

2021

Breaking the Barriers
to Trade through the
Power of People &
Technology

Automated
AI-Enabled
Trade Document
Checking

The Worlds Most Advanced Trade Check

In an increasingly complex and costly trade finance environment, Traydstream makes your journey safer, scalable and profitable.

An AI enabled platform for trade document checking that digitizes structured and unstructured elements, automates trade rules and compliance checks with full centralized auditability

Archaic process unchanged for 500 years,

Today, it's all about access... remotely and digitally.

Imagine. A world where trade finance is not restrictive. Where processing is not a chore. Data is the backbone of commerce and liquidity. Not paper. Platforms manage the mundane steps. Humans leverage their thinking. Trade is truly merit based and democratic. Technology can make it happen. Imagine a world where Trade is... freely flowing.

\$20 Bn in Bank costs to support Trade

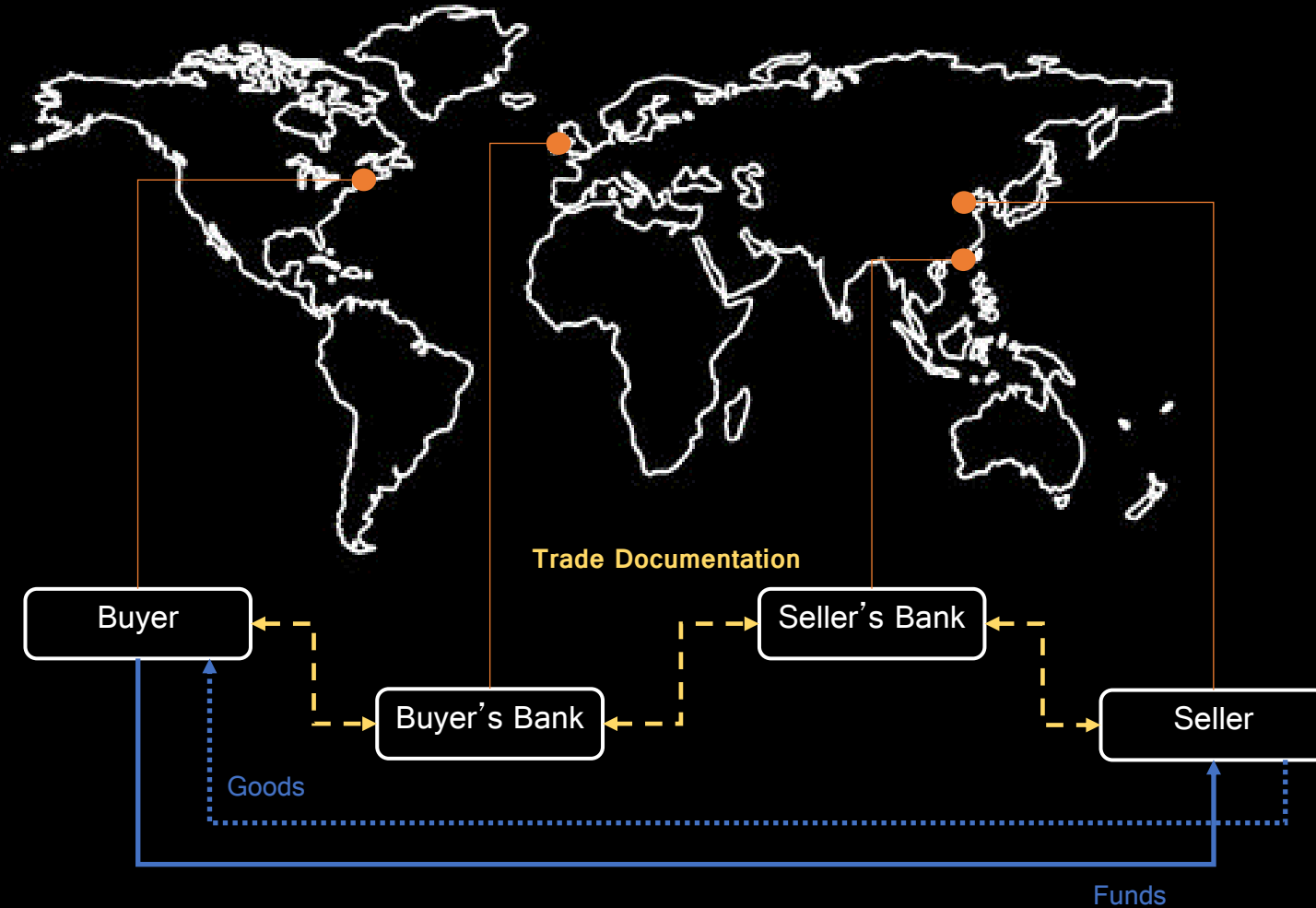
Tribal knowledge of Global Trade Rules are under threat of extinction



The Problem: Trade Finance is still Analog, Paper-based, Manual and Cumbersome

\$20Tr Global Mercantile Trade
85% Global Trade Financed

Processing end-to-end takes 8-30 days



Banks and corporates have similar views on the pain points in trade finance.

