Collaborative Trade & Supply Chain Finance

Manage | Connect | Engage | Enrich

May 2026

Agenda

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Surecomp Introduction

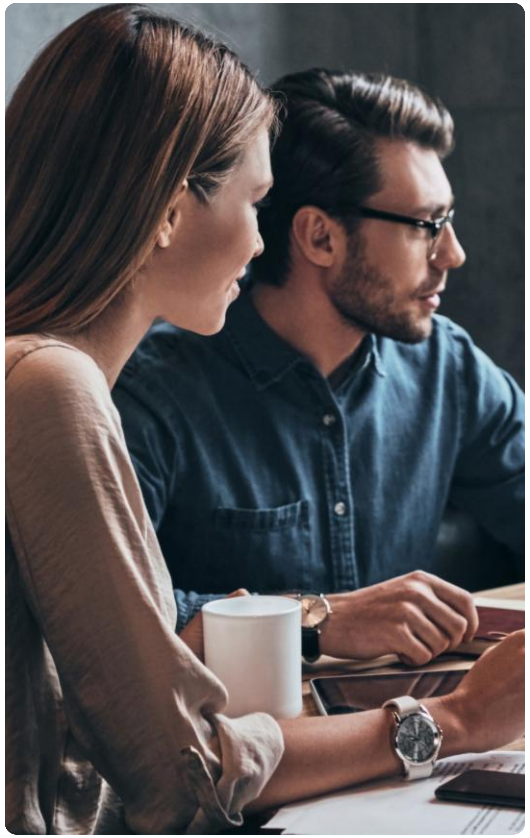
Who and Where Are We?

40 years Experience

8 Global offices

300+ Customers

- Dedicated, award-winning trade finance solution provider
- Largest trade finance customer base
- Collaborative approach bringing banks, corporates & the trade tech ecosystem together
- Proven delivery success with choice of deployment (on-prem, cloud, SaaS)
- Tech arm of a privately owned Canadian multi-industry conglomerate



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Where did we come from?

Key milestones

1986 - Founded originally for internal use

1989 - First on-prem customer (Standard Chartered)

2010 - DOS acquisition with DOKA 5

2016 - First cloud customer (Schneider Electric)

2017 - DOKA NG launched

2022 - RIVO launched - surpassing $3bn TX in 2025

Industry Recognition

Surecomp

BEST TRADE FINANCE PROVIDER 2026
GLOBAL FINANCE

GTR 2026 Leaders in Trade

IDC

Best Trade Finance Technology Provider Europe 2025
15th year Global Banking & Finance Awards
Surecomp
Global Banking & Finance review

