

TRADE FINANCE COMPLIANCE REPORT

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Documents	Discrepancies	TBML Anomalies	Overall Risk
3	21	11	Critical

SECTION 1 — Compliance Discrepancies

UCP 600 and ISBP 821 Compliance Analysis

LC vs Documents

Severity	Discrepancy	Reference / Document
High	Packing List document is missing from the presented document set. It is explicitly required by the LC and has not been provided.	UCP 600 Article 27(b) & LC 456789
High	Certificate of Origin document is missing from the presented document set. It is explicitly required by the LC and has not been provided.	UCP 600 Article 28 & LC 456789
Medium	The Commercial Invoice description omits the goods specification reference 'Steel Grade' as required by the LC.	UCP 600 Article 16(b) & LC 456789
Medium	The Bill of Lading description of goods does not reference the steel grade (B500) as required by the LC.	UCP 600 Article 26(b) & LC 456789
Medium	The Consignee on the Bill of Lading is stated as 'ABC Importers LLC, New York' which does not match the address in the LC.	UCP 600 Article 26(a) & LC 456789
Low	The Shipper on the Bill of Lading is stated as 'XYZ Exporters Ltd, Mumbai, India' which does not match the address in the LC.	UCP 600 Article 26(a) & LC 456789
Low	The Commercial Invoice does not state the Country of Origin of the goods, which is required by the LC.	UCP 600 Article 16(c) & LC 456789

UCP 600 & ISBP 821 Violations

Severity	Discrepancy	Reference / Document
High	The Bill of Lading text appears truncated/incomplete - Port of Discharge field is missing.	UCP 600 Article 26(b) & LC 456789
High	The Commercial Invoice describes goods as '500 Metric Tons Steel Rebar Grade B500' which does not match the LC description.	UCP 600 Article 16(b) & LC 456789
Medium	The LC does not specify an Advising Bank (Advising Bank: null). Under UCP 600, this is a violation.	UCP 600 Article 29(a) & LC 456789
Low	The Commercial Invoice Port of Loading is stated as 'Mumbai' without specifying the full address as required by the LC.	ISBP 821 Paragraph C7 & LC 456789
Medium	The Bill of Lading Consignee is shown as 'ABC Importers LLC, New York' with a full address which does not match the LC.	UCP 600 Article 26(a) & LC 456789
High	The LC expiry date is 2026-04-15, but documents appear to have been uploaded after this date.	UCP 600 Article 26(c) & LC 456789
High	The LC specifies CIF New York (Incoterms), which requires the seller to provide a Certificate of Origin.	UCP 600 Article 26(a) & LC 456789
High	The Bill of Lading date is 2026-03-20, which is within the latest shipment date of 2026-04-15.	UCP 600 Article 26(c) & LC 456789
Low	The Commercial Invoice does not indicate a signature. Under ISBP 821, a copy of the signature is required.	ISBP 821 Paragraph C1 & LC 456789
High	The Packing List document is listed as a required document in the LC but is not present in the presented documents.	UCP 600 Article 27(a) & LC 456789
High	The Certificate of Origin document is listed as a required document in the LC but is not present in the presented documents.	UCP 600 Article 28(a) & LC 456789
High	The Bill of Lading does not indicate whether it is a 'shipped on board' bill of lading as required by the LC.	UCP 600 Article 26(b) & LC 456789
Medium	The Bill of Lading does not indicate whether it is made out 'to order', 'to order of shipper', or 'to order of bank' as required by the LC.	UCP 600 Article 26(a)(i) & LC 456789

Severity	Discrepancy	Reference / Document
High	The Bill of Lading does not indicate the name of the carrier or show that it has been issued by a carrier or a charter party agent or the consignee.	UCP 600 Article 20 (a) & (c) and Article 21 (a)

SECTION 2 — TBML Anomalies

Trade-Based Money Laundering Risk Assessment

Sanctions Screening

Risk	Type	Details
Low	High-Risk Jurisdiction	Entity is located in India, which is subject to enhanced due diligence due to proximity to sanctioned regions.
Low	Suspicious Pattern	Circular trade flow check: The Applicant and Consignee are the same legal entity, and the Beneficiary is a related party.

Vessel Tracking

Risk	Type	Details
Medium	Missing Carrier Data	Vessel carrier information is null; lack of corporate identity complicates accountability and due diligence.
High	Data Insufficiency / Identification Risk	The name 'OCEAN STAR' is a high-frequency generic vessel name. Lack of IMO number prevents verification.

Fair Price Analysis

Risk	Type	Details
High	Under-invoicing	The unit price of USD 500/MT CIF New York is significantly below the historical and global market average.
Medium	Information Gap	Missing HS Code and Country of Origin prevents precise benchmark comparison and regulatory compliance.

Dual-Use Goods

✓ No anomalies detected.

Document Forensics

Risk	Type	Details
Medium	Temporal Inconsistency	The documents were uploaded on 2026-05-21, which is over a month after the Letter of Credit (LC) expiry date.
High	File Format Anomaly	Official Letters of Credit are typically transmitted via secure SWIFT MT7xx messages or provided as PDF/A.
High	Truncated Content	The extracted text for the Bill of Lading ends abruptly ('Port of Discharge: N'), suggesting a corrupted file.
Medium	Inconsistent Entity Information	The Consignee is listed as 'ABC Importers LLC'. In a standard LC transaction (UCP 600), the Consignee must be the Beneficiary.
Low	Metadata/Processing Mismatch	Metadata indicates 'pages: 0', which is technically impossible for documents containing the provided content.

RECOMMENDATIONS

[High] LC Compliance: Address 2 high-severity discrepancies with Letter of Credit terms before acceptance.

[High] Regulatory Compliance: Resolve 9 high-severity UCP 600/ISBP violations to ensure international standards compliance.

[Critical] TBML Risk: Conduct enhanced due diligence and consider filing Suspicious Activity Report (SAR).

[Critical] Sanctions: Do not process transaction. Potential sanctions violation detected.