PAYMENT DECISION

Hold the deposit

CONFIDENTIAL REVIEW

DEMO-HOLD-001

DECISION RATIONALE

Hold the deposit. The mainland supplier issued the PI, but a different Hong Kong company is named as beneficiary and the relationship has not been documented.

EVIDENCE COVERAGE	CONFIDENCE	CONTROLS UNRESOLVED	HUMAN REVIEW
73%	**Moderate**	**4 of 15**	**9 min**

TRANSACTION RECORD

BUYER **Southern Outdoor Retail Pty Ltd (fictional)**	SUPPLIER **Foshan Jinhai Outdoor Products Co., Ltd. (fictional)**
PRODUCT **Outdoor furniture**	ORDER **USD 18,600**
DEPOSIT **USD 5,580**	BENEFICIARY **Bright Path Global Trading Limited (fictional)**
JURISDICTION **Hong Kong**	REVIEW DATE **12 September 2026**

CONDITIONS BEFORE RELEASE

01 Obtain a stamped payment-authorisation letter from the mainland contracting company.

02 Obtain credible ownership, agency or service evidence connecting the beneficiary to the supplier.

03 Revise the PI or contract so the actual beneficiary and payment arrangement are stated.

04 Confirm the arrangement through contact details sourced independently of the payment-change message.

CONTROL TESTING

Fifteen-point evidence schedule

Every case is tested against the same company, transaction and payment controls. An unresolved critical control prevents routine payment release.

NO.	CONTROL	PRIORITY	RESULT	FINDING
01	**Document readability**	ALL	CLEAR	The submitted licence, PI and payment instruction are legible.
02	**Licence identifiers**	CRITICAL	CLEAR	The legal name and demonstration USCC were extracted consistently.
03	**Registry existence**	CRITICAL	CLEAR	The fictional registry identity matches the submitted supplier.
04	**Operating status**	CRITICAL	CLEAR	The demonstration record shows an active operating status.
05	**Name consistency**	CRITICAL	CLEAR	The supplier and PI issuer names reconcile.
06	**Business scope**	MATERIAL	CLEAR	The demonstrated scope is consistent with outdoor products.
07	**Registration profile**	MATERIAL	CLEAR	The registration profile has no separate adverse indicator in this example.
08	**Contact consistency**	MATERIAL	CLEAR	Contact details do not create an additional identity conflict.
09	**PI and contract party**	CRITICAL	CLEAR	The PI was issued by the mainland registered entity.
10	**Document consistency**	MATERIAL	CLEAR	The PI amount and product information are internally consistent.
11	**Payment beneficiary**	CRITICAL	UNRESOLVED	The proposed Hong Kong beneficiary differs from the mainland contracting company.
12	**Third-party relationship**	CRITICAL	UNRESOLVED	No ownership, agency or payment-authorisation evidence connects the two entities.
13	**Bank jurisdiction**	MATERIAL	CLEAR	The Hong Kong route is plausible but does not itself prove the relationship.
14	**Commercial warnings**	MATERIAL	UNRESOLVED	The buyer reported a short payment deadline and the payment explanation remains incomplete.
15	**Payment controls**	CRITICAL	UNRESOLVED	Payment controls cannot be completed until the beneficiary relationship is documented.

DECISION CONTROLS

What must happen next

01 REQUIRED EVIDENCE
Obtain a stamped payment-authorisation letter from the mainland contracting company.

02 REQUIRED EVIDENCE
Obtain credible ownership, agency or service evidence connecting the beneficiary to the supplier.

03 REQUIRED EVIDENCE
Revise the PI or contract so the actual beneficiary and payment arrangement are stated.

04 REQUIRED EVIDENCE
Confirm the arrangement through contact details sourced independently of the payment-change message.

SCOPE AND RELIANCE

This review compares supplied company identity, transaction documents and payment information. It does not authenticate an account through a bank, guarantee future supplier conduct, inspect a factory or product, certify product compliance, or provide legal, tax or sanctions advice. Any later change to the beneficiary, amount, contracting party or payment instructions requires a fresh check.

HUMAN APPROVAL

Sample reviewer

Approved fictional sample · 12 September 2026

REPORT STATUS · HOLD