BEST TRADE FINANCE PROVIDER 2025
25th ANNUAL
GLOBAL FINANCE

Swift | Compatible Application Trade Finance | 2025

tmi AWARDS | 2023
FOR INNOVATION & EXCELLENCE

aws PARTNER AI Software Competency

aws PARTNER Financial Services Competency

AICPA SOC

Information Security Management System ISO 27001 Certified

Our Global Leadership Team Supporting your Trade Finance Transformation

Ilan Buganim
President & CEO

Gadi Komet
Chief Operating Officer

Enno-Burghard Weitzel
Chief Solution Officer

Miri Stessman
Chief Financial Officer

Tal Weiser
Chief Revenue Officer

Shirley Harel
SVP Human Resources

Anat Elgrichi
General Manager, APAC

Joshua Williams
Head of Commercial, APAC

Dror Sabbag
VP Customer Success

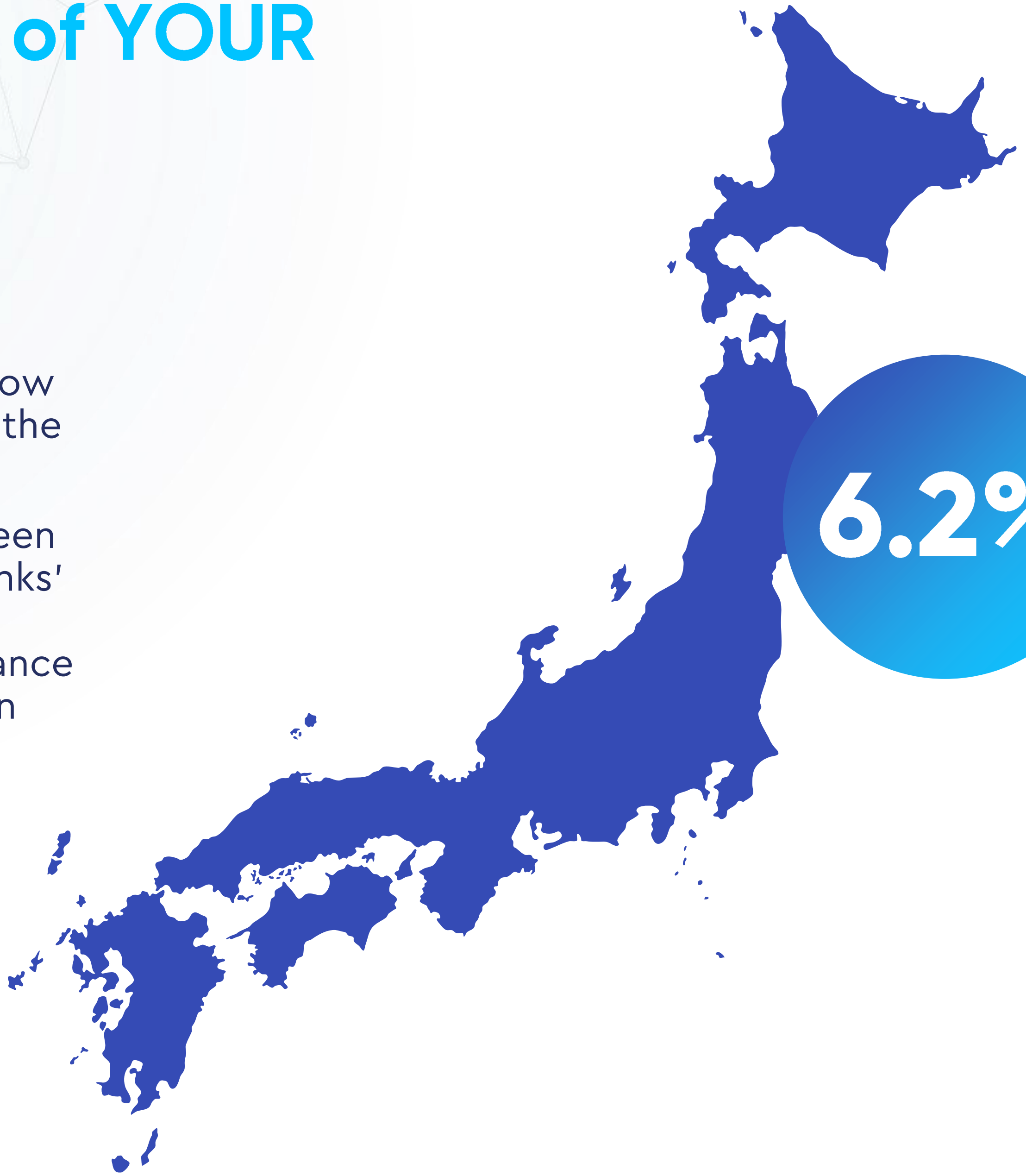
Trade Landscape

Our Understanding of YOUR Trade Landscape

Required System Architecture

According to market research, Japan's trade finance market is projected to grow at an average annual rate of **6.2%** over the forecast period from 2025 to 2033.

However, the following factors have been identified as obstacles to growth in banks' trade finance operations. Even among megabanks, efforts to review trade finance back-end systems are underway, driven by the need to decouple from legacy systems.



6.2%

Avg. Annual Growth

Trade Finance Challenges

Why Transform to Digital Trade Finance?

Challenges Addressed by Digitization

Surecomp

Compliance Burden

Automated Regulatory Compliance
Transparent, data rich reporting & harmonized messaging standards

Customer Retention

Superior Customer Service
Real-time corporate communication, risk management, accelerated trade finance approvals

Fragmented Trade Ecosystem

Interoperability
Seamless integration with API-first connectivity to all parties

Digital Trade Finance for Compliance

Nov 2026
SWIFT SR2026
ISO 20022 Compliance
MX Migration (MT700)

2027-2030*
Enforcement of the Domestic
Bill of Lading Digitization Act
in Japan eBL support

*initially 10% - Target 100%

Around 2030*
