Sipod
Banking Solutions

Trade & Finance

01

Fast and easy operation

Retrieval of all relevant data about clients and their accounts,
Storage of additional data not available in the CORE system.

02

Process automation

Automatic loading and populating of all available data,
Verification of mandatory documentation based on the type of Trade finance and documentary service.
Custom-tailored data validations.

03

Enhanced communication

Direct communication with the client,
Notifications to both clients and employees.

Trade & Finance

USER PORTAL

Overview and Insights:

- View credit lines and active guarantees.

Requests Management:

- Submit requests for new guarantees with auto-filling data from the bank's CORE system,
- Request modifications to existing guarantees,
- Use templates for request creation.

Document Handling:

- Upload and digitally sign documentation.

Notifications:

- Receive alerts via portal, email, or SMS (configurable).

Communication:

- Live chat with bank representatives.

Customization and Team Management:

- Filter and organize data as needed,
- Create and manage team members within the same organization.

Access and Security:

- Role-based access control,
- Multilingual user interface.

BACK OFFICE

Access and Roles:

- Login via Active Directory (same credentials as other internal apps),
- Role-based data and functionality access tailored to specific tasks.

Request Processing:

- Process requests and forward them for verification,
- Return incomplete requests to clients with notifications.

Document and Compliance Checks:

- Access EDM folders for document review.
- Perform automated checks (AML, Fraud, Blacklist, etc.),

Decision Making:

- Create decisions in the CORE system.

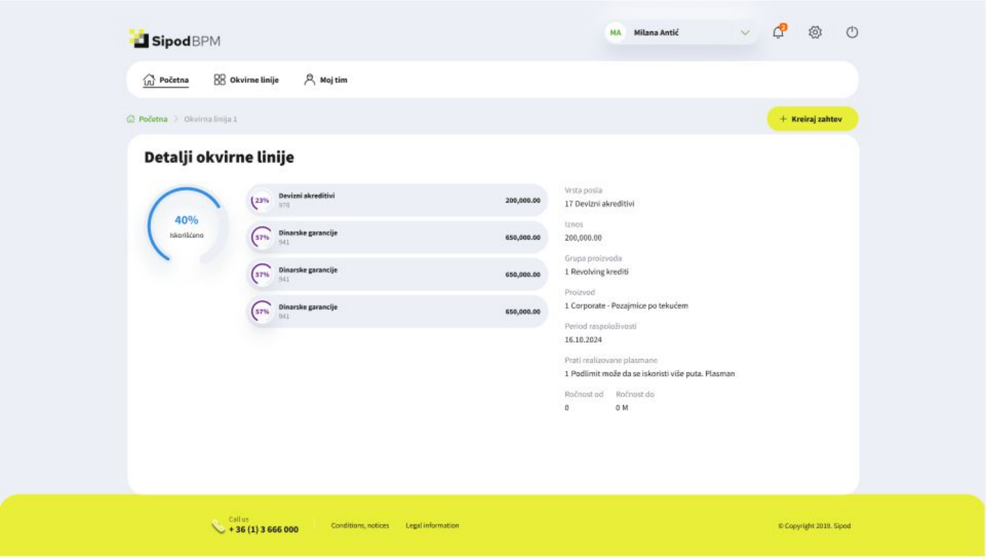
SWIFT Messaging:

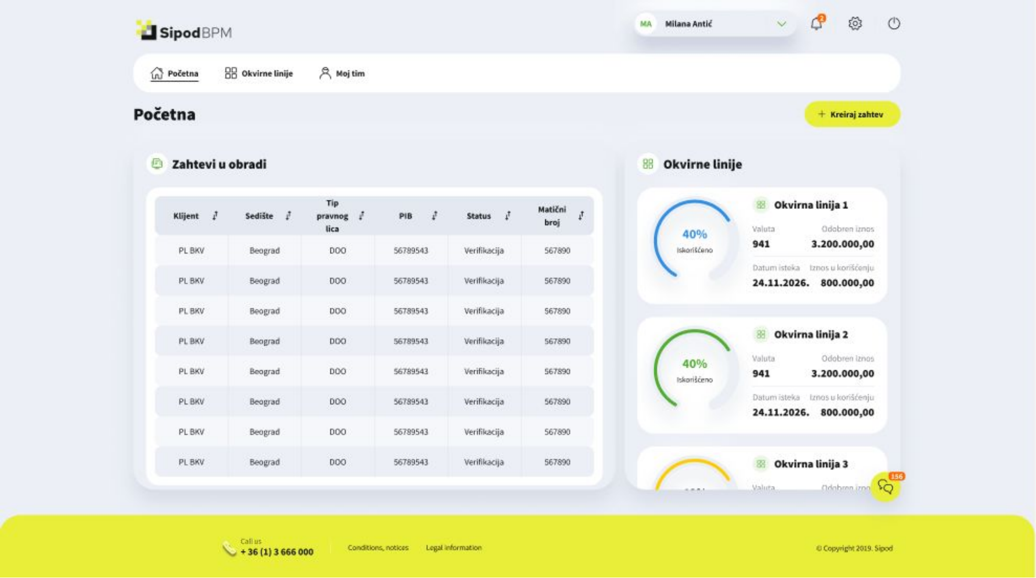
- Generate outgoing SWIFT messages,
- View and process incoming SWIFT messages.

