

INTERNATIONAL CREDIT AND TRADE FINANCE



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TRAINING CENTER



Introduction

The International Credit and Trade Finance Training Course prepares banking professionals to assess and structure cross-border credit safely. International trade exposes lenders to risks that domestic lending does not carry: country risk, currency risk, documentary risk, and counterparty risk across jurisdictions. This course connects credit analysis with the instruments that mitigate those risks. It covers letters of credit, guarantees, collections, and export credit. Furthermore, it applies country risk assessment, ICC rules, and sanctions controls. As a result, participants structure trade finance facilities that support clients while protecting the bank.

International Credit and Trade Finance Course Objectives

- Explain international trade flows, payment terms, and finance instruments.
- Assess counterparty creditworthiness across borders.
- Evaluate country risk, sovereign risk, and transfer risk.
- Apply UCP 600 rules to documentary credit assessment.
- Structure letters of credit, guarantees, and standby instruments.
- Assess collections, open account, and supply chain finance options.
- Evaluate documentary risk and discrepancy management practices.
- Apply sanctions, AML, and trade-based money laundering controls.
- Design trade finance limits and facility structures.
- Monitor trade finance exposures and manage problem transactions.

Course Methodology

- Interactive lectures with real trade finance and default case studies.

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- Documentary examination workshops using sample document sets.
- Country risk assessment and limit setting exercises.
- Structuring and pricing case work on trade facilities.
- Structured peer discussion with facilitator feedback on trade finance decisions.

Who Should Take This Course

- Trade finance and international credit officers.
- Corporate and correspondent banking relationship managers.
- Documentary credit and trade operations specialists.
- Risk analysts covering country and counterparty risk.
- Compliance officers covering trade-based money laundering.
- Internal auditors reviewing trade finance controls.

International Credit and Trade Finance Course Outlines

Day 1: International Trade and Payment Terms

- Trade flows, Incoterms, and contractual payment structures.
- Payment methods: open account, collections, and documentary credits.
- Trade finance instruments and their risk allocation.
- Importer, exporter, and bank roles in trade transactions.
- Trade cycle financing: pre-shipment and post-shipment.
- Regulatory environment and trade documentation basics.
- Case study: how payment terms changed a transaction's risk profile.

Day 2: International Credit Assessment



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- Assessing importer and exporter creditworthiness.
- Financial statement and cash flow analysis in trade context.
- Trade references, credit reports, and country information sources.
- Country risk, sovereign risk, and transfer risk assessment.
- Political, economic, and currency convertibility factors.
- Country limits, exposure aggregation, and mitigation options.
- Workshop: assessing a cross-border counterparty and country risk.

Day 3: Documentary Credits and Guarantees

- UCP 600 principles and documentary credit fundamentals.
- Types of credits: confirmed, transferable, back-to-back, and revolving.
- Document examination standards and compliance requirements.
- Discrepancies, refusal, and waiver procedures.
- Standby letters of credit and ISP98 awareness.
- Demand guarantees, counter-guarantees, and URDG awareness.
- Workshop: examining a documentary presentation for compliance.

Day 4: Trade Finance Structuring and Mitigation

- Pre-export, post-import, and inventory financing structures.
- Bills discounted, forfaiting, and receivables purchase.
- Supply chain finance and reverse factoring models.
- Export credit agencies and insurance-backed structures.
- Pricing, fees, and risk-adjusted returns in trade finance.
- Security: assignment of proceeds, pledges, and insurance.
- Workshop: structuring a trade facility with mitigation.





Day 5: Controls, Compliance, and Portfolio Management

- Sanctions screening and dual-use goods considerations.
- Trade-based money laundering typologies and red flags.
- Document fraud detection and verification routines.
- Limit monitoring, exposure reporting, and maturity tracking.
- Problem transaction handling and recovery.
- Regulatory reporting and audit readiness in trade finance.
- Course review, assessment, and action planning.

Conclusion

By successfully completing International Credit and Trade Finance, participants will gain a thorough understanding of international credit assessment, country risk, documentary credits, trade finance structuring, and compliance controls. They will also acquire practical skills in documentary examination, limit setting, trade structuring, and red flag detection. In addition, the course prepares them to support cross-border clients with well-controlled facilities. Gentex Training Center delivers this programme with a strong focus on applied trade finance practice and measurable risk control.

FAQs for International Credit and Trade Finance course



Q1 What is the "International Credit and Trade Finance" course about?

It is a five-day programme on assessing and structuring cross-border credit and trade transactions. It covers payment terms and instruments, counterparty and country risk assessment, documentary credits and guarantees, trade finance structuring, compliance screening, and portfolio monitoring.

Q2 What are the key benefits of the "International Credit and Trade Finance" course?

Participants gain the ability to support international trade while controlling the extra risks it brings. The course reduces documentary discrepancies and wrongful refusals, improves country risk judgement, sharpens facility structuring and pricing, strengthens compliance against trade-based money laundering, and reduces losses from problem transactions.

Q3 What skills will I gain from the "International Credit and Trade Finance" course?

Participants gain international counterparty and financial analysis, country risk, sovereign risk and transfer risk assessment, documentary credit and trade finance structuring, and compliance screening, red flag detection and portfolio monitoring. These four skills cover the trade finance credit cycle end to end.



Q4 What tools, methods, or standards are covered in the "International Credit and Trade Finance" course?

The course covers Incoterms and payment term structures, UCP 600 documentary credit rules, document examination and discrepancy procedures, ISP98 and URDG awareness, URR 725 reimbursement awareness, financial statement and cash flow analysis, trade references and credit reports, country and transfer risk assessment frameworks, country limit and exposure aggregation models, bills discounted, forfaiting and receivables purchase structures, supply chain finance and reverse factoring, export credit agency support, assignment of proceeds and security arrangements, sanctions and dual-use goods screening, trade-based money laundering typologies, and limit monitoring and maturity tracking routines.

Q5 How is the "International Credit and Trade Finance" course applied in real-world practice?

Participants apply the methods to live trade files. They assess counterparties and countries, set limits, structure facilities, examine documentary presentations, apply screening checks, monitor exposures, and handle problem transactions. Many leave with trade checklists and structuring templates ready for immediate use.