Financial Institutions'
Digital Transformation
(Paperless Initiatives)
including the entire trade
finance flow

Surecomp SR2026/ISO 20022 Implementation Schedule

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Q1

Product preparation

Q2 (May)

Customization starts for DOKA, IMEX, RIVO.portal

Early sign up ensures early delivery and testing

Q4 (November)

Customized products ready (DOKA, IMEX, RIVO.portal, RIVO.ctf)

Q2 (April)

SaaS product ready

Q3 (July)

Testing starts

Currently being implemented by each Surecomp customer

SR2026 support via front-end (RIVO) and back-end (DOKA)

Solution for full ISO 20022 compliance (including conversion of MT700 series messages to MX format

Surecomp Powers SWIFT/ICC API Pilot for Bank Guarantees

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Need for a single Open-API Industry Standard for Guarantee Payments

ISO20022 Structured Data Format for all Banks Globally

Surecomp Collaborates to Facilitate Successful Pilot Transactions

Centralized efficiency for frictionless interaction with corporate customers

Swift ICC

Challenges Addressed by Digitization

Surecomp

Automation & Efficiency

Paperless Processing & Streamlined Workflow
Enhanced efficiency & productivity

Reduced Cost & IT Reliance

Lower Cost of Ownership
Reduced IT burden and legacy system integration issues

Future-Proofing for Growth

Robust and Scalable Architecture
Long-term partnership supporting your growth

Surecomp Solution Overview

Trade Finance-as-a-Service (TFaaS)

A scalable, secure, cost-effective & holistic digital trade finance experience

Key Benefits

Ensure
regulatory & messaging compliance

Reduce
IT reliance & cost of ownership

Drive
transaction growth & agility with frictionless, GenAI-powered technology

Improve
customer engagement & satisfaction

Connect
with extended trade ecosystem

Enabling End-to-End Collaborative Trade & Supply Chain Finance

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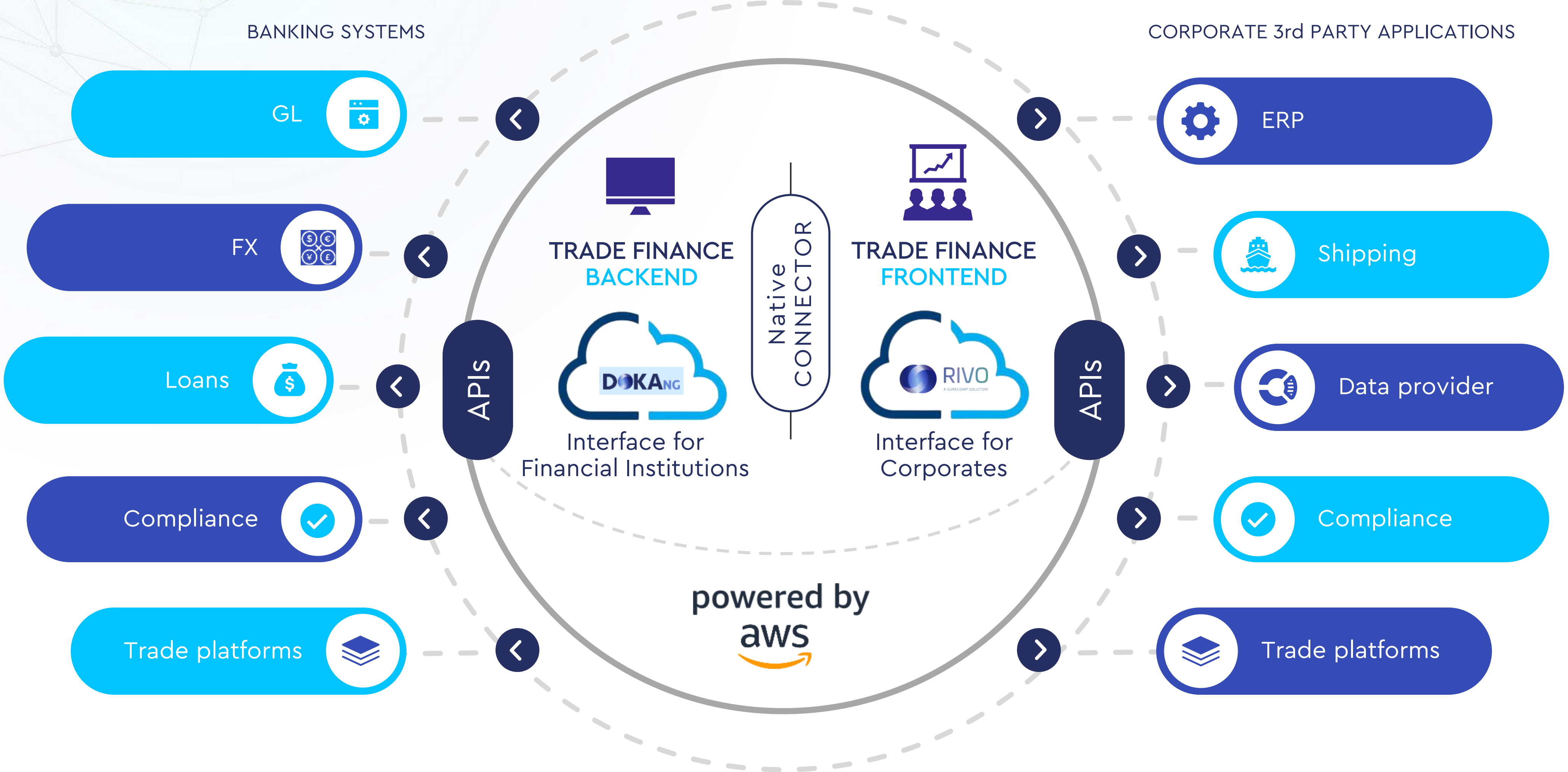