Data Views and Organization:

- Filter, sort, and summarize data based on user roles.

Exploring
Trade Portal





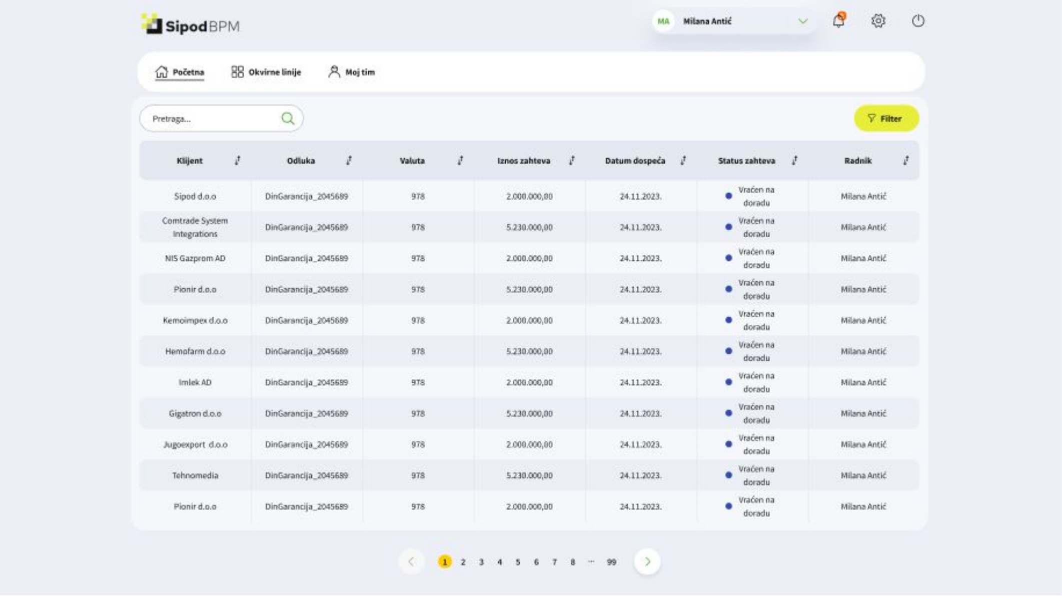
The portal serves as the central communication hub between the client and the bank—via chat and messaging,
Clients can create their own user teams with different roles.

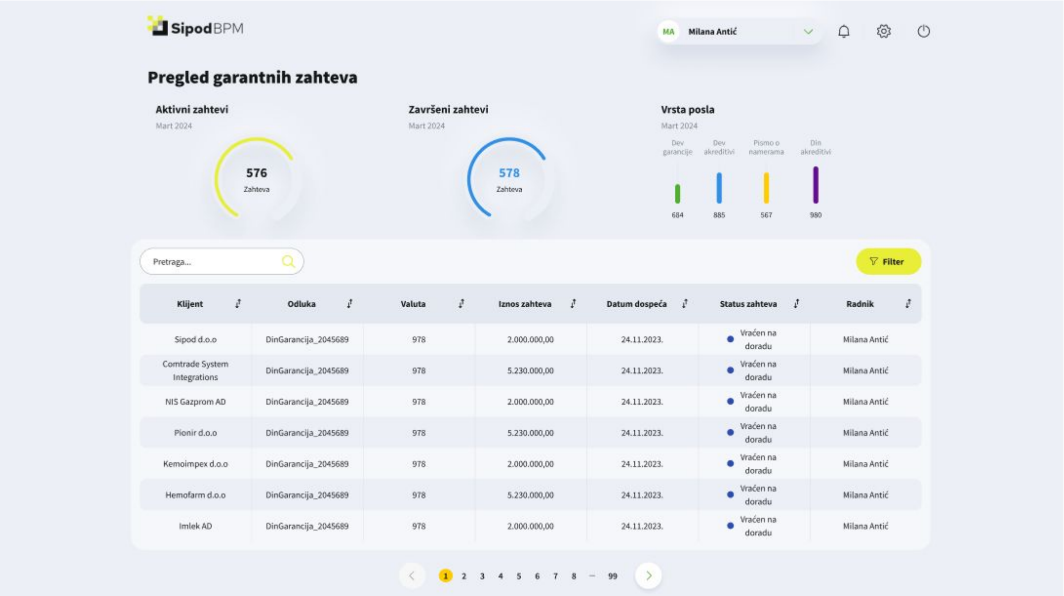
Portal is designed for the bank's corporate clients, provides comprehensive information on framework credit lines, sublimits, maturity dates, etc, Provides real-time insights into all active requests,
Clients can easily reuse previously uploaded documents, communicate directly with bank employees and create requests.

