

LAW AND PRACTICE IN INTERNATIONAL BANKING AND COMMERCIAL PAYMENTS



GENTEX[®]
TRAINING CENTER



Introduction

The Law and Practice in International Banking and Commercial Payments Training Course prepares banking, legal, and trade professionals to apply the legal framework that governs cross-border transactions. International payments and commercial dealings depend on contracts, instruments, and rules that differ across jurisdictions. Disputes arise when parties misread obligations, security, or the limits of bank liability. This course connects banking law with commercial payment practice. It covers contracts, negotiable instruments, documentary credits, guarantees, and conflict of laws. Furthermore, it applies ICC rules, regulatory duties, and dispute resolution routes. As a result, participants handle cross-border matters with legal precision.

Law and Practice in International Banking and Commercial Payments Course Objectives

- Explain the legal foundations of international banking relationships.
- Apply contract, agency, and fiduciary principles to banking transactions.
- Interpret the banker-customer relationship and duty of care obligations.
- Apply the law of negotiable instruments, bills, and cheques.
- Apply UCP 600 and ISP98 rules to documentary credit disputes.
- Assess guarantee, indemnity, and counter-guarantee obligations.
- Apply conflict of laws, jurisdiction, and governing law principles.
- Evaluate security, set-off, and attachment of bank accounts.
- Apply sanctions, AML, and regulatory obligations to payment flows.
- Manage disputes through negotiation, litigation, and arbitration routes.

Course Methodology

- Interactive lectures with real cross-border banking and payment case law.

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- Contract and document review workshops on banking terms.
- Documentary credit and guarantee dispute simulations.
- Conflict of laws and jurisdiction case exercises.
- Structured peer discussion with facilitator feedback on legal reasoning.

Who Should Take This Course

- Bank legal advisors and in-house counsel.
- Trade finance and payment operations managers.
- Compliance officers covering payment and sanctions rules.
- Corporate treasury and finance legal teams.
- Litigation and arbitration practitioners in banking.
- Regulatory and supervisory staff covering payment law.

Law and Practice in International Banking and Commercial Payments Course Outlines

Day 1: Legal Foundations of International Banking

- Sources of banking law: statute, case law, and market practice.
- The banker-customer relationship and its legal character.
- Duty of care, confidentiality, and the banker's duty to obey instructions.
- Contract formation, consideration, and terms in banking transactions.
- Agency, mandate, and authority in account operations.
- Fiduciary duties, conflicts, and liability limits.
- Case study: a customer claim arising from a payment instruction.





Day 2: Negotiable Instruments and Payment Obligations

- Bills of exchange, promissory notes, and cheques.
- Negotiation, endorsement, and holder-in-due-course concepts.
- Presentment, dishonour, and notice of dishonour.
- Stop payment instructions and their legal effect.
- Electronic payment instructions and authorised push payments.
- Forgery, unauthorised signatures, and estoppel.
- Workshop: analysing liability in a forged instrument case.

Day 3: Documentary Credits, Guarantees, and Trade Law

- The autonomy principle and the independence of the credit.
- UCP 600 compliance and the strict compliance debate.
- Documentary discrepancies and refusal under UCP 600 article 16.
- Fraud exception and injunction risk in documentary credits.
- Standby credits under ISP98 and demand guarantees under URDG 758.
- Counter-guarantees, indemnities, and reimbursement obligations.
- Workshop: assessing a dispute between issuing and presenting banks.

Day 4: Conflict of Laws, Jurisdiction, and Security

- Governing law clauses and party autonomy.
- Jurisdiction, forum selection, and enforcement of judgments.

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- Regulation and regulatory conflict in cross-border payments.
- Security interests, pledges, and assignment of receivables.
- Set-off, netting, and attachment of bank accounts.
- Sovereign immunity and state-owned counterparties.
- Workshop: resolving a cross-border jurisdiction dispute.

Day 5: Compliance, Disputes, and Remedies

- Sanctions, AML, and blocking obligations in payment law.
- Anti-money laundering and trade-based laundering legal duties.
- Bank liability, negligence, and compensation claims.
- Complaint handling, ombudsman, and regulatory redress.
- Litigation, arbitration ICC clause and ICC rules, and mediation routes.
- Documenting legal risk and legal opinions for transactions.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Law and Practice in International Banking and Commercial Payments, participants will gain a thorough understanding of banking law foundations, negotiable instruments, documentary credit law, conflict of laws, and dispute resolution. They will also acquire practical skills in legal analysis, contract and document review, dispute assessment, and legal risk documentation. In addition, the course prepares them to advise on cross-border transactions with confidence. Gentex Training Center delivers this programme with a strong focus on applied legal and banking practice and measurable professional improvement.





FAQs for Law and Practice in International Banking and Commercial Payments course

Q1 What is the "Law and Practice in International Banking and Commercial Payments" course about?

It is a five-day programme on the legal framework governing international banking and commercial payments. It covers contract and duty of care principles, negotiable instruments, documentary credit law, guarantees, conflict of laws, jurisdiction, sanctions duties, and dispute resolution routes.

Q2 What are the key benefits of the "Law and Practice in International Banking and Commercial Payments" course?

Participants gain legal reasoning they can apply before problems escalate, which prevents avoidable losses and litigation. The course improves contract and documentation quality, reduces disputes over refusals and guarantees, strengthens compliance with sanctions and payment law, sharpens risk assessment of cross-border counterparties, and improves outcomes when disputes do arise.



Q3 What skills will I gain from the "Law and Practice in International Banking and Commercial Payments" course?

Participants gain banking law and duty of care analysis, negotiable instrument and payment obligation interpretation, documentary credit, guarantee and trade law assessment, and conflict of laws, jurisdiction, dispute management and legal risk documentation. These four skills cover the legal core of cross-border banking and payment work.

Q4 What tools, methods, or standards are covered in the "Law and Practice in International Banking and Commercial Payments" course?

The course covers contract, agency and fiduciary principles, banker-customer duty of care and confidentiality rules, bills of exchange, promissory notes and cheque law, presentment and notice of dishonour procedures, stop payment rules, forgery and estoppel principles, the autonomy principle in documentary credits, UCP 600 compliance and refusal rules, ISP98 standby credit rules, URDG 758 guarantee obligations, counter-guarantee and indemnity arrangements, governing law and jurisdiction clauses, recognition and enforcement of judgments, security interests and assignment of receivables, set-off and netting, sovereign immunity, sanctions and AML obligations, ICC arbitration clauses and rules, and mediation and ombudsman redress routes.



Q5 How is the "Law and Practice in International Banking and Commercial Payments" course applied in real-world practice?

Participants apply the framework to live matters. They review contracts and security documents, assess liability in payment and instrument disputes, evaluate refusal and guarantee claims, analyse jurisdiction questions, prepare legal risk notes, and support arbitration or litigation strategy. Many leave with review checklists and legal risk templates ready for immediate use.