CONCEPT

Commercial Papers and Banking Disputes: Bills of Exchange, Promissory Notes and Cheques

30 August – 3 September 2027
London - Central London four-star



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Ref: 640_18285 **Date:** 30 August – 3 September 2027 **Location:** London - Central London four-star **Fees:** 23000 SAR

Introduction:

Commercial papers and banking transaction disputes cost organisations money when a bill of exchange lacks a formal element, an endorsement chain breaks, a protest is missed or a dishonoured cheque is pursued down the wrong route. This Core Concept course trains legal, bank operations and credit collection staff to test the validity of bills, promissory notes and cheques, trace endorsement and recourse rights, assemble documentary evidence and choose between negotiation, mediation, arbitration and court. Participants produce a Commercial Paper Dispute Analysis Memo and Resolution Strategy for case disputes.

Course Objectives:

- Verify whether a bill of exchange, promissory note or cheque meets its formal requirements and identify the consequences of a missing particular
- Trace an endorsement chain, decide whether a claimant qualifies as a holder in due course and identify the defences that can be raised against them
- Apply acceptance, presentment, protest and recourse steps that preserve rights against drawers, endorsers and guarantors
- Handle cheque dishonour, stop payment instructions and returned items with a documented bank and creditor response
- Analyse funds transfer, demand guarantee and account operation disputes and assemble the evidence file each one needs
- Select a negotiation, mediation, arbitration or court route within the relevant limitation period and set it out in a dispute memo

Target Audience:

- In-house legal staff who advise on payment instruments, recovery claims and bank correspondence
- Bank legal and litigation staff who defend customer claims over cheques, transfers and guarantees
- Bank operations staff who process cheque returns, stop payment requests and payment investigations
- Credit and collection managers who recover debts secured by cheques and promissory notes
- Treasury and finance managers who issue and receive bills of exchange in trade transactions

Course Outline:

Day 1: Commercial Papers Foundations and Formal Requirements

- Functions of Commercial Papers: Payment, Credit and Transfer of Value
- Bill of Exchange Parties: Drawer, Drawee and Payee Relationship Map
- Mandatory Particulars Checklist for Bills, Promissory Notes and Cheques
- Defective Instruments: Validity Test and Fallback to Ordinary Debt Evidence
- Issuance Controls: Authority to Sign and Specimen Signature Records

Day 2: Uniform Law Principles: Endorsement, Holder in Due Course and Acceptance

- Uniform Law on Bills of Exchange and Promissory Notes: Structure and Core Principles
- Endorsement Types: Special, Blank, Restrictive, Qualified and Conditional
- Holder in Due Course Test: Good Faith, Value and Absence of Notice
- Real and Personal Defences Matrix: Forgery, Material Alteration, Incapacity and Set-Off
- Acceptance of Bills: Presentment for Acceptance, Partial Acceptance and Refusal

Day 3: Payment, Protest, Recourse and Cheque Handling

- Presentment for Payment: Maturity, Place of Payment and Discharge Receipts
- Protest for Non-Acceptance and Non-Payment: Deed Contents and Notice Chain
- Recourse Claims Against Drawer, Endorsers and Avalists: Joint and Several Liability
- Uniform Law on Cheques Principles: Crossing, Stale Cheques and Presentment Windows
- Cheque Dishonour Returns, Stop Payment Instructions and Countermand Validity Review

Day 4: Banking Transaction Disputes, Evidence and Limitation

- Funds Transfer Disputes: Misdirected, Duplicate and Unauthorised Payment Instructions
- Demand Guarantee Call Disputes: Complying Demand, Abusive Calls and Interim Relief
- Account Operation Disputes: Signatory Mandates, Joint Accounts and Unauthorised Debits
- Evidence File Build: Original Instruments, Bank Statements, Protest Deeds and Electronic Records
- Limitation Period Tracker for Bill, Cheque and Banking Claims

Day 5: Dispute Resolution Routes and Case Memo

- Resolution Route Decision Matrix: Negotiation, Mediation, Arbitration and Court Enforcement
- Settlement Negotiation Plan and Instalment Rescheduling Agreement for Collection Cases
- Case File Analysis: Dishonoured Cheque, Forged Endorsement and Called Guarantee
- Commercial Paper Dispute Analysis Memo Drafting
- Resolution Strategy Presentation and Legal Panel Challenge

Skills You Will Gain:

- Negotiable Instrument Validity Testing
- Endorsement Chain Analysis
- Holder in Due Course Assessment
- Protest and Recourse Procedure
- Dishonoured Cheque Handling
- Banking Dispute Evidence Management
- Limitation Period Control
- Dispute Resolution Route Selection

Why Attend This Course:

- Return with a Commercial Paper Dispute Analysis Memo and Resolution Strategy built on case disputes
- Stop losing recourse rights through missed protests, late presentment or broken endorsement chains
- Build recovery files that hold up before a mediator, arbitral tribunal or court
- Compare instrument and banking dispute practice with peers from banks, trading, contracting and finance companies

Conclusion:

Commercial papers keep their value only when their form, transfer and enforcement steps are handled correctly, and banking disputes are won on documents assembled early. The course moves from the functions and formal requirements of bills, promissory notes and cheques, through endorsement, holder in due course, acceptance, protest and recourse, to banking transaction disputes, evidence and limitation. The final day applies these methods to case files and produces a Commercial Paper Dispute Analysis Memo and Resolution Strategy. The course covers general principles and is not legal advice.