Transaction documentation remains largely paper-based and requires considerable manual data entry, driving up costs and complexity and damaging the customer experience. They also agree that there is too little connectivity between various parties in the trade landscape....

Pain points can be eased by digital trade ecosystems. Banks are looking forward to automated digital trade processes that reduce manual effort while ensuring consistency and reducing error rates.

They also seek the increased connectivity that digital ecosystems provide within fragmented trade community of importers, exporters, shipping companies, customs agencies and banks.

ICC-BCG Survey 2019

Banks

- ✗ Massive processing inefficiencies
- ✗ Exceptionally difficult to stop fraud & financial crime
- ✗ Increasing regulatory capital pressure on ROTCE
- ✗ Retiring workforce and knowledge is not institutionalized
- ✗ Forced to elephant hunt!
- ✗ Growth requires increased FTE



An AI-powered solution that understands LC clauses and within seconds can conduct multiple levels of checks akin to an experienced qualified doc checker



The platform's proprietary OCR engine ensures all attributes, structured and unstructured, are extracted and understood so that every data point can be accessed for all checks.



Document scrutiny checks reduced from up to 3 hours to 30 minutes evolving with AI/ML to under 10 mins, leveraging a knowledge repository covering UCP 600/ISBP trade rules



Proven solution that manages increase in volumes and breadth of functionality including complex checks



Interpret unstructured fields including 46A & 47A



Workability review to across all fields



Format checks including missing fields



Consistency checks with cross documents



Full document scrutiny against UCP 600 & eUCP



Full document scrutiny against all ISBP rules



Integrated 3rd Party Compliance Aggregator



Real time data dashboard



TraydServ is a low-cost, cloud-based offer of our AI powered processing platform to support Bank and Corporate clients

1. Client upload LCs + corresponding documents online

3. Run 6 levels of checks with +250k permutations

Clients notified of Maker/ Checker phase

2. Traydstream will complete Digitization of the transaction

4. Review and verify discrepancies via optimised dashboard

Discrepancies from:
Workability checks, UCP 600, ISBP trade rules,
Sanctions, Dual Use Goods, & Compliance

Products:

Letters of Credit
Amendments
Collections
Open Account



Traydstream makes your journey scalable and profitable developed by deep domain expertise in Trade Finance

Designed and built by leading individuals from the banking and technology communities, Traydstream has aspired to solve the biggest pain points with an intuitive, trade optimised UI for doc checkers

