

OVERVIEW OF ISBP

The **International Standard Banking Practice (ISBP)** was introduced by the **International Chamber of Commerce (ICC)** to provide guidance on the practical application of the **Uniform Customs and Practice for Documentary Credits**. ISBP serves as an interpretative document to help banks, applicants, and beneficiaries understand the standards for document examination under letters of credit.

The term “*International Standard Banking Practice*” appeared in earlier versions of the UCP even before the introduction of **ISBP Publication No. 645**, which was the first formal version issued under **UCP 500**. ISBP 645 was essentially a structured compilation of previously issued ICC Opinions, designed to serve as a practical reference for all parties involved in documentary credits.

Under **UCP 600**, the term “*international standard banking practice*” is explicitly referenced in **Article 2** as part of the definition of a complying presentation. However, UCP 600 does not prescribe or limit this to any specific version of ISBP.

Accordingly, the term *International Standard Banking Practice* is not confined to the latest ISBP publication (e.g., ISBP 821), but also extends to include relevant **ICC Opinions** and **DOCDEX decisions** that support the continuing interpretation and application of documentary credit practices.

Revisions of ISBP:

- **ISBP 2002 (Publication No. 645)** – First version, based on UCP 500
- **ISBP 2007 (Publication No. 681)** – Revised to align with UCP 600
- **ISBP 2013 (Publication No. 745)** – Expanded guidance on document compliance
- **ISBP 2023 (Publication No. 821)** – Latest revision, incorporating more updates

Preliminary Considerations

1. Scope of this Publication

This publication should be read together with UCP 600 and not in isolation.

2. Guidance on UCP 600 Articles

It provides guidance on how UCP 600 articles should be interpreted and applied unless a credit or amendment explicitly modifies or excludes a particular article as allowed by Article 1 of UCP 600.

3. The Credit and Amendment Application, Issuance of the Credit, and Any Amendments

A Letter of Credit and any amendments to it are independent of the underlying sales contract, (as per Article 4 of UCP 600 — Credits vs. Contracts) even if the reference of such contract is included in the credit. When negotiating a sales

contract, parties should keep in mind how its terms might affect the LC application, issuance, and any future amendments.

4. Avoiding Issues in Document Examination

Many issues at the document examination stage can be avoided if parties carefully draft and review the LC application before the credit is issued. The applicant and beneficiary should consider which documents are required, who will issue them, what details they must contain as per Article 14(f) of UCP 600 (Standard for Examination of Documents), and the timeframe for their presentation.

5. Responsibility for Clarity in Credit and Amendment Instructions

The applicant bears the risk for any unclear or ambiguous instructions it provides while requesting the issuance or amendment of a Letter of Credit. Unless clearly instructed otherwise, the issuing bank may supplement or develop those instructions to ensure the credit or its amendment can be used effectively. However, the issuing bank must ensure that any credit or amendment it issues is clear and free from conflicting terms.

6. Awareness of Key UCP 600 Articles

The applicant and issuing bank should have a thorough understanding of the contents of UCP 600 and be aware that certain articles, such as 3, 14, 19, 20, 21, 23, 24, 28(i), 30, and 31, define terms in ways that could lead to unintended outcomes. For instance, if a credit requires the presentation of a bill of lading and includes a prohibition on transshipment, it will usually be necessary to exclude UCP 600 sub-article 20(c) to ensure the prohibition is enforceable.

7. Documents Issued or Signed by the Applicant

A credit or any amendment should not require the presentation of a document that needs to be issued, signed, or countersigned by the applicant. If such a requirement is included in the credit or amendment, the beneficiary should assess whether it is appropriate and determine if they can comply with it, or request an amendment to the credit.

8. Credit Number on Documents

A request to include the credit number on a document is typically made by the issuing bank to help organise the documents in case one or more become detached from the presentation. As long as all required documents are submitted to the issuing bank, the absence of the credit number or a typographical error in the number does not justify a refusal. However, this does not apply if the importing country requires the credit number to be clearly shown on a document for regulatory or customs purposes, and the reason for this requirement is stated in the credit.

