



TRADE COMPLIANCE NAVIGATOR (TCN)

Enterprise TBML Risk Management Platform for Financial Institutions

Executive Summary

Trade-Based Money Laundering (TBML) remains one of the most complex and under-detected financial crimes in global trade finance. Regulators increasingly expect demonstrable control over pricing integrity, trade corridors, counterparty exposure, dual-use goods risk, maritime activity, and mandate compliance.

Trade Compliance Navigator (TCN) provides a unified and defensible TBML control architecture integrating customer risk profiling, multi-layered price intelligence, transaction screening/monitoring, and governance workflows into a structured institutional framework.

Platform Overview

Key features include:

- Risk-based customer trade profiling aligned to FATF principles.
- Multi-layered commodity price benchmarking and structured deviation analysis.
- Out-of-the-box S&P Global data integration for price validation, dual-use screening, and vessel compliance.
- RPA-enabled extraction of relevant online market pricing data for supplementary benchmarking.
- Provider-agnostic architecture supporting integration with alternative reliable data sources.
- Real-time transaction monitoring dynamically linked to risk ratings.
- Digital workflow with audit trails and board-ready reporting.

Data Integration & Ecosystem Capability

TCN combines commercial data feeds, automated market intelligence, and ecosystem integrations to strengthen price risk defensibility and trade transparency.

TCN has demonstrated integration capability with national trade platforms. Through collaboration with Pakistan Single Window (PSW), anonymized and aggregated transaction-level trade data is utilized to enhance commodity benchmarking for eligible institutions. Such integrations are jurisdiction-specific and reflect the platform's adaptability to sovereign trade environments.

Modular & Scalable Architecture

TCN follows modular architecture. Institutions may deploy the full end-to-end framework or select specific modules based on regulatory maturity, risk appetite, and budget priorities. The modules include:

- Customer Risk Profiling Module
- Commodity Price Intelligence Module
- Dual-Use & Maritime Compliance Module
- Trade Transaction Monitoring Module
- Workflow & Governance Layer

Institutional Advantages

- End-to-end TBML framework versus isolated compliance tools.
- Dynamic linkage between onboarding risk and transactional behavior.
- Embedded multi-source price intelligence addressing regulatory expectations.
- Out-of-the-box S&P Global integration with provider flexibility.
- Demonstrated capability to integrate with sovereign trade ecosystems.
- Scalable deployment aligned to institutional growth.

Strategic Impact

TCN enhances regulatory confidence, strengthens correspondent banking relationships, improves operational efficiency, and reduces compliance cost leakage. It enables institutions to transition from reactive detection to structured trade risk governance.

Why BT&D

Our team includes former senior executives and banking practitioners with deep experience in governance, risk, regulatory compliance, international trade, and technology. We have delivered governance, risk and compliance engagements across the Middle East, South Asia, and Africa.

Take the Next Step

Strengthen your institution's TBML governance framework with a structured, scalable, and defensible solution.

- Request a live platform demonstration.
- Schedule a regulatory alignment discussion.
- Engage with our team for a strategic trade risk assessment.

Contact

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