10x
Processing
Capability

By
Trade Experts
For
Trade Experts

300

Years of Trade
Experience

80

Employees for
Worldwide Support

125

Global Trade
Document Types
Preloaded

94%

Doc Auto-
classification

30 min
Current
Turnaround
Time

3000

Attributes
Types

75%

Attribute
Mapping

3

User Types
Enroller | Maker | Checker

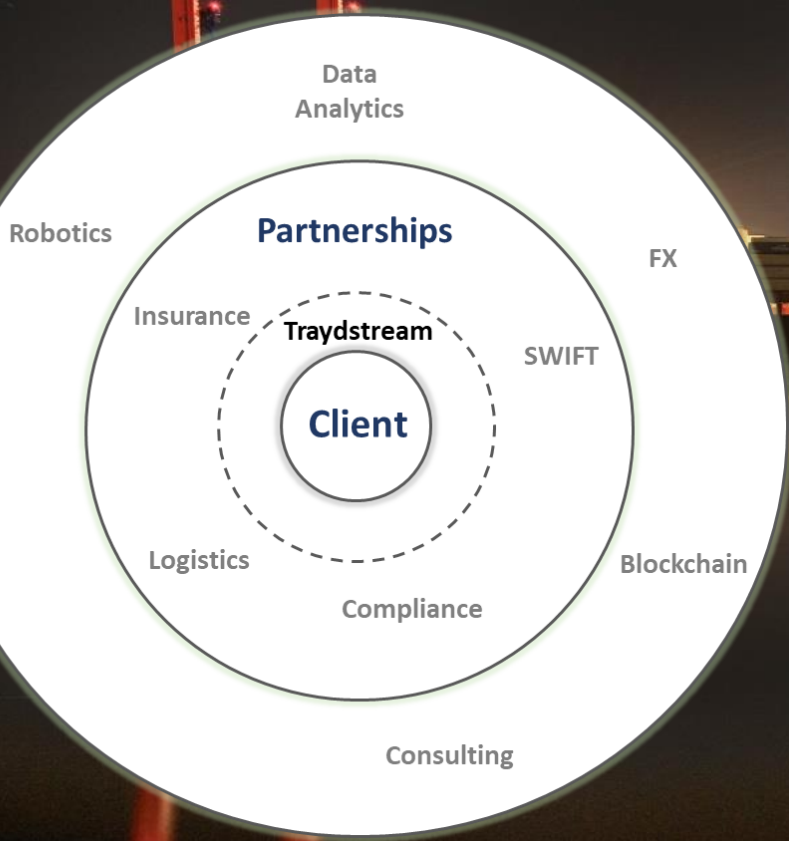
275k

Rules
Permutations



Value and functionality increases with an extended eco-system of partners to integrate physical supply-chain and document flows

The platform enables the ability to connect beyond your Bank but also to **Logistics, Insurance, Compliance** and other value added services linked to your trade transaction... online and in real time



Integrations Under Way

TRADE LENS
Bolero
MAERSK
Lloyd's List Intelligence
SWIFT
CS China Systems

Next Phase of Integrations

FINASTRA
wipro holmes
IHS Markit
GTC
OmniKonnct
Infosys Finacle
TRADESHIFF
Comply Advantage



Benefits: The Transformative Pillars of the Traydstream Solution



Banks

Innovative Technology

Traydstream's platform uses state-of-the-art AI and Supervised Machine Learning, combined with the latest in security protocols, to efficiently and securely process your documents

- ▶ Fully Encrypted Data Storage
- ▶ Secure role-based access controls
- ▶ Single Tenanted
- ▶ Horizontally scalable
- ▶ Geographically scalable

Deployment Flexibility

Traydstream also provides an On-Demand Service that includes:

- ▶ Anytime, anywhere access that is secure and cloud-agnostic
- ▶ Upload of a limited transactions per day
- ▶ Pre-agreed SLA turnaround time
- ▶ Plus a number of Lloyds vessel tracking checks

Connectivity with Corporates

Provides connectivity with corporates – document discrepancies can be reviewed and agreed by the corporate and bank digitally before physical submission of documents

- ▶ This can eventually lead to direct presentations where banks will not need to receive the physical docs and corporates will be able to send the document directly to the issuing banks

Corporates

Efficiency to Scale

- ▶ Faster processing of documents so turnaround times are more efficient
- ▶ Digitises all trade data which provides valuable analytical insight into bank performance, i.e. average turnaround time
- ▶ Ultimately, this will result in a huge reduction of working capital required

Centralise the Knowledge

- ▶ The platform helps to develop a standardised and consistent approach to document checking and reviews
- ▶ Transfers trade knowledge from people to machines over time to mitigate the risk of experienced people leaving
- ▶ Allows corporates access to vessel and container tracking (if required) to foresee any challenges and a clearer understanding of timing etc

Connectivity with Banks

- ▶ Allow the corporate to set minimum standards to their banks for increased service levels and performance
- ▶ Provides connectivity with banks – document discrepancies can be reviewed and agreed by the corporate and bank digitally before physical submission of documents
- ▶ This can eventually lead to direct presentations where banks will not need to receive the physical docs and corporates will be able to send the document directly to the issuing banks



Aligned to Innovate

As part of the Microsoft partner ecosystem, Traydstream help its clients streamline core systems, reduce cost and risk, as well as spur sustainable growth by reimagining how to operate and deliver services via the cloud.

► Innovative Industry Transformation

As banks face new non-traditional competitors, complex regulation, and ever-changing customer demand, they need to modernize their payments and core banking systems to reduce costs and increase their agility to roll out new products and services.

Our combined solutions utilize API's which will allow the banks to support new 'open banking models and employ analytics and AI to unlock new revenue streams.

► Manage Risks

Optimize market and operational risk management with an agile, hyperscale platform to deliver risk insights and comply with regulatory requirements.

Our focus on providing services that facilitate a trusted cloud with industry-proven technology and a global partner ecosystem empowers your banking digital transformation to manage risk.

Benefits to Clients

- Move core systems to cloud to provide the agility needed to meet changing customer expectations and challenge non-traditional competitors
- Utilize APIs to support new 'open banking' models and regulator demands.
- Scale computing to respond to changing market conditions and growth
- Use Azure security tools to facilitate protection against external cybersecurity threats
- Faster deployment through Azure and minimal IT onboarding through Microsoft partnership certification



Banking Challenge: Lack of CDC qualified checkers & taking too long to check trade documentation