Collaborative Trade Finance with RIVO™

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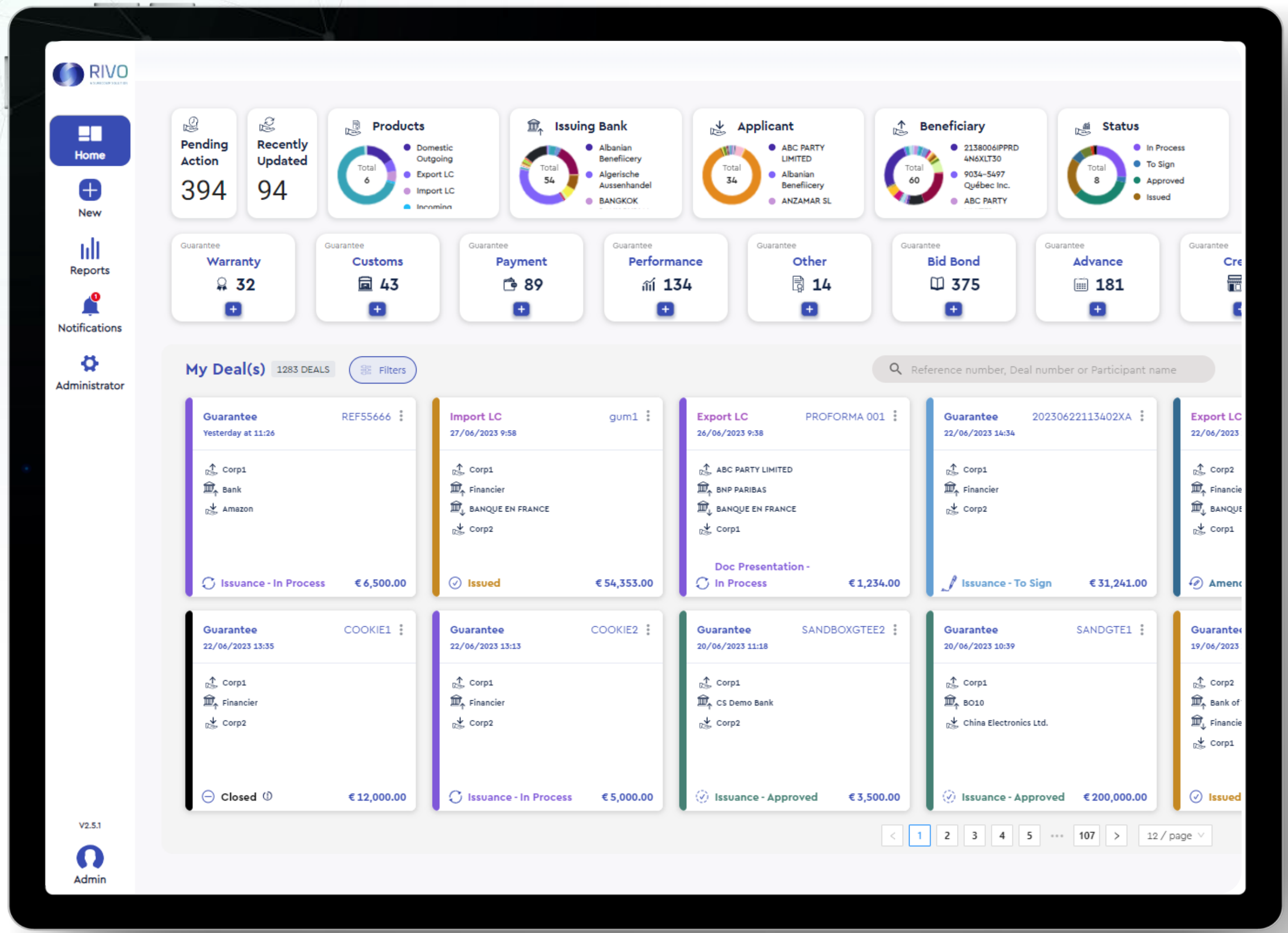
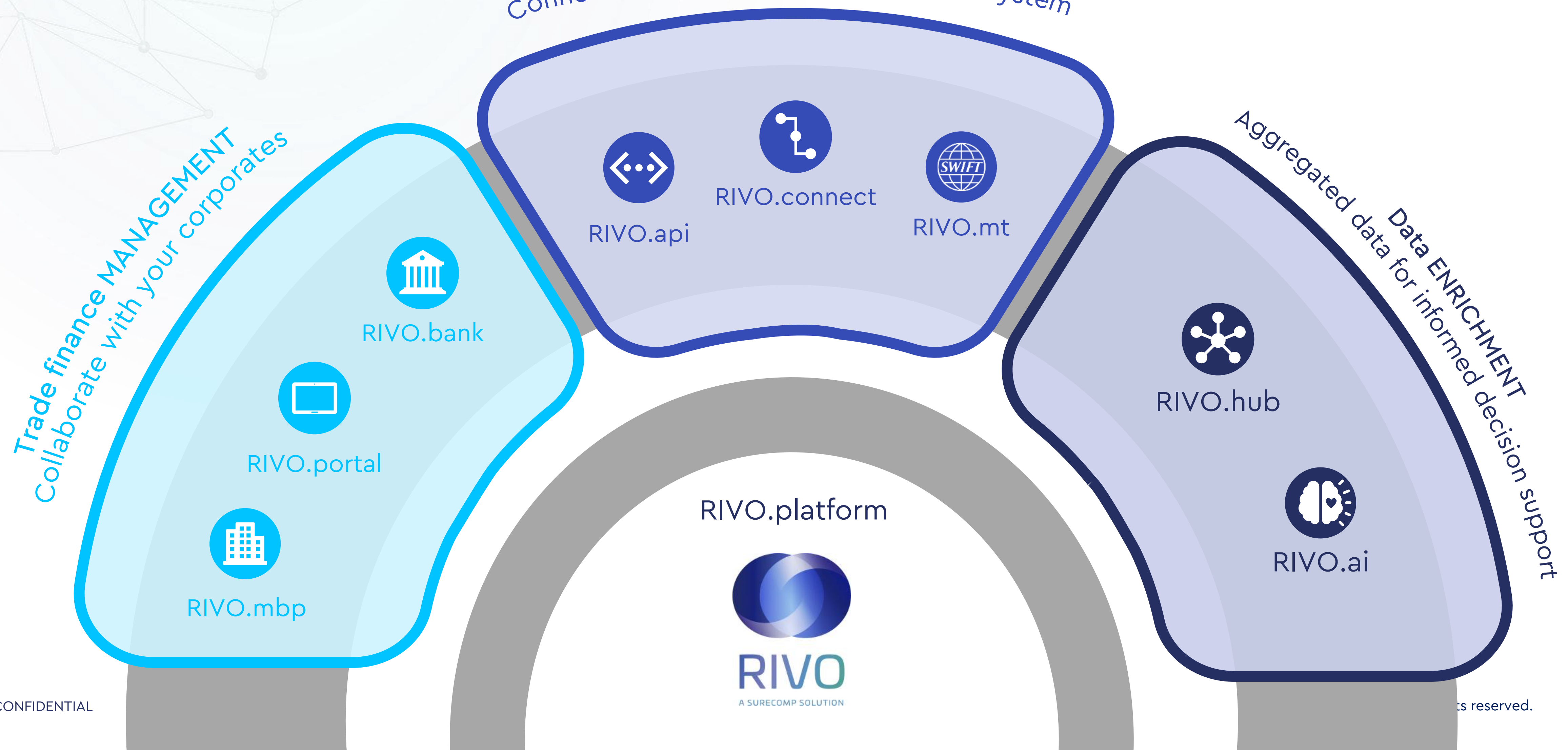