9. Administrative Conditions in the Credit

An issuing bank should not include administrative conditions in a credit, such as requiring an extra set of copies of documents for its own use or specifying that documents must not be stapled. However, if such conditions are included in the credit but not followed, it should not be a reason for refusal.

GENERAL PRINCIPLES

ISBP Paragraph A1 to A41

Abbreviations

A1) Commonly recognised abbreviations, such as "Int'l" for "International," "Co." for "Company," "kgs" or "kos" for "kilograms" or "kilos," "Ind." for "Industry," "Ltd" for "Limited," "mfr" for "manufacturer," or "mt" for "metric tons," may be used in documents as a substitute for the full word or vice versa. If a credit contains an abbreviation, a document may reflect the same abbreviation, a different abbreviation with the same meaning, or the full spelling of the word, and vice versa.

A2)

a. Virgules ("/" slash marks) can lead to multiple interpretations and should not be used as substitutes for words. If a virgule is included without clear context, it permits any one or more of the listed options. For example, if a credit states "Red/Black/Blue" without further clarification, it allows for only Red, only Black, only Blue, or any combination of these.

b. Using a comma to indicate a range of data, such as ports of loading or discharge or countries of origin, may lead to different interpretations and should not be used in place of words. If a comma is included without clear context, it permits one or more of the listed options. For example, if a credit allows partial shipment and specifies the port of loading as "Hamburg, Rotterdam, Antwerp" without additional clarification, it allows for only Hamburg, only Rotterdam, only Antwerp, or any combination of these.

Certificates, Certifications, Declarations, and Statements

A3) If a credit requires a certificate, certification, declaration, or statement, it must be signed.

A4) Whether a certificate, certification, declaration, or statement needs to be dated depends on its type, the required wording, and the wording within the document.

For instance, if a credit requires a certificate from the carrier or its agent stating that the vessel is no more than 25 years old, compliance may be shown by:

- Indicating the date or year the vessel was built, provided that it falls within 25 years prior to the date of shipment or the year of shipment, in which case a date of issuance is not necessary, or
- Stating the exact wording required by the credit, in which case a date of issuance is necessary to confirm that, as of that date, the vessel was not more than 25 years old.

A5) If a certification, declaration, or statement is included in a document that is required to be signed and dated, a separate signature or date is not necessary—provided that it appears to have been issued by the same entity that signed the document.

Copies of Transport Documents Covered by UCP 600 Articles 19-25

A6)

a. If a credit requires the presentation of a copy of a transport document governed by UCP 600 articles 19-25, those articles do not apply, as they only pertain to original transport documents. A copy of a transport document is examined solely based on the

terms explicitly stated in the credit or, in the absence of specific instructions, in accordance with UCP 600 sub-article 14(f).

b. The data on a copy of a transport document, when considered in relation to the credit, the document itself, and international standard banking practice, does not need to be identical to, but must not conflict with, the data in that document, any other required document, or the credit.

c. Copies of transport documents under UCP 600 articles 19-25 are not subject to the default 21-calendar-day presentation period under UCP 600 sub-article 14(c) or any specified presentation period in the credit unless the credit explicitly defines how such a period should be determined. Otherwise, copies may be presented at any time, provided the presentation occurs before the credit's expiry date.

Correction and Alteration ("Correction")

A7)

a.

i. Corrections made to data in a document issued by the beneficiary, except for drafts do not require authentication.

ii. If a document issued by the beneficiary has been legalised, visaed, or certified, any corrections must be authenticated by at least one of the entities that performed the legalisation, visa, or certification. The authentication must include the name of the entity either by using a stamp that incorporates its name or by adding the entity's name along with a signature or initials.

b.

i. Corrections to data in a document not issued by the beneficiary must appear to be authenticated by the document issuer or an entity acting as its agent, proxy. The authentication must include the name of the entity, either through a stamp incorporating its name or by adding its name along with a signature or initials. If an agent or proxy performs the authentication, their role as an agent or proxy must be clearly stated.

ii. If a document (other than one issued by the beneficiary) has been legalised, visaed, or certified, any corrections must also be authenticated by at least one of the entities that performed the legalisation, visa, or certification. This authentication must include the entity's name, either through a stamp incorporating its name or by adding its name along with a signature or initials.

c. Corrections made to data in a copy of a document do not require authentication.

