



DOCUMENTARY REMITTANCE

Documentary remittance, also known as documentary cash-in, is a payment method that adds security to your international commercial transactions with your trusted partners. Opt for documentary remittance from the Crédit Agricole Group.



BASIC PRINCIPLES

Documentary remittance consists, for the exporter, of instructing your bank to obtain payment from the importer in exchange for bank documents.

It brings neutral third parties in to intervene in the commercial contract, namely: the importer's bank and the exporter's bank.

The banks' mandate

The exporter's bank will receive from its client the importer's mandated documents (billing, transport document, etc.) from a bank's intermediary.

The exporter's bank does not cover the risk of the importer's insolvency or its bank, nor the linked "risk country".

The importer's bank receives instructions from the exporter's bank to only supply the documents to the importer in return for its:

- payment "documents against payment" (D/P)
- commitment to pay on a deadline (brought into effect by an accepted deal which may be validated) "documents against acceptance" (D/A)

The importer's bank does not cover the importer's insolvency upon the payment deadline unless the deal is validated.

A practice governed by a unique international regulation

The Uniform Rules for Collections (RUE 522 from the International Chamber for Commerce).



YOUR NEEDS

Your commercial partner is a trusted partner with whom you have regular contact,

You would like to find an alternative to documentary credit.



BENEFITS

Importer

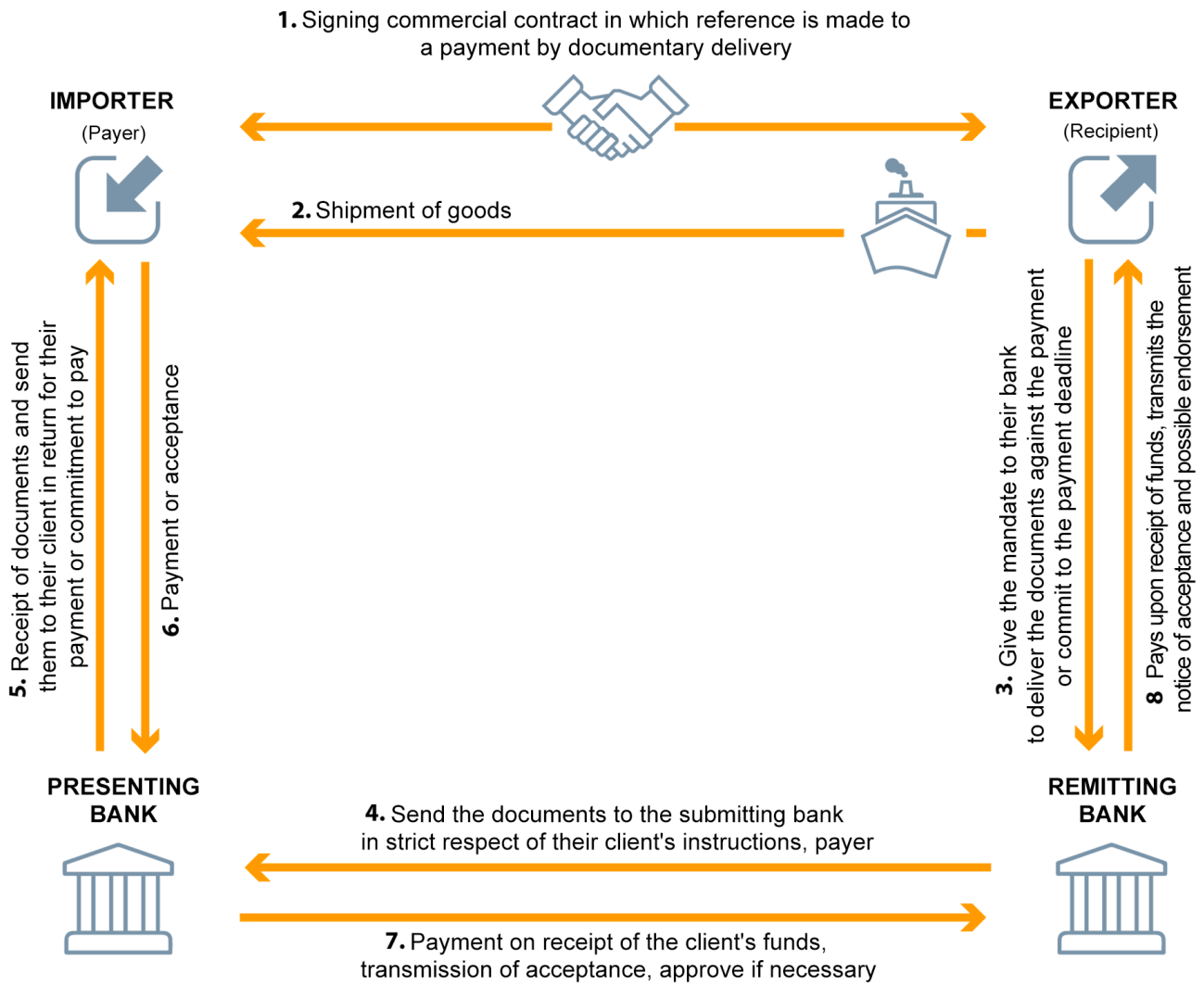
- You only pay upon receiving the documents allowing the clearance of the goods,
- You do not use your banking credit lines (unless the deal is endorsed).

Exporter

- You initiate the implementation of the documentary remittance,
 - You are assured that the importer cannot take possession of the goods without payment,
 - You benefit from a more flexible and less expensive payment tool than documentary credit.
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ILLUSTRATION





OUR ADVICE

Consult us prior to the signing of the commercial contract.

We will advise you on:

- The documents to be provided within the documentary remittance,
- The Incoterm voucher,
- The best-suited transport method,
- The quality of the bank providing the financial guarantee.

AND MORE

Our expertise

- 400 experts in international trade at your service,
- A local presence in France and in 24 countries,
- A global presence.

A quality mark recognised across the globe if we approve the deal accepted by the importer.

Our risk-taking knowledge

- Across more than 600 banks worldwide
- In 100 countries if we have to study the possibility of expecting the deal being accepted.

Our significant network of banking correspondents across the world

Our internet portal allows you to carry out all your operations related to the documentary remittance on-line

Member of:



International Chamber of Commerce

CREDIMPEX FRANCE

French Association of International Trade Specialists



International Trade and Forfeiting Association

- Local document processing centres, certified ISO 9001 for the majority of the Group's institutions,
- Credit Agricole CIB is the first bank in Trade Finance in Western Europe. Named in the top 4 best banks for Trade Finance at a global level. (Source: Magazine Global Trade Review 2023).