Collaborative Trade Finance with RIVO™

Portal, Fintech Hub & Network



RIVO Connectivity

RIVOTM Connectivity between Corporates and Financial Institutions

Corporates

Corporate Legacies

Trade Finance Data (GRT, LC...)

Multi-Format Connectivity

- ✓ APIs
- ✓ Flat File
- ✓ AI

RIVO

Trade Finance Data (GRT, LC...)

Trade Finance Document

aws

Multi-Channel Connectivity

- ✓ UI (rivo.bank+rivo.elcy)
- ✓ SC channel
- ✓ APIs
- ✓ Swift Score
- ✓ AI

Financial Institutions

Trade Finance Data (GRT, LC...)

Trade Finance Document

TF Processing System

RIVO Fintech Hub

Surecomp

Documentary & Regulatory Compliance

Lestr, TRAYDSTREAM, conpend, COMPLIDATA, Pelican, GFT, cleareye.ai, tradesun

Supply Chain Finance

CRXMARKETS, FINVERITY, CREDABLE™

Digital Documents

Adobe, docusign, enigio, GSBN, CargoX, wave BL revolutionizing trust in trade, DOCKLAB, ice

Business Enablers

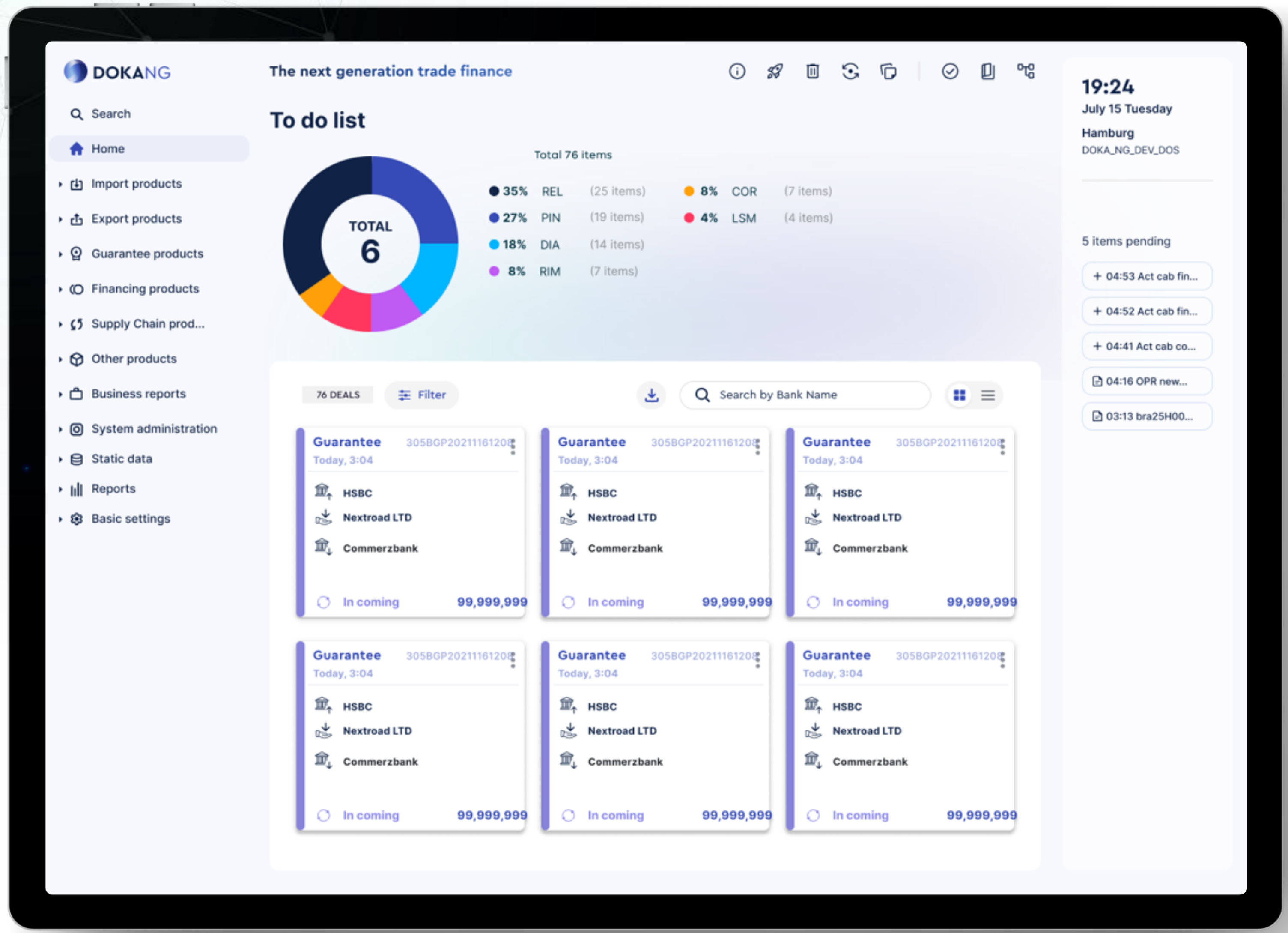
VISA, Swift, ICC, DiXiO WE CONNECT, highradius, SAP, HAVONA, MINEHUB, CONTOUR

Data & Risk Management

GLEIF Enabling global identity Protecting digital trust, TRADETEQ, WINDWARD, KYG Trade™ Know Your Goods, Coriolis ESG by tradesun, Tradefox

STATUS	LIVE	DEMONSTRABLE	PARTNERED

Trade Finance Management with DOKA™



Revamped DOKA-NG GUI - Indicative Timeline

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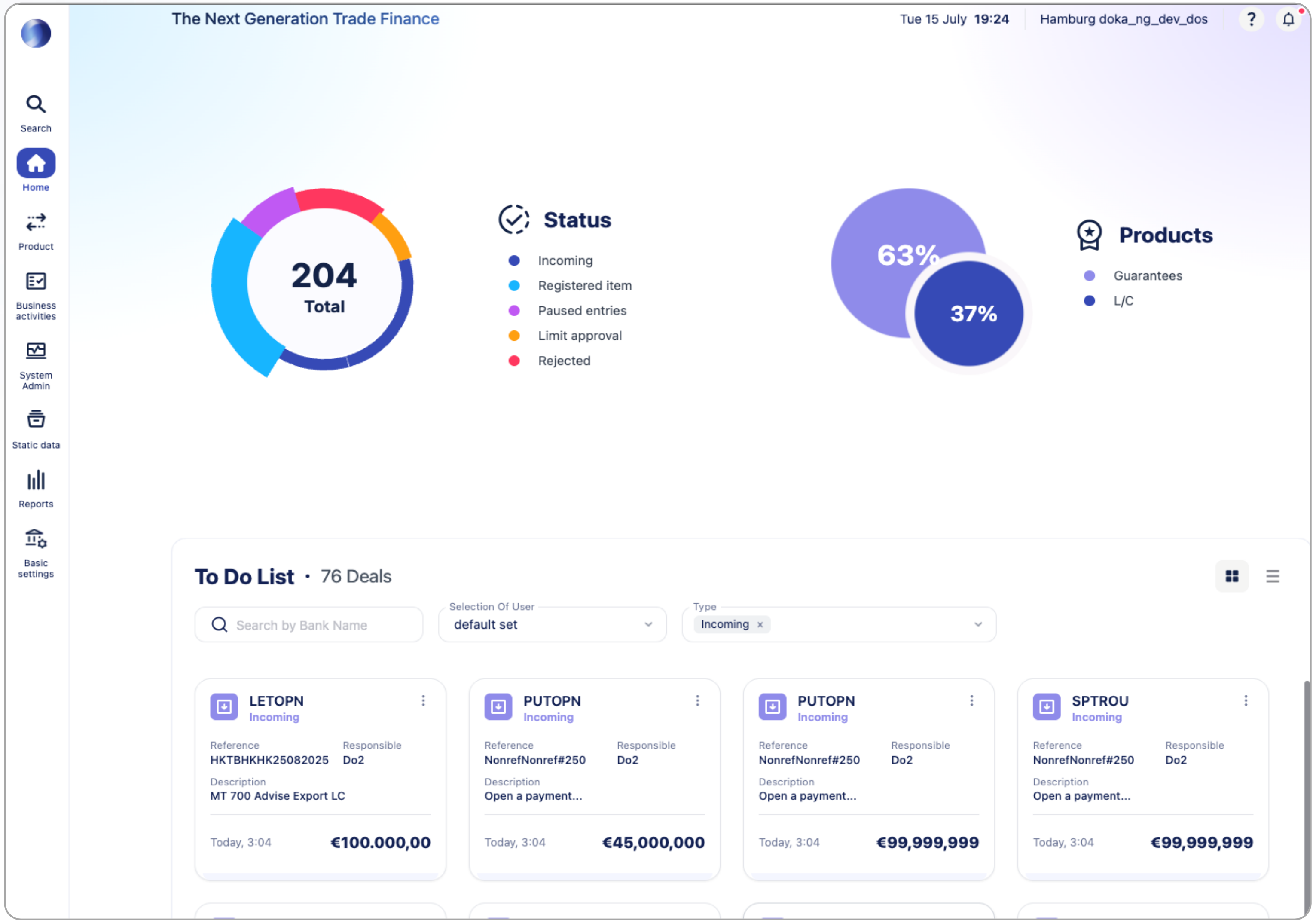
AUG 2025	Proof of Concept completed
SEP 2025	Development started
Q1 2026	MVP for internal testing
Q2 2026	Refined full version
H2 2026	UAT readiness