Authentication of Multiple Corrections

A8) If a document (other than one issued by the beneficiary) contains multiple corrections, either each correction must be authenticated separately, or a single authentication must indicate that it applies to all corrections. For instance, if a document issued by XXX contains three corrections numbered 1, 2, and 3, a statement such as "Correction numbers 1, 2, and 3 authenticated by XXX," along with the signature or initials of XXX, is sufficient for authentication.

Use of Different Type Styles, Font Sizes, or Handwriting

A9) The presence of different type styles, font sizes, or handwriting within the same document does not, by itself, indicate a correction.

Courier Receipt, Post Receipt, and Certificate of Posting in Respect of Sending Documents, Notices, and the Like

A10) When a credit requires the presentation of a document as evidence of sending documents, notices, or similar items to a specified or described entity, in the form of a courier receipt, post receipt, or certificate of posting, such a document should be examined only to the extent expressly stated in the credit. If not expressly stated, it should be examined in accordance with UCP 600 sub-article 14(f) and not under UCP 600 article 25.

Dates

A11)

a. Even when a credit does not expressly require it:

- Drafts must indicate a date of issuance;
- Insurance documents must indicate a date of issuance or the effectiveness of the insurance coverage,
- Original transport documents, subject to examination under UCP 600 articles 19-25, must indicate a date of issuance, a dated on-board notation, a date of shipment, a date of receipt for shipment, a date of dispatch or carriage, a date of taking in charge, or a date of pick-up or receipt, as applicable.

b. A requirement that a document, other than a draft, insurance document, or original transport document, be dated, can be satisfied by the indication of a date of issuance or by reference to the date of another document forming part of the same presentation. For example, wording like "date as per bill of lading number xxx" on a certificate issued by a carrier or its agent, or a date on a stipulated document indicating the occurrence of an event, such as the date of inspection on an inspection certificate that does not otherwise contain a date of issuance.

A12)

a. A document, such as but not limited to, a certificate of analysis, inspection certificate, or fumigation certificate, may indicate a date of issuance later than the date of shipment.

b. When a credit requires a document to evidence a pre-shipment event (for example, "pre-shipment inspection certificate"), the document, either by its title, content, or date of issuance, must indicate that the event (for example, inspection) took place on or prior to the date of shipment.

c. When a credit requires a document such as, but not limited to, an "inspection certificate," this does not constitute a requirement that the document must evidence a pre-shipment event, and it need not be dated prior to the date of shipment.

A13) A document indicating a date of issuance and a later date of signing is deemed to have been issued on the date of signing.

A14)

a. When a credit uses phrases to signify time on either side of a date or event, the following shall apply:

i. "Not later than 2 days after (date or event)" means the latest possible date. If an advice or document is not to be dated prior to a specified date or event, the credit should expressly state that.

Example: "Post-shipment advice must be sent not later than 2 days after the shipment date."

Meaning: If the shipment date is 1st May, the latest possible date for sending the post-shipment advice would be **3rd May** (2 days after the shipment date).

ii. "At least 2 days before (date or event)" means that an act or event is to take place not later than 2 days before that date or event. There is no limit as to how early it may occur.

Example: "Pre-shipment advice must be provided at least 2 days before the shipment date."

Meaning: If the shipment date is 1st May, the earliest possible date for providing the pre-shipment advice would be **29th April** (2 days before the shipment date). The advice can be provided earlier, but not later than 29th April.

b.

i. For the purpose of calculating a period of time, the term "within," when used in connection with a date or event, excludes that date or event from the calculation.

Example: "Shipment advice must be sent within 2 days of the shipment date."

