TENDIFY.NET

Financial Risk Mitigation & Safe Trade Settlement Protocols

FINANCIAL MANUAL 2026

Operational guide and legal framework for structuring international sale contracts, mitigating currency volatility, utilizing Tendify Trust Escrow accounts, and executing banking transfers via Mir Business Bank.

1. STANDARD LEGAL CONTRACT CLAUSES FOR CROSS-BORDER SALES

Exporters and buyers should insert these enforceable legal clauses directly into international commercial sales contracts to safeguard against quality disputes and payment delays.

CLAUSE A: TENDIFY TRUST ESCROW SETTLEMENT MECHANISM

"All payments under this Contract shall be settled via the Tendify Trust Escrow Account mechanism (Platform.Tendify.net). The Buyer agrees to deposit 100% of the Invoice Value in [AED / RUB / CNY] into the designated Tendify Escrow Account upon contract execution. Funds shall be locked in neutral escrow and irrevocably released to the Seller within three (3) business days following the presentation of clean Pre-Shipment Inspection (PSI) Certificates and clean Bill of Lading (CMR or Sea Waybill) confirming dispatch from origin."

CLAUSE B: PRE-SHIPMENT INSPECTION (PSI) & DISPUTE FINALITY

"The Buyer and Seller agree that mandatory Pre-Shipment Inspection (PSI) regarding cargo quality, quantity, and packaging shall be conducted at the port of loading by an independent inspection agency (SGS, IEI, or equivalent accredited body). The issuance of a Clean Inspection Certificate by the designated agency shall serve as conclusive and binding proof of contractual conformity. No quality claims or unilateral price deductions shall be accepted by the Seller based on post-arrival destination inspection."

2. CURRENCY SETTLEMENT RISK MATRIX & HEDGING STRATEGIES

Comparative evaluation of currencies utilized in cross-border Caspian and Eurasian trade, outlining exposure levels and hedging mechanisms:

Currency	Volatility & FX Risk	Secondary Sanctions Risk	Convertibility & Liquidity	Recommended Hedging Strategy
UAE Dirham (AED)	LOW (USD Pegged)	LOW (Third-Party Settlement)	VERY HIGH	**Preferred Anchor Currency:** Base contract pricing in AED using UAE exchange intermediaries to completely eliminate RUB and IRR exchange rate fluctuations.
Chinese Yuan (CNY)	LOW (Stable Managed)	LOW (CIPS Network)	HIGH	**Industrial Standard:** Ideal for petrochemical and industrial equipment contracts. Settle directly through VTB Shanghai or non-SWIFT CIPS channels.
Russian Ruble (RUB)	HIGH (Volatility)	MEDIUM (Banking Restrictions)	MEDIUM (Local)	**Currency Pegging Clause:** If pricing in RUB, include a dynamic price adjustment clause tying final invoice value to AED/USD spot rates on the date of final payment.
Iranian Rial (IRR)	HIGH (Inflation Risk)	HIGH	LOCAL ONLY	**Immediate Conversion:** Convert local currency payments immediately upon receipt via authorized interbank platforms (Shetab/MIR system) or trade-linked commodities.

3. STEP-BY-STEP FINANCIAL SETTLEMENT VIA MIR BUSINESS BANK

Workflow for establishing direct interbank accounts and executing compliant cross-border transfers between Russian banking networks and regional trade partners:

STEP 1 **Corporate Account Opening & KYC Verification**

Register a corporate account at Mir Business Bank (OJSC). Submit notarized commercial registry documents, Russian translations of articles of association, tax registration certificates, and Ultimate Beneficial Owner (UBO) compliance declarations.

STEP 2 **Dual-Currency Account Configuration (RUB / Currency Accounts)**

Establish linked Ruble (RUB) and secondary currency accounts within Mir Business Bank. Enable direct integration with the SPFS (System for Transfer of Financial Messages) to bypass SWIFT messaging constraints.

STEP 3 **Contract Passport (Паспорт сделки) Registration**

For export/import transactions exceeding regulatory thresholds, register the underlying sales contract with the bank's currency control department to obtain a Unique Contract Number (UCN) prior to funds transfer.

STEP 4 **MIR / Shetab Direct Interbank Execution**

Execute direct RUB-to-local currency conversions via integrated interbank card and clearing networks. Funds are cleared through authorized central bank settlement corridors without third-party Western correspondent bank exposure.