Epiidosis Africa Trade Gateway

International Trade Instrument Acceptance Program
A Cost-Effective Alternative to Traditional International Confirming Banks
Unlocking Global Trade for African Commodity Traders

Executive Summary

African commodity traders, importers and exporters frequently encounter challenges when international suppliers require Documentary Letters of Credit (DLCs), Standby Letters of Credit (SBLCs) or other banking instruments issued by African banks to be confirmed by highly rated international banks.

While confirmation by major international banks provides additional payment comfort, it often results in significantly higher banking charges, additional collateral requirements, lengthy approval processes and delays that impact transaction execution.

Epiidosis Africa Trade Gateway offers a practical and cost-effective alternative.

Through its **International Trade Instrument Acceptance Program**, Epiidosis acts as the contractual trading intermediary, accepting eligible banking instruments issued by approved African banks and coordinating an **Assignment of Proceeds (AOP)** through one of its approved top-rated banking partners in the United Arab Emirates.

This structure enables suppliers to receive enhanced payment comfort from a reputable UAE banking institution while allowing African traders to continue working with their existing banking partners.

The Challenge

Many African traders face common obstacles when purchasing commodities internationally:

- International suppliers are reluctant to accept trade instruments issued directly by regional African banks.
- Confirmation through UK, EU or other Tier-1 international banks is often expensive and time-consuming.
- Additional collateral or cash margins are frequently required.
- Banking approval processes delay shipment schedules.
- Legitimate transactions fail due to perceived country or issuing bank risk rather than commercial capability.

These factors increase financing costs, reduce competitiveness and limit access to international commodity markets.

The Epiidosis Solution

Epiidosis bridges the gap between African buyers and international suppliers.

Rather than requiring suppliers to rely solely on an African issuing bank, Epiidosis acts as the contractual intermediary, receiving the Buyer's banking instrument and coordinating the transaction through its approved UAE banking partners.

Following successful verification and acceptance of the banking instrument, an Assignment of Proceeds (AOP) may be arranged in favour of the Supplier, providing enhanced payment assurance without the need for traditional international bank confirmation. The result is a faster, more cost-effective and commercially efficient transaction structure.

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How the Structure Works

AFRICAN BANK
Issues Documentary Letter of Credit (MT700), Standby Letter of Credit (MT760), or another mutually acceptable banking instrument.

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EPIIDOSIS
Contractual Seller & Trade Facilitation Partner

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INSTRUMENT REVIEW
Compliance screening, verification and acceptance

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ASSIGNMENT OF PROCEEDS
Arranged through an approved UAE banking partner, subject to banking approval

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INTERNATIONAL SUPPLIER

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SHIPMENT OF GOODS

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COMPLIANT DOCUMENTS
Presentation of compliant shipping documents

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PAYMENT & SETTLEMENT
Payment under the agreed mechanism, followed by settlement to the Supplier in accordance with the AOP and transaction documents.

Key Advantages

Lower Banking Costs

Traditional international confirmation charges can be substantial. The Epiidosis structure provides an alternative through an Assignment of Proceeds arranged by an approved UAE banking partner at an estimated cost of:

0.30% - 0.50% of the Transaction Value

(Subject to transaction size, issuing bank, country risk and banking approval.)

Greater Supplier Confidence

- Enhanced payment assurance.
- A bank-to-bank transaction structure.
- Support from reputable UAE banking institutions.
- Reduced concerns regarding issuing bank jurisdiction.

Faster Execution

- Banking turnaround time.
- Documentary delays.
- Multiple layers of confirmation.
- Overall transaction costs.

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Preserve Existing Banking Relationships

African traders continue banking with their preferred local financial institutions while improving the international acceptability of their banking instruments.

No change to existing banking relationships is required.

Epiidosis Trade Facilitation Services

Epiidosis provides comprehensive transaction management including:

- Trade structuring.
- Contract administration.
- Banking coordination.
- Instrument review.
- Assignment of Proceeds coordination.
- Supplier onboarding.
- Documentary compliance.
- Trade execution support.
- Transaction monitoring.
- International trade coordination.

Commercial Charges

Assignment of Proceeds

Estimated banking charges	**0.30% - 0.50%** of the transaction value	• Issuing bank • Transaction size • Country risk • Commodity • Banking approval • Compliance requirements

Epiidosis Trade Facilitation Fee

Epiidosis charges a separate Trade Facilitation Fee, calculated as an agreed percentage (%) of the transaction value.

The fee is determined based on:

- Commodity
- Transaction value
- Number of shipments
- Banking complexity
- Execution requirements
- Commercial risk profile

Eligible Commodities

- Crude Oil
- EN590 Diesel
- Jet Fuel
- LPG
- Fuel Oil
- Fertilizers

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Eligible Commodities (continued)

- Sulphur
- Copper Cathodes
- Aluminum
- Agricultural Commodities
- Industrial Raw Materials
- Food Commodities
- Other internationally traded commodities

Accepted Banking Instruments

- Documentary Letter of Credit (MT700)
- Standby Letter of Credit (MT760) - Yearly Contracts only
- Bank Comfort Letters for POF
- Bank Guarantees (where applicable)
- Other mutually acceptable international trade finance instruments

Compliance

Every transaction remains subject to:

- Know Your Customer (KYC)
- Anti-Money Laundering (AML)
- Counter-Terrorist Financing (CTF)
- International Screening
- Issuing Bank Verification
- Supplier Acceptance
- Banking Partner Approval
- ICC UCP 600 (where applicable)

Why Epiidosis?

Epiidosis Africa Trade Gateway combines international commodity trading expertise with banking coordination to provide African traders with a practical gateway to global markets.

Our objective is to:

- Reduce international banking costs.
- Improve supplier confidence.
- Accelerate transaction execution.
- Expand access to international commodity markets.
- Create sustainable trade finance solutions for African businesses.

Information Required

To evaluate your transaction, please submit:

- Company Profile
- Certificate of Incorporation
- KYC Documentation
- Banking Details
- Commodity Requirement
- Monthly Purchase Volume
- Name of Issuing Bank
- Proposed Banking Instrument

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Upon Review, Epiidosis Will Provide

1 Commercial Proposal	2 Banking Assessment	3 Indicative Costs	4 Transaction Structure	5 Execution Timeline

About Epiidosis Africa Trade Gateway

Epiidosis Africa Trade Gateway is an international commodity trading and trade facilitation platform specializing in structured commodity transactions, banking coordination, and cross-border trade solutions.

Our mission is to bridge the gap between emerging markets and global suppliers by providing innovative, secure, and cost-effective trade execution frameworks backed by internationally recognized banking partners.

Company

EPIIDOSIS INVESTMENTS L.L.C.
Dubai, United Arab Emirates

Disclaimer

Epiidosis Investments L.L.C. is not a bank, financial institution, or licensed confirming bank. The Africa Trade Gateway structure is a commercial trade facilitation and assignment-of-proceeds framework designed to support eligible commodity transactions.

All transactions remain subject to buyer and seller due diligence, issuing bank verification, compliance screening, supplier acceptance, banking partner approval, and final transaction documentation.

Any indicative fee, timeline, acceptance or banking arrangement is subject to transaction-specific review and written approval by the relevant parties and banking institutions.

International Commodity Trading | Trade Finance | Banking Coordination
Trade Facilitation | Assignment of Proceeds Solutions