Meaning: If the shipment date is 1st May, the period is calculated by excluding 1st May from the **count** of 2 days.

This results in a **5-day applicable period** — covering 2 days **before** the shipment date (29th and 30th April), the **shipment date itself** (1st May), and 2 days **after** (2nd and 3rd May).

Therefore, the shipment advice may be sent on **any date from 29th April to 3rd May**, inclusive.

! Caution:

This interpretation of the word "*within*" in ISBP is **not aligned with general English usage**, which typically refers only to dates *after* a given event.

Students appearing for the **CDCS or other trade finance exams** should be careful to apply the **ISBP-specific meaning** when answering questions — not the everyday English understanding.

ii. The term "within," when followed by a date or a reference to a determinable date or event, includes that date or event.

Example: "Presentation to be made **within** 14 May."

Meaning: If the expiry date of the credit is 14th May, the **last day** for the presentation would be **14th May**, provided that 14th May is a banking day.

A15) The words "from" and "after" when used to determine a **maturity date or period for presentation** following the date of shipment, an event, or the date of a document, exclude that date in the calculation of the period. For example, 10 days after the date of shipment or 10 days from the date of shipment, where the date of shipment was 4 May, will be 14 May.

A16) Provided that the date intended can be determined from the document or from other documents included in the presentation, dates may be expressed in any format. For example, the 14th of May 2013 could be expressed as 14 May 13, 14.05.2013, 14.05.13, 2013.05.14, 05.14.13, 130514, etc. To avoid any risk of ambiguity, it is recommended that the month be stated in words.

A17) Documents and the need for completion of a box, field, or space

a. The fact that a document has a box, field, or space for data to be inserted does not necessarily mean that such box, field, or space must be completed. For example, data are not required in the box titled "**Accounting Information**" or "**Handling Information**", which are commonly found on an air waybill.

b. There is no requirement for the applicant's name, address, or contract details (if applicable) to appear in a specific box, field, or space on an invoice. These details do not need to be identified by the heading or prefix "Applicant."

A18) Documents for which the UCP 600 transport articles do not apply

a. Documents commonly used in relation to the transportation of goods, such as but not limited to, **Delivery Order, Delivery Note,, Cargo Receipt, Forwarder's Certificate of Receipt, Forwarder's Certificate of Shipment, Forwarder's Certificate of Transport, Forwarder's Cargo Receipt,** and **Mate's Receipt** are not transport documents as defined in UCP 600 articles 19-25. These documents are to be examined only to the extent expressly stated in the credit, otherwise according to UCP 600 sub-article 14 (f).

b.

i. For documents referred to in paragraph A18) (a), a condition of a credit that presentation is to occur within a certain number of days after the date of shipment will be disregarded, and presentation may be made at any time, but in any event no later than the expiry date of the credit.

ii. The default presentation period of **21 calendar days** stated in UCP 600 sub-article 14 (c) only applies to a presentation including one or more original transport documents covered by UCP 600 articles 19-25.

c. For a presentation period to apply to a document referred to in paragraph A18) (a), the credit should specify that presentation is to be made within a certain number of days after the issuance date of the respective document, or a date that is to be mentioned in the document (for example, when a credit requires the presentation of a document titled cargo receipt, "documents to be presented no later than 10 days after the date of the cargo receipt").

A19) Expressions not defined in UCP 600

The expressions "shipping documents", "stale documents acceptable", "third party documents acceptable", "third party documents not acceptable", "exporting country", "shipping company", and "documents acceptable as presented" should not be used in a credit, as they are not defined in UCP 600. If, nevertheless, they are used, and their meaning is not defined in the credit, they shall have the following meaning under international standard banking practice:

- **"shipping documents"** – all documents required by the credit, except drafts, teletransmission reports, courier receipts, postal receipts, or certificates of posting evidencing the sending of documents.
- **"stale documents acceptable"** – documents may be presented later than 21 calendar days after the date of shipment, as long as they are presented no later than the expiry date of the credit. This will also apply when the credit specifies a period for presentation together with the condition "stale documents acceptable."
- **"third party documents acceptable"** – all documents for which the credit or UCP 600 do not indicate an issuer, except drafts, may be issued by a named person or entity other than the beneficiary.
- **"third party documents not acceptable"** – has no meaning and is to be disregarded.
- **"exporting country"** – one of the following: the country where the beneficiary is domiciled, the country of origin of the goods, the country of receipt by the carrier, or the country from which shipment or dispatch is made.
- **"shipping company"** – when used in the context of the issuer of a certificate, certification, or declaration relating to a transport document – any one of the following: carrier, master, or, when a charter party bill of lading is presented, the master, owner, or charterer, or any entity identified as an agent of any one of the aforementioned, regardless of whether it issued or signed the presented transport document.
- **"documents acceptable as presented"** – a presentation may consist of one or more of the stipulated documents provided they are presented within the expiry date of the credit and the drawing amount is within that which is available under the credit. The documents will not otherwise be examined for compliance under the credit or UCP 600, including whether they are presented in the required number of originals or copies.

A20) Issuer of Documents

When a credit requires a document to be issued by a named person or entity, this condition is considered fulfilled if the document appears to be issued by the named person or entity through the use of its letterhead, or, when no letterhead is used, if the document appears to have been completed or signed by, or for [or on behalf of], the named person or entity.

A21) Language

a. When a credit stipulates the language of the documents to be presented, the data required by the credit or UCP 600 must be in that language.

b. When a credit is silent regarding the language of the documents, the documents may be issued in any language.

c.

i. If a credit allows two or more acceptable languages, a confirming bank or a nominated bank acting on its nomination may restrict the number of acceptable languages as a

condition of its engagement. In such a case, the data in the documents must be in the acceptable language or languages.

ii. If a credit permits a document to contain data in two or more acceptable languages and a confirming bank or a nominated bank acting on its nomination does not impose restrictions, it must examine the data in all the acceptable languages appearing in the documents.

d. Banks do not examine data inserted in a language that is additional to that required or allowed in the credit.

e. Notwithstanding the above, the name of a person or entity, stamps, legalizations, endorsements, or similar elements, as well as pre-printed text on a document (such as field headings), may be in a language other than that required in the credit.

A22) Mathematical Calculations

When the presented documents indicate mathematical calculations, banks only determine that the stated total in respect of criteria such as amount, quantity, weight, or number of packages does not conflict with the credit or any other stipulated document.

A23) Misspellings or Typing Errors

A misspelling or typing error that does not affect the meaning of a word or the sentence in which it occurs does not render a document discrepant. For example, a description of goods shown as "mashine" instead of "machine," "fountan pen" instead of "fountain pen," or "modle" instead of "model" would not be considered a conflict of data under UCP 600 sub-article 14(d). However, a description shown as "model 123" instead of "model 321" will be regarded as a conflict of data under that sub-article.

A24) Multiple Pages and Attachments or Riders

When a document consists of multiple pages, it must be possible to determine that all pages are part of the same document. Unless stated otherwise in the document, pages that are physically bound together, sequentially numbered, or contain internal cross-references—however named or titled—will meet this requirement. Such pages are to be examined as a single document, even if some pages are designated as an attachment or rider.

A25) Signature or Endorsement on Multi-Page Documents

When a document requiring a signature or endorsement consists of more than one page, and neither the credit nor the document itself specifies where the signature or endorsement must appear, it may be placed anywhere on that document.

A26) Non-Documentary Conditions and Conflict of Data

When a credit includes a condition without specifying a document to evidence compliance ("non-documentary condition"), compliance with that condition does not need to be demonstrated in any stipulated document. However, data in any stipulated document must not contradict the non-documentary condition.

For example:

- If a credit specifies under additional conditions that the goods must be of **Indian origin** but does not require a **Certificate of Origin**, there is no need for any stipulated document to mention "Indian origin." However, no stipulated document should indicate an origin other than India.