DOKA NG

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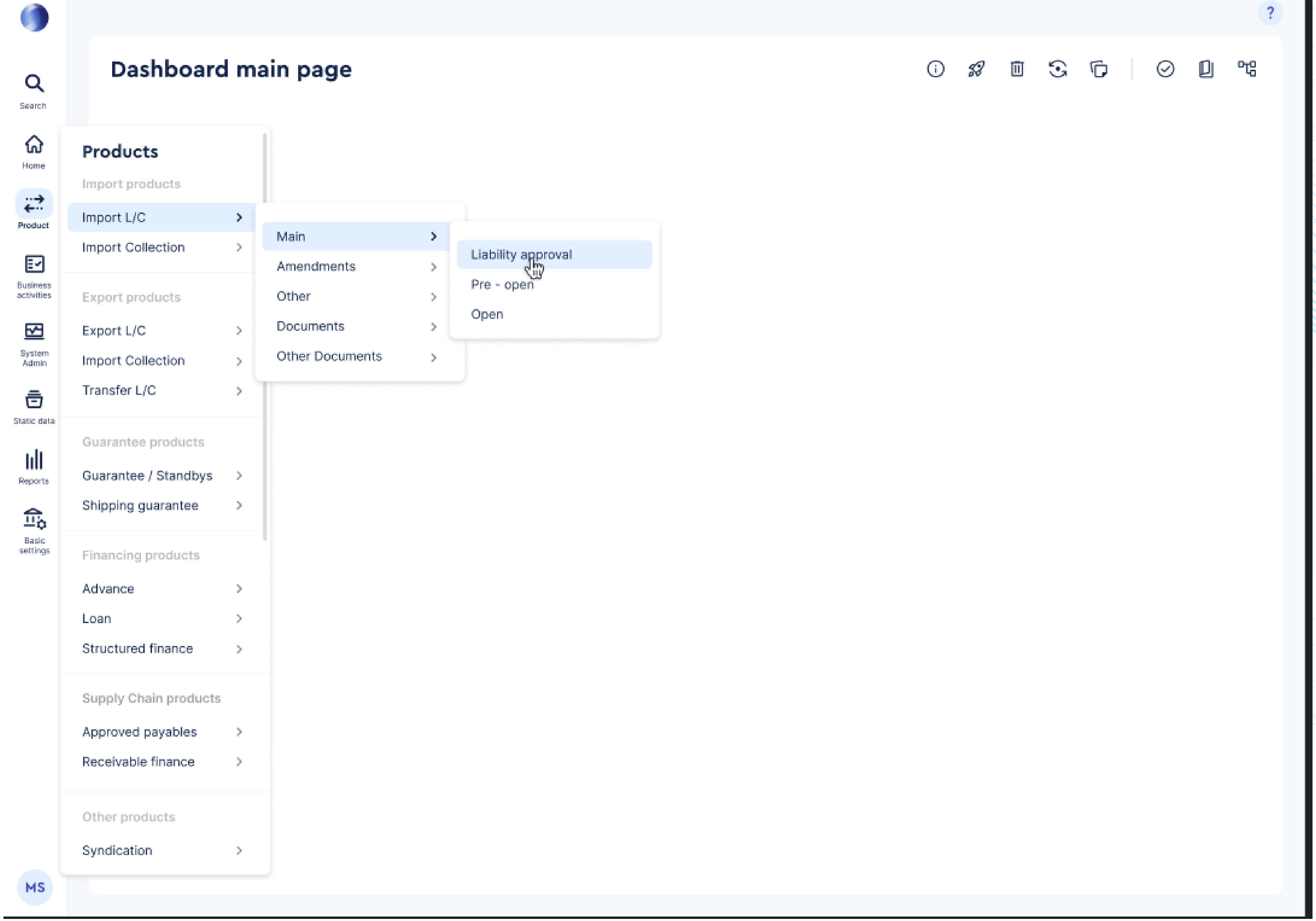
Q1 2026



