Bank blocked your payment?

Don't panic, don't push it through another channel, here's the first 24 hours.

Banks block transactions for **many reasons**, sanctions are one. Your goal isn't to win an argument: it's to **give the bank what it needs to clear the payment**, or to close out cleanly. Pushing the same payment through a different bank, restructuring the deal, or shouting at your relationship manager will all make things worse.

The first 24 hours in 4 moves

0 - 1 hour

Stop & gather facts

Don't reroute. Note the exact bank message, transaction reference, counterparty, amount, currency.

1 - 4 hours

Call the bank

Ask for the compliance / financial-crime desk, not just your account manager. Ask what they need.

4 - 12 hours

Build the dossier

Invoice, contract, KYC on the counter-party, end-use, screening evidence, shipping docs. Cover-letter the lot.

12 - 24 hours

Inform your customer factually

"Payment is under review by our bank", not "the bank doesn't understand". Update internal stakeholders.

Your actions

What to DO

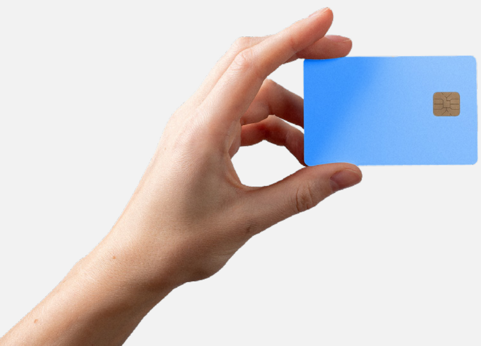
- Take the block **seriously**: banks don't block lightly.
- Ask which **exact concern** triggered it (sanctions? AML? country?).
- Be **fully transparent**: disclose owners, end-use, route.
- Document **every call and email**, with dates.
- Ask the bank's **risk appetite** for this country / sector going forward.

What NOT to do

- **Don't reroute** the same payment via another bank or PSP.
- **Don't restructure** the deal to "look different", that may itself be evasion.
- **Don't pressure** the relationship manager to override compliance.
- **Don't omit** awkward facts, if the bank finds them later, trust is gone.
- **Don't ship more goods** just because earlier shipments cleared.

What the bank typically wants to see

- → Underlying contract or order confirmation
- → Commercial invoice with HS-codes
- → End-user statement & end-use declaration
- → KYC / UBO information on the counterparty
- → Sanctions-screening evidence (with date)
- → Transport documents & route description
- → Any export license or exemption used
- → Your sanctions policy or risk-assessment summary



A blocked payment is **information**, not an attack. **Use it.**

If the answer is **"we can't process this in any form"**, that's the bank telling you the deal isn't going to fly. Better to **learn it now** than after delivery.

Need help interpreting? Talk to your bank's compliance desk, your lawyer or (for licence questions) CDIU.