



# Importers and exporters

A guide to preparing supplier, freight, agent and cross-border trade payments before sending funds.

Invoice

Supplier

FX

Timing

**This guide makes the requirements easier to follow: what you need to understand, what to prepare, what examples look like, and when Nasara can help.**

General information only. Provider requirements may vary. Nasara does not promise the cheapest route or guaranteed transfer release.

# 1. Who this guide is for

This guide is for UK importers, exporters, wholesalers and trading businesses paying overseas suppliers, freight providers, inspectors, distributors or agents.

## What you need to understand before sending money

- What the payment is for: deposit, balance, freight, inspection, agent commission, supplier invoice or distributor cost.
- Whether the supplier/agent has been checked and the bank details are reliable.
- What the invoice terms say about amount, currency, due date and beneficiary.
- Whether deductions, FX margin or timing could affect stock, margin or supplier trust.
- Whether customs, shipping or commercial invoice evidence needs to travel with the payment record.

| Requirement               | What this means in practice  |
|---------------------------|--|
| Invoice or purchase order | Amount, currency, supplier name, goods/services and due date.                    |
| Supplier verification     | Relationship, contact channel and bank-detail confirmation.                      |
| Contract or terms         | Deposit/balance terms, Incoterms if relevant, delivery or service basis.         |
| Funding source            | Business bank funds, customer payment, facility, director loan or retained cash. |
| Route comparison          | Bank/app/provider comparison including FX, fees, deductions and timing.          |

## 2. Worked examples

Use the examples below to identify the type of payment and the evidence to prepare before relying on a quote or sending money.

| Example                                   | What to prepare   |
|---|---|
| Importer pays supplier deposit            | Supplier invoice, deposit terms, expected balance date, verification and FX quote comparison. |
| Business pays freight or inspection agent | Freight/inspection invoice, shipment link, supplier verification and payment timing note.     |
| Exporter pays overseas distributor/agent  | Agreement, commission/invoice basis, recipient details and approval record.                   |
| Wholesaler pays repeat supplier           | Repeat-recipient record, invoice match, bank-detail confirmation and approval threshold.      |

**WHICH EXAMPLE IS CLOSEST TO YOUR PAYMENT?**

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### 3. Readiness checklist

If most of this page is unclear, pause before sending the payment. Clarify the evidence first.

- The invoice or purchase order is clear.
- Supplier bank details have been checked.
- Payment terms and timing are understood.
- FX and deduction risk have been compared.
- The business can evidence source of funds and approval.

|   |   |  |
|---|---|--|
| <b>Ready:</b> purpose, authority, evidence and recipient are clear. | <b>Needs work:</b> one or two documents or approvals are missing. | <b>High review risk:</b> source, recipient or purpose cannot be explained. |
|---|---|--|

**MISSING INFORMATION AND OWNER**

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## 4. Route and cost terms made simple

Before choosing a bank, app or provider, check the whole route. The lowest visible fee may not mean the best outcome.

| Term                 | Plain-English meaning  |
|----------------------|--|
| Fixed fee            | The upfront charge for sending the payment. It is only one part of the cost.                     |
| FX rate or margin    | The exchange rate can matter more than the fixed fee, especially on larger payments.             |
| OUR / SHA / BEN      | SWIFT charge options. They affect whether the sender, recipient or both may bear charges.        |
| Recipient deductions | Intermediary or recipient-bank charges can reduce what arrives.                                  |
| Review questions     | Banks and providers may ask for purpose, source of funds, recipient details or invoice evidence. |

### Questions to ask before sending

- What is the all-in cost including fixed fee and FX rate?
- What amount should arrive with the recipient?
- Can charges be deducted by intermediary or recipient banks?
- What documents could the provider ask for?
- Who keeps the payment confirmation and evidence trail?

# 5. How Nasara helps

Nasara helps prepare a clearer payment file before money moves. The payment provider or bank may still run its own checks.

| Support area | What Nasara can help prepare                             |
|--------------|--|
| Support 1    | Help compare bank, app and specialist provider routes.   |
| Support 2    | Prepare supplier-payment evidence and route assumptions. |
| Support 3    | Record deductions, expected received amount and timing.  |
| Support 4    | Create repeat-recipient controls for regular suppliers.  |

**NAME / ORGANISATION**

**MAIN CONTACT**

**PAYMENT AMOUNT**

**DESTINATION COUNTRY**

**PAYMENT PURPOSE**

**TARGET DATE**

**NEXT STEP**

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## 6. Important notes

Trade payments should be supported by commercial records. GOV.UK guidance highlights import/export documentation and commercial invoice requirements.

| Reference | URL   |
|-----------|---|
| Source 1  | <a href="https://www.gov.uk/import-goods-into-uk">https://www.gov.uk/import-goods-into-uk</a>   |
| Source 2  | <a href="https://www.gov.uk/export-goods">https://www.gov.uk/export-goods</a>   |
| Source 3  | <a href="https://www.business.gov.uk/export-from-uk/learn/categories/funding-financing-and-getting-paid/get-paid/how-create-export-invoice/">https://www.business.gov.uk/export-from-uk/learn/categories/funding-financing-and-getting-paid/get-paid/how-create-export-invoice/</a> |
| Source 4  | <a href="https://www.gov.uk/guidance/money-laundering-regulations-your-responsibilities">https://www.gov.uk/guidance/money-laundering-regulations-your-responsibilities</a>   |

**This guide does not replace legal, tax, customs, charity governance or regulated payment advice. It is designed to help you prepare clearer information before discussing a transfer route.**