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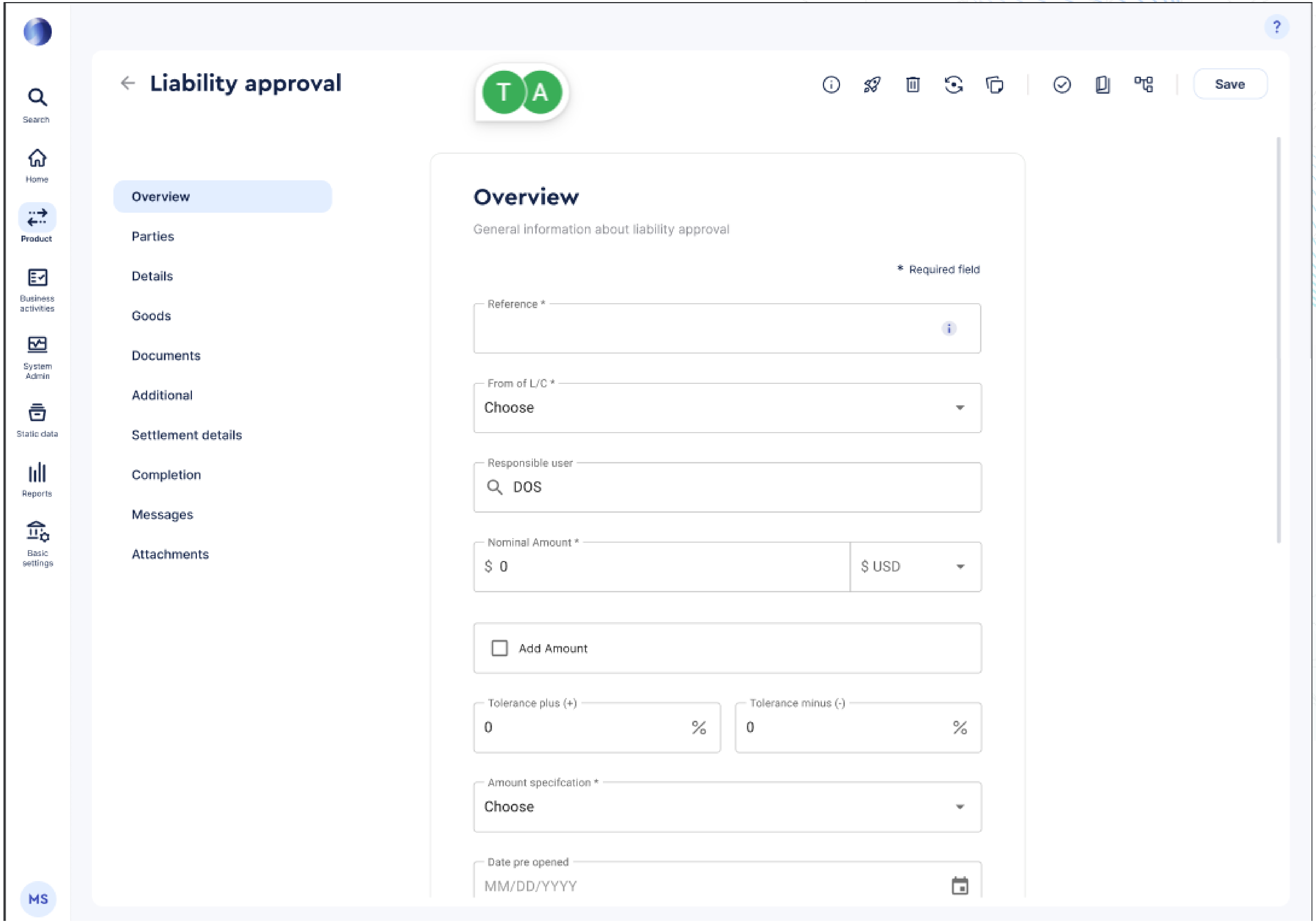
Q2 2026



Product Coverage & Services

PRODUCT COVERAGE

Letters of Credit	Transfer LCs	Standby LC	Shipping Guarantee
Bank Guarantee	Clean Collections	Documentary Collections	Finance
Reimbursements	Clean Payments	Syndications/ Participations	Approved Payables
Payment Undertaking	Export Finance	Loans	Advances

Issue → Amend → Notify → Present → Settle

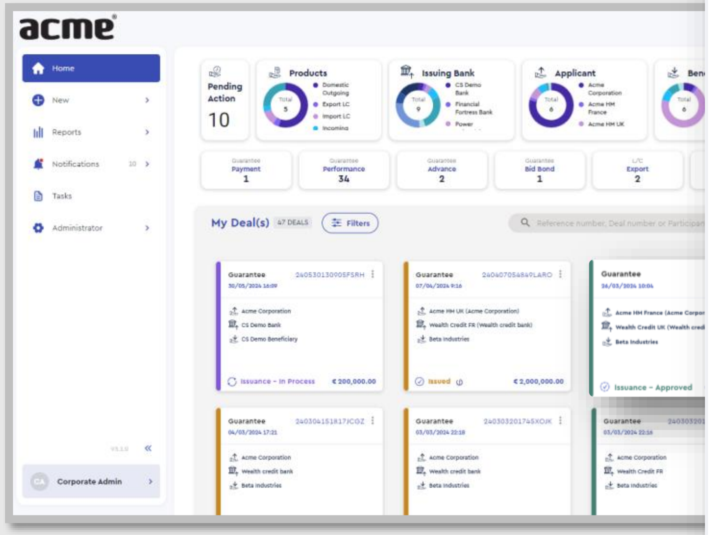
COMMON SERVICES

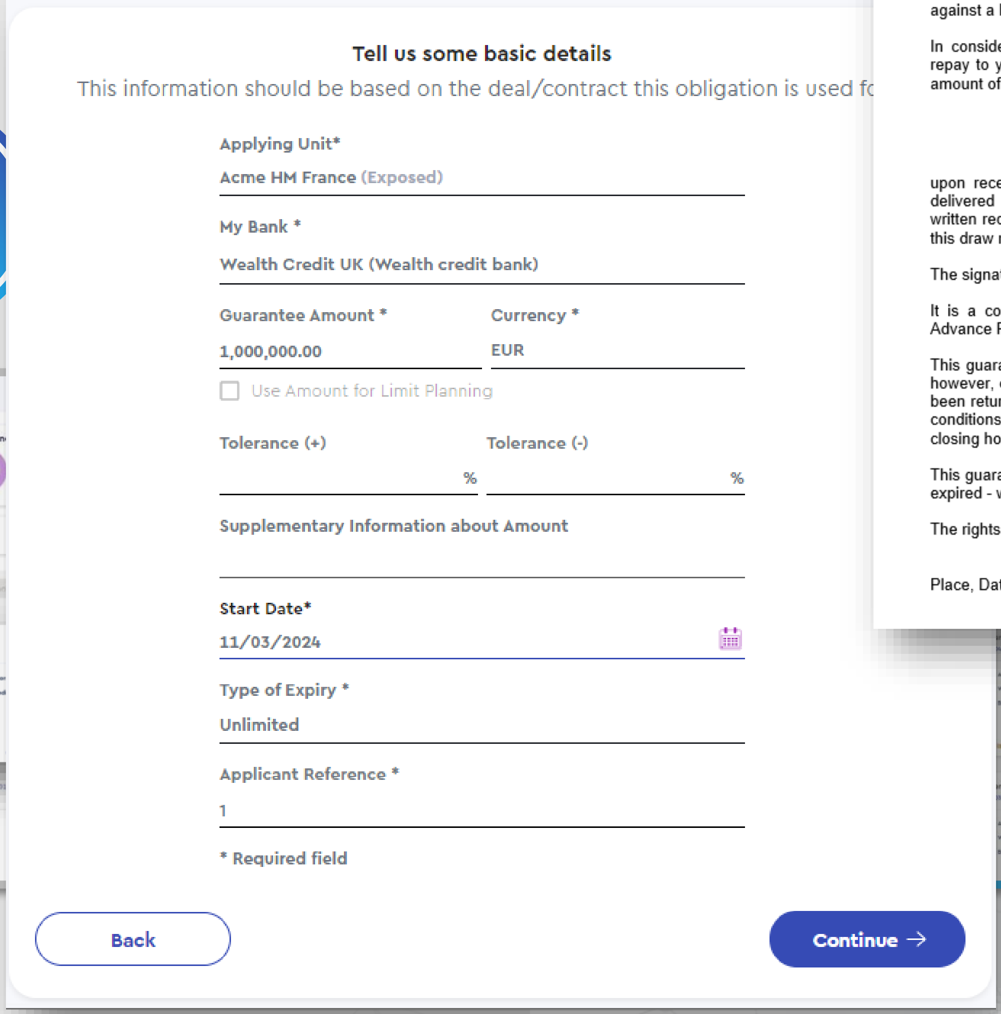
Service Level Agreements	Team Management	Operational Work Queues	Workflow	STP
Paperless Office	Limits Management	Fees/ Conditions	Multinational	Reporting

