BUYER PAYMENT-CONTROL WORKSHEET

Wholesale Manuka Honey Payment Terms Planner

Map method, timing, evidence, currency and fraud controls before an order is accepted.

CONTROL PRINCIPLE	**Payment method, payment timing and Incoterms are separate decisions. Link every due amount to objective evidence and approved authority.**

1. Transaction identity

Buyer / seller / market	Buyer: ________________ Seller: ________________ Market: _________
PO / quote / value	PO: _________ Quote: _________ Order value: _________
Product / private-label scope	SKU / pack: ________________ Custom components: ________________
Currency / delivery term	Currency: _____ Incoterm + named place: ________________
Prepared / reviewed	Owner: _________ Bank / adviser review: _________ Date: _____

2. Exposure assessment

Exposure	Amount / period	Evidence	Control / owner
Honey / materials	___________	Quote / allocation	___________
Printed packaging	___________	Approved artwork / PO	___________
Production / testing	___________	Schedule / release	___________
Freight / shipment	___________	Booking / documents	___________
Buyer credit	___________	Limit / history	___________
Country / bank route	___________	Bank review	___________

3. Method decision

Method	Proposed role	Key condition	Status
Advance payment	_______________	Milestone / refund terms	[ ] Hold [ ] Use
Letter of credit	_______________	Feasible presentation	[ ] Hold [ ] Use
Documentary collection	_______________	Release instruction	[ ] Hold [ ] Use
Open account	_______________	Limit / overdue hold	[ ] Hold [ ] Use

Milestones, reconciliation and security

Write the event, evidence, amount and due rule so both finance teams reach the same conclusion.

CONTROL PRINCIPLE	Changed bank details and unusual transfers require independent verification through a known contact channel.

4. Payment milestone schedule

Stage / amount	Trigger event	Required evidence	Due calculation	Approver
Initial: _____	_____________	_____________	_____________	_______
Production: _____	_____________	_____________	_____________	_______
Shipment: _____	_____________	_____________	_____________	_______
Final: _____	_____________	_____________	_____________	_______

5. Currency, charges and discrepancies

FX basis / validity	Source: _________ Date: _____ Threshold / adjustment: ________________
Bank charges	Sending: _____ Intermediary: _____ Receiving: _____
Document discrepancy	Reviewer: _________ Deadline: _____ Waiver authority: _________
Payment dispute / hold	Scope: ________________ Notice: _____ Escalation: ________________
Overdue action	Reminder: _____ Stop-supply: _____ Legal / insurer notice: _____

6. Payment-security check

Control	Owner	Evidence / date	Status
Beneficiary independently verified	_______	_____________	[ ] Open [ ] Closed
Known phone / channel used	_______	_____________	[ ] Open [ ] Closed
Dual approval completed	_______	_____________	[ ] Open [ ] Closed
MFA / email checks	_______	_____________	[ ] Open [ ] Closed
Unusual urgency escalated	_______	_____________	[ ] Open [ ] Closed

PAYMENT STATUS	**[ ] HOLD [ ] CONDITIONAL [ ] APPROVED [ ] REJECTED**
Decision owner	Name: ________________ Role: ________________ Date: ________________
Conditions / rationale	____ ____

Boundary: This worksheet is not a quotation, bank instrument, credit approval, legal or financial advice, insurance confirmation or evidence of a confirmed SELVEH payment term. Confirm the actual structure with the parties, bank and advisers.