

Smart Payment Structure Table

This table outlines recommended smart payment structures for international trade. It helps balance supplier trust and buyer security while minimizing risks.

Stage	Payment %	Description	Risk Mitigation
Deposit	20-30%	Paid upon order confirmation to secure production.	Use company bank account only; ensure order contract signed.
Pre-Production	10-20%	Optional installment before mass production starts.	Pay after raw materials are verified or pre-production sample approved.
Mid-Production	20-30%	Optional installment during production progress.	Linked to factory audit or third-party inspection.
Pre-Shipment	30-40%	Paid after final QC inspection but before shipment.	Release only if inspection results are satisfactory.
After Delivery	10-20%	Final balance paid after goods arrive or within agreed timeline.	Use secure payment methods; ensure warranty/after-sales terms included.

■ *Tip: Avoid 100% upfront payments. Split payments across milestones tied to inspections and delivery to protect both buyer and supplier.*