Exploring Back Office

Back Office is designed for the bank's team, allowing fast and easy access to active requests.

Employees can view all documents attached to a request, view all relevant client information available to the bank,





Automatic creation of credit decisions and SWIFT messages,

Real-time communication with the client,

Email notifications (to the client and employee),

Role-based access: each role has specific permissions and a different view of the data.

Exploring the Benefits

Easily Modifiable Processes

The platform is built with flexibility in mind, allowing processes to be quickly adapted to meet changing business needs or regulatory requirements. This ensures the system stays aligned with evolving market demands and client expectations.

Tracking Request Processing Time

Built-in analytics and monitoring tools provide real-time insights into request processing durations, enabling better resource allocation and identification of bottlenecks for continuous improvement.

Faster Request Processing Times

The platform streamlines the approval process with automation and optimized workflows, significantly reducing the time required to handle requests, leading to improved client satisfaction.

Scalable System

Designed to grow with your business, the system can handle increased transaction volumes and user loads seamlessly, ensuring reliable performance even as your operations expand.

Role-Based Access System

Security and efficiency are enhanced by granting users access only to the data and functions necessary for their roles. This minimizes risks, protects sensitive information, and simplifies user workflows.

Communication via the Portal

Integrated messaging tools, such as live chat and notifications, facilitate seamless communication between clients and bank staff, ensuring timely updates and resolving queries efficiently.

01

Process - Oriented

Streamlined Workflows - Designed to align with business processes, increasing efficiency and reducing manual effort,
Improved Consistency - Standardized processes ensure uniform operations across all users and teams,
Flexibility - Adapts to unique business needs while maintaining process integrity.

02

Microservices Architecture

Scalability - Each service can scale independently, ensuring the system grows with business demand,
Resilience - Failure in one service does not affect the entire system, improving reliability,
Fast Updates - Modular design allows for quicker and isolated updates or enhancements without impacting other parts of the system,
BIAN Standard compatible – clear separation of domains.

03

Configurable

Tailored to Needs - Easily adjusted to meet specific requirements of different clients or use cases,
Future-Proof - Supports modifications to adapt to evolving business or regulatory needs,
Efficient Implementation - Reduces the time and cost of deploying the solution for new use cases.

Key Features

Trade
AI Helper

Our AI Helper learns from user behavior to automate repetitive actions, instantly checks document accuracy, and proactively delivers suggestions and alerts—right when you need them.

It's not just assistance; it's intelligent guidance that keeps your operations fast, compliant, and error-free.

Improve Daily Tasks

- Auto-extraction and validation of client-provided documentation,
- Drafting of standard guarantee or L/C text based on transaction type and jurisdiction,
- Monitoring of document expiry (e.g., guarantee maturity, L/C validity, facility limits) and automated reminders,
- Smart task routing – assigns steps to appropriate back-office, legal or credit teams.

Decision Support

- AI risk scoring of transactions based on client history and deal structure,
- Dynamic suggestions on exposure limits or pricing based on real-time portfolio impact,
- Identify red flags in counterparties or transaction structures.

Speed Up TTY (Turnaround Time)

- Pre-evaluation of client eligibility for a credit line or issuance based on portfolio data,
- Real-time suggestions on appropriate instruments (e.g., L/C vs. SBLC vs. bank guarantee),
- AI-generated checklist tailored to specific client profile and product type,
- Automated validation of collateral documentation and conditions,
- Fast-track review of similar past cases to support credit decisions.

Thank You

If you have any suggestions or just want to chat with us, please reach out to us

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