A27) Originals and Copies

- A document bearing an **apparently original** signature, mark, stamp, or label of the issuer will be considered an original unless it explicitly states that it is a copy.
- Banks do not determine whether the signature, mark, stamp, or label has been applied manually or by facsimile. As such, any document authenticated using these methods satisfies the requirements of **UCP 600 Article 17**.

A28) Multiple Originals

- Documents issued in more than one original may be marked as "**Original**," "**Duplicate**," "**Triplicate**," "**First Original**," "**Second Original**," etc.
- None of these markings will disqualify a document as an original.

A29) Number of Originals Required

- The number of originals presented must be at least the number required by the **credit or UCP 600**.
- If a **transport document or insurance document** indicates the number of originals issued, that number must be presented, except as provided in **paragraphs H12) and J7) (c)**.
- If a credit requires **less than a full set of original transport documents** (e.g., "2/3 original bills of lading") but does not specify disposal instructions for the remaining original(s), the presentation may include **all originals issued (e.g., 3/3 original bills of lading)**.

Examples of Invoice Requirements:

- If a credit requires:
 - "**Invoice**," "**One Invoice**," "**Invoice in 1 copy**," or "**Invoice - 1 copy**", this means **an original invoice is required**.
 - "**Invoice in 4 copies**" or "**Invoice in 4 fold**", this can be satisfied by **at least one original invoice and the remaining as copies**.
 - "**Photocopy of invoice**" or "**Copy of invoice**", this can be satisfied by presenting **either a photocopy, a copy, or (unless prohibited) an original invoice**.
 - "**Photocopy of a signed invoice**", this can be satisfied by presenting **either a photocopy of the signed original invoice, a copy, or (unless prohibited) a signed original invoice**.

A30) Prohibition of Originals

- If a credit **prohibits** presenting an original document (e.g., states "**photocopy of invoice – original document not acceptable in lieu of photocopy**"), only a **photocopy or a marked copy** of the invoice should be presented.

- If a credit **requires a copy of a transport document** but provides **disposal instructions for all originals**, the presentation must **not** include **any original of that document**.

A31) Signature Requirements

- **Original documents** must be signed **when required** by:
 - The **credit**
 - The **document itself** (except as stated in **paragraph A37**)
 - **UCP 600**
- **Copies of documents do not** need to be signed or dated even when a credit states that all documents are to be manually signed

A32) Shipping Marks

When a credit specifies shipping mark details, all documents mentioning the shipping mark must reflect those details. However, the sequence of data in the shipping mark on a document does not need to match the sequence in the credit or any other stipulated document.

Credit specifies the shipping mark as:

👉 "*Tajmahal Brand Basmati Rice – Indian Origin – 50 kg Gross*"

A document showing the shipping mark as:

👉 "*50 kg Gross – Tajmahal Brand Basmati Rice – Indian Origin*"

or

👉 "*Indian Origin – Tajmahal Brand Basmati Rice – 50 kg Gross*"

would still be acceptable because, although the sequence of the data has changed, the information remains the same, and the meaning is not altered.

A33) Additional Information in Shipping Marks

A shipping mark on a document may include additional information beyond what is normally considered a "shipping mark" or what is specifically stated in the credit. Such additional information may include (but is not limited to):

- Type of goods
- Handling warnings (e.g., "Keep Dry," "Protect from Moisture")
- Net and gross weight of the goods

Example: If the credit specifies the shipping mark as:

👉 "*Tajmahal Brand Basmati Rice – Indian Origin – 50 kg Gross*"

A document showing the shipping mark as:

👉 "*Tajmahal Brand Basmati Rice – Indian Origin – 50 kg Gross – Keep Dry – Protect from Moisture*"

Would still be acceptable as the additional information (such as "Keep Dry" and "Protect from Moisture") does not conflict with the requirements of the credit.

A34) Containerized Goods and Shipping Marks

a. Transport documents for containerized goods often display only a container number, with or without a seal number, under the heading "Shipping mark" or a similar term. Other documents that contain a more detailed shipping mark will not be considered conflicting for this reason.

b. Discrepancies will not arise under UCP 600 sub-article 14(d) simply because some documents include additional details (as described in A33 and A34(a)) while others do not.