Profile

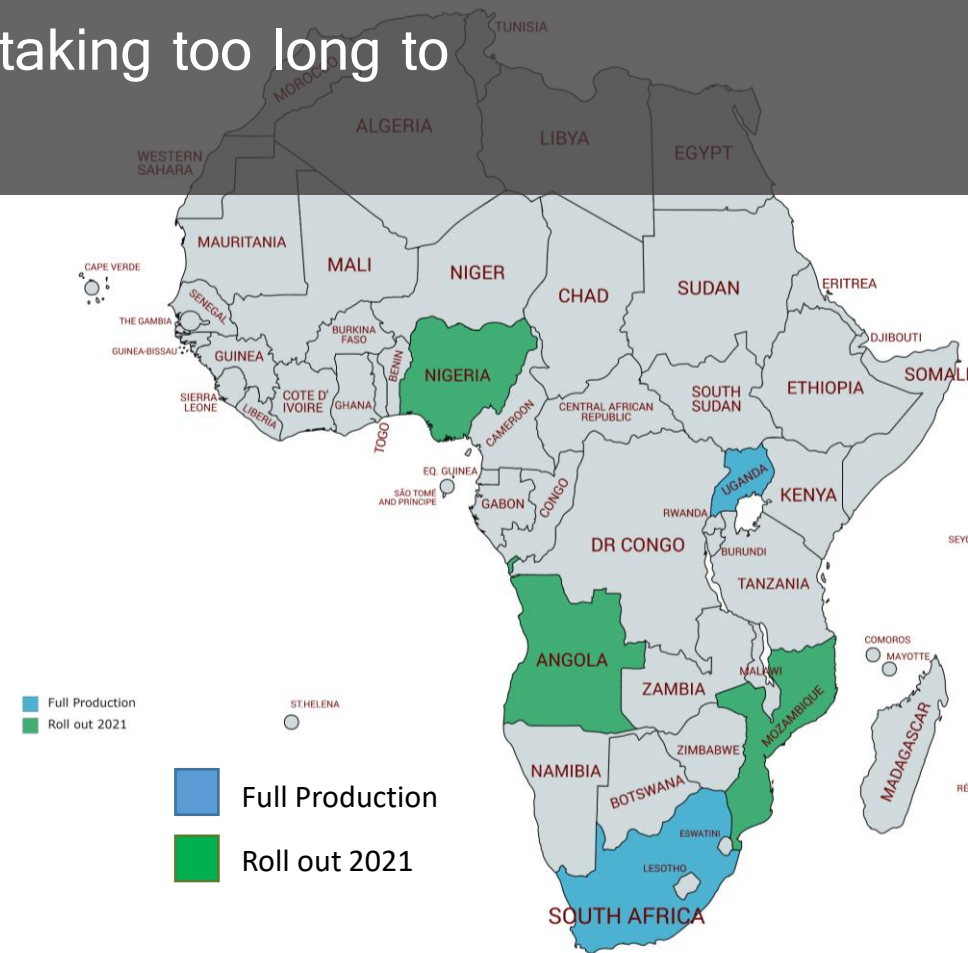
- Azure cloud deployment (monthly spend)
- Number of Users
- Additional core banking integrations
- Annual revenue growth

Scope of Services

- Started pilot in Uganda and rolled out to South Africa, which represented 60% of Standard Bank volumes
- Angola, Mozambique and Nigeria are the next key markets planned for Q2 2021

Outcome

- SA & Uganda are live
- Angola going live in Q1 21 and Nigeria planned for Q2 as both needed the regulators to go on-cloud
- Standard Bank SA has approx. 40% of the country's Trade Finance market and is the largest Trade bank in SA by some distance



“This partnership is an important first for trade at Standard Bank. It is an integral step in our journey to provide a fully digital, trade experience to our clients. Making the move to digital platforms has become extremely important, as banks look for more efficient and productive ways of conducting business.”

Thandiwe Legwaila

Standard Bank Head of Trade for South Africa

Reimagine the World of Finance - Digitally

Redraw the boundaries of business between people, companies and countries.

Push the limits of what can and cannot be done by accelerating our client's capabilities, so that we all have the luxury of choice.

Once we remove these borders between us, we can bring companies and countries closer.

Contact us today to learn more.

Traydstream Limited

www.traydstream.com

London
New York
Milan
Dubai

Karachi
Mumbai
Kolkata
Singapore

"Traydstream's one stop shop for processing... opens up exciting and innovative new options for us to grow and service our customers."

"The offering [allows] our clients to reduce discrepancies in their trade documents with Traydstream's data and artificial-intelligence based matching tools."

"...This game changing piece of technology [for] Nokia... to get a straight through process for our documents whilst ensuring that we adhere to the stringent policy requirements of our banks."

"...Encouraging that this being driven by one of our important clients, which demonstrates our joint commitment to innovation."

"A great opportunity to a wider adoption of change within the Trade Finance business area and throughout the supply chain."

"Integrating Traydstream's document checking service will be a great advantage for our corporate and bank customers to save time and mitigate risk exposure"

