

## TRADE ARCHITECTURE · BUYER POSITION

## Six stages.

### Zero behavioural ask.

The blue-chip domestic buyer is the offtaker in TSCF—D. Their commercial relationship with the trader is unchanged. Only the bank account that receives payment is different.

## PROFILE

### Blue-chip domestic

Established processors and exporters with verified payment history. Olam, Wienco, Niche Cocoa, Fairafric, GADCO.

## COMMITMENT

### Offtake contract only

No pre-fund. No equity. No additional commitment beyond the standard offtake contract on the buyer's usual terms.

## AVERAGE TENOR

### 22–30 days

Loading confirmation to buyer payment receipt. Settlement timing matches the trader's normal commercial cycle.

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*TSCF—D is **invisible** to the buyer.*  
*The commercial relationship is unchanged.*  
*Only the **payment routing** changes.*

CONTINUED OVERLEAF

*The trade lifecycle — six structural stages.*

THE TRADE LIFECYCLE · TSCF—D

## Six stages, end to end.

The buyer’s role across the trade lifecycle. Read horizontally across each stage, or vertically down the buyer column to trace involvement throughout.

1	<p><b>Sign offtake contract.</b></p> <p><b>BUYER</b> Standard commercial offtake on the buyer’s usual terms. Price, quantity, delivery, quality.</p>	<p><b>BANK &amp; TRADER</b> Trader executes Offtake Contract Assignment Deed in favour of the Finance Partner.</p>
2	<p><b>Acknowledge <i>payment direction</i>.</b></p> <p><b>BUYER</b> Sign single-page Acknowledgement Letter. Bundles assignment, payment direction and discharge confirmation.</p>	<p><b>BANK &amp; TRADER</b> Trader’s 35% equity into Escrow B; bank’s 65% facility committed. Trade ID assigned.</p>
3	<p><b>Loading triggers funding.</b></p> <p><b>BUYER</b> No buyer involvement. Trader and aggregator handle procurement under bank-funded escrow.</p>	<p><b>BANK &amp; TRADER</b> TradePoint hub verifies weight, quality, photo evidence. Capital deploys to aggregator.</p>
4	<p><b>Receive commodity.</b></p> <p><b>BUYER</b> Truck arrives at buyer’s facility. Standard acceptance protocol. Verify seal, weigh, inspect.</p>	<p><b>BANK &amp; TRADER</b> Finance Partner Portal shows real-time GPS, geofence entry, delivery confirmation timestamp.</p>
5	<p><b>Pay into TSCF Escrow.</b></p> <p><b>BUYER</b> Per Payment Direction Notice, wire payment to the designated TSCF Escrow Account. Discharge complete on credit.</p>	<p><b>BANK &amp; TRADER</b> Bank confirms receipt. TradeVault triggers atomic waterfall against the funded escrow.</p>
6	<p><b>Trade closed.</b></p> <p><b>BUYER</b> Commercial obligation under the offtake contract is fully discharged. Role complete.</p>	<p><b>BANK &amp; TRADER</b> Atomic waterfall: bank principal → bank fee → Miziba → trader margin. TRR issued.</p>

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## Six stages.

### BL is the *operational control*.

The international buyer settles via Letter of Credit against bank-consigned bill of lading. Pre-finance is optional and customary at 10–30% to reduce effective bank LTV.

## PROFILE

### International offtaker

Indian, Vietnamese, Chinese, EU,  
North American commodity buyers  
settling in USD.

## PRE-FINANCE

### 10–30%

Optional in X(USD) mode.  
Reduces effective bank LTV to  
49–56%. Non-refundable post-  
loading.

## AVERAGE TENOR

### 37 days

Loading confirmation to LC settlement  
at destination port. Bank holds BL  
throughout.

. . . .

*Bank-consigned BL is the **operational control**.*  
*Goods do not move at port*  
*without **bank confirmation**.*

CONTINUED OVERLEAF

*The export lifecycle — six structural stages.*

THE EXPORT LIFECYCLE · TSCF—X

## Six stages, end to end.

The international buyer’s role across the export lifecycle. Bank-consigned bill of lading is the structural control that ensures the buyer settles before taking possession.

