT ROUTE GATE

ISS-PAY-A — FINANCING / MONETIZATION ROUTE

Receiving Bank or identified financing institution → financing / credit / monetization assessment → available proceeds → Purchase Price settlement.

ISS-PAY-B — INDEPENDENT FUNDS ROUTE

Receiving Bank authenticates the instrument → independently verified funding source → Purchase Price settlement under the agreed contractual trigger.

MANDATORY GATE

NO VERIFIED POST-MT760 PAYMENT ROUTE = NO FINAL ISSUANCE. Beneficiary statements alone are not sufficient evidence of the payment route.

05 | EXECUTION SEQUENCE

- Complete dossier → Initial screening → Due diligence → Receiving Bank confirmation → Payment Route qualification → Compliance & agreements → Bank-to-bank verification → MT760 → Authentication → Contractual settlement.
- Final issuance is the result of qualification, not the starting point of the transaction.

Regulatory / execution notice: ADSGI does not issue banking instruments, does not act as a bank or lender and does not guarantee issuance, acceptance, monetization or financing. Any bank payment obligation must be expressly documented and accepted by the relevant institution.