A35) Signatures

a. A signature, as referred to in paragraph A31(a), need not be handwritten. Documents may also be signed with a facsimile signature (for example, a pre-printed or scanned signature), perforated signature, stamp, symbol (for example, a chop), or any mechanical or electronic method of authentication.

A requirement for a document to be "signed and stamped" or a similar requirement is satisfied by a signature in the form described in paragraph A35(a) and the name of the signing entity typed, stamped, handwritten, pre-printed, or scanned on the document, etc.

A statement on a document such as "This document has been electronically authenticated" or "This document has been produced by electronic means and requires no signature" or words of similar effect does not, by itself, represent an electronic method of authentication in accordance with the signature requirements of UCP 600 article 3.

A statement on a document indicating that authentication may be verified or obtained through a specific reference to a website (URL) constitutes a form of electronic method of authentication in accordance with the signature requirements of UCP 600 article 3. Banks will not access such websites to verify or obtain authentication.

A36) Signature on Letterhead Paper

a. A signature on the letterhead paper of a named person or entity is considered to be the signature of that named person or entity unless otherwise stated. The named person or entity need not be repeated next to the signature.

b. When a signatory indicates it is signing for [or on behalf of] a branch of the issuer, the signature will be considered to be that of the issuer.

A37) Signature Box, Field, or Space

The fact that a document has a box, field, or space for a signature does not in itself mean that such box, field, or space is to be completed with a signature. For example, a signature is not required in the space titled "Signature of shipper or their agent" commonly found on an air waybill or "Signature of shipper" on a road transport document. Also, see paragraph A17) in respect of the requirements for data to appear in a box, field, or space.

A38) Countersignature or Signature Requirement

When a document includes wording such as "This document is not valid unless countersigned [or signed] by (name of the person or entity)" or words of similar effect, the

applicable box, field, or space is to contain a signature and the name of the person or entity that is countersigning the document.

A39) Title of Documents and Untitled Documents

Documents may be titled as called for in the credit, bear a similar title, or be untitled. The content of a document must appear to fulfill the function of the required document. For example, a requirement for a "Packing List" will be satisfied by a document containing packing details whether it is titled "Packing List", "Packing Note", "Packing and Weight List", etc., or bears no title.

A40) Combined Documents

Documents required by a credit are to be presented as separate documents. However, and as an example, a requirement for an original packing list and an original weight list will also be satisfied by the presentation of two original combined packing and weight lists, provided that such documents state both packing and weight details.

A41) Multi-Function Documents

A document required by a credit that is to cover more than one function may be presented as a single document or separate documents that appear to fulfill each function. For example, a requirement for a Certificate of Quality and Quantity will be satisfied by the presentation of a single document or by a separate Certificate of Quality and Certificate of Quantity, provided that each document appears to fulfill its function and is presented in the number of originals and copies as required by the credit.

Drafts and calculation of maturity date (Section B1 to B18)

"For a detailed explanation, refer to the module: Drafts & Calculation of Maturity Date."

Invoices (Section C1 to C15)

"For a detailed explanation, refer to the module: Commercial Invoice."

C16 - is explained in the module "Overview of UCP 600 - Article 32 Instalments drawings or shipments"

Transport documents - Section D1 to J 20

"For a detailed explanation, refer to the module: Transport Documents."

Insurance document and coverage - Section K1 to K23

"For a detailed explanation, refer to the module: Insurance document."

Other documents

- **Certificate of origin (Section L1 to L8)**
- **Packing list, note or slip (Section M1to M6)**
- **Weight list, note or slip (Section N1 to N6)**
- **Beneficiary's certificate (Section P1 to P4)**
- **Analysis, inspection, health, phytosanitary, quantity, quantity and other certificates (Section Q1 to Q11)**

"For a detailed explanation, refer to the module: Other documents."