ISSUANCE QUALIFICATION & EXECUTION PROCESS

Controlled sequence from complete dossier to MT760 authentication and contractual settlement

NO SHORTCUT
A procedure, draft wording or claimed Provider does not replace corporate, Receiving Bank, payment-capacity and compliance qualification.

01 | EXECUTION PRINCIPLE

Final issuance review is reached only after the transaction file, Receiving Bank route, payment capacity, compliance and execution conditions have been independently qualified. No-Upfront describes the contractual timing of the Purchase Price; it does not remove pre-issuance qualification.

02 | NINE-STAGE QUALIFICATION ROUTE

01 COMPLETE DOSSIER Corporate / KYC-KYB, formal transaction request, underlying transaction evidence, final beneficiary and required banking information.	**02 INITIAL SCREENING** Identity, economic purpose, proportionality and obvious red flags.	**03 DUE DILIGENCE** Corporate, counterparty, banking and transaction verification.
04 RECEIVING BANK Receiving Bank identified and independently verifiable. Official bank-originated confirmation obtained where required, covering MT760 receipt/authentication capability, instrument acceptability and contemplated post-receipt treatment. See ISS-03.	**05 PAYMENT CAPACITY** Applicant demonstrates a credible and verifiable capacity to meet the contractual Purchase Price and applicable obligations through Route A — Own Funds or Route B — Financing / Monetization.	**06 COMPLIANCE** KYC / AML-CFT / sanctions and transaction-specific controls.
07 AGREEMENTS Roles, responsibilities, Purchase Price, fees, contractual triggers and payment protections.	**08 BANK-TO-BANK** Direct institutional verification, instrument wording, authentication route and agreed execution conditions.	**09 MT760 / POST-RECEIPT** Authentication, agreed contractual trigger, Purchase Price settlement and transaction close-out.

03 | PAYMENT CAPACITY GATE

Ability to receive ≠ ability to finance. Before final issuance review, the Applicant must evidence how the contractual Purchase Price and applicable obligations can be met after authenticated receipt of the instrument.

RECEIVING BANK	→	AUTHENTICATION	→	PAYMENT CAPACITY GATE	→	FINAL ISSUANCE REVIEW

ROUTE A — OWN FUNDS	ROUTE B — FINANCING / MONETIZATION
Applicant demonstrates cleared, legally available and independently verifiable funds sufficient to meet the contractual Purchase Price and applicable obligations.	Receiving Bank or another identified regulated financing institution confirms the contemplated financing / monetization route and, where applicable, indicative LTV, principal conditions and prerequisites.

MANDATORY GATE

NO VERIFIED PAYMENT CAPACITY / POST-MT760 SETTLEMENT ROUTE = NO FINAL ISSUANCE REVIEW.

Applicant or beneficiary statements alone do not constitute sufficient evidence. The contemplated payment capacity or financing route must be supported by independently verifiable evidence acceptable for the transaction.

04 | POST-MT760 EXECUTION

MT760 → Receiving Bank → Authentication → Agreed contractual trigger → Purchase Price settlement → Close-out

05 | CONTROLLED PROGRESSION

- No final issuance instruction before the mandatory gates are cleared.
- Receiving Bank qualification is governed by ISS-03 and must remain transaction-specific.
- Payment-capacity verification must occur before the Applicant / Provider commits final issuance resources.
- Post-MT760 settlement is executed only according to the accepted contractual and institutional mechanism.
- Banking, credit, financing and monetization decisions remain subject to the relevant institution's independent approval, compliance and transaction-specific conditions.

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.