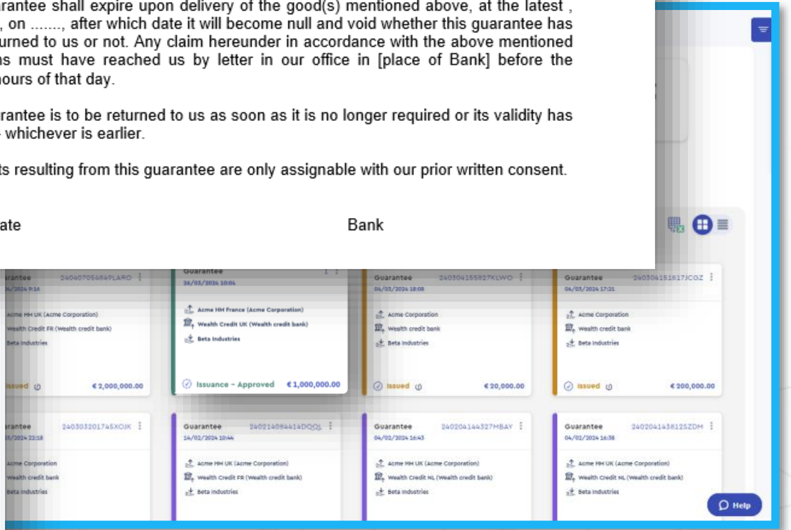
- **Achieve** digitization with a high degree of Straight Through Processing
- **Increase** productivity with operational work queues
- **Reduce** costs by reducing manual processing
- **Ensure** regulatory compliance with fully SWIFT-certified solutions
- **Improve** customer satisfaction through SLA management

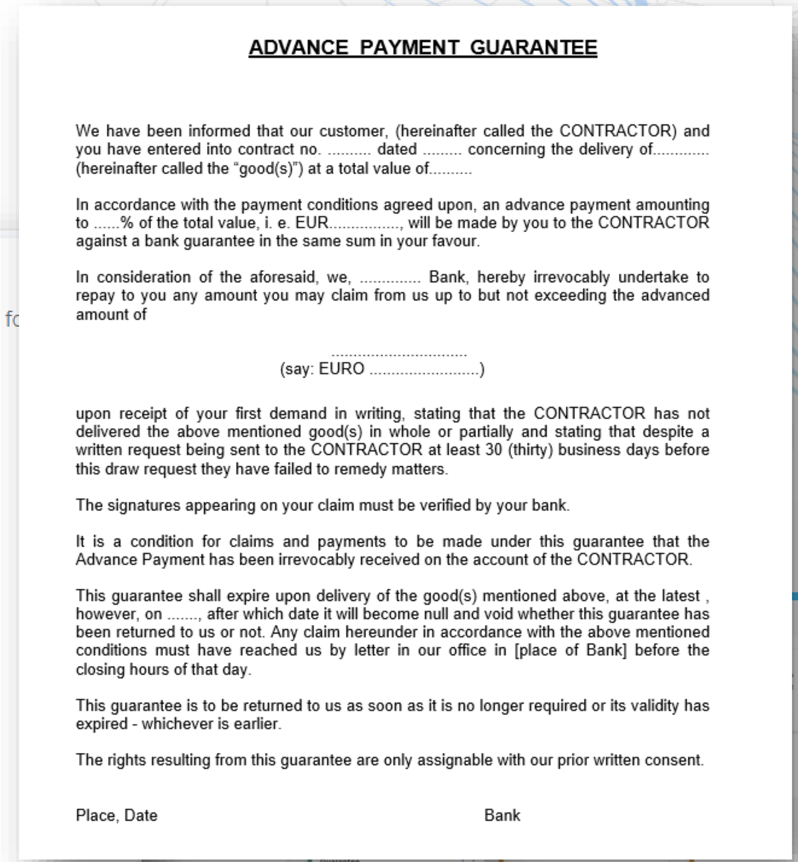
Typical TF flow(s) between Corporates and FIs leveraging RIVO UI

Customer









ADVANCE PAYMENT GUARANTEE

We have been informed that our customer, (hereinafter called the CONTRACTOR) and you have entered into contract no. .... dated .... concerning the delivery of............ (hereinafter called the "good(s)") at a total value of..........

In accordance with the payment conditions agreed upon, an advance payment amounting to ......% of the total value, i. e. EUR................, will be made by you to the CONTRACTOR against a bank guarantee in the same sum in your favour.

In consideration of the aforesaid, we, ... Bank, hereby irrevocably undertake to repay to you any amount you may claim from us up to but not exceeding the advanced amount of

....

(say: EURO ....)

upon receipt of your first demand in writing, stating that the CONTRACTOR has not delivered the above mentioned good(s) in whole or partially and stating that despite a written request being sent to the CONTRACTOR at least 30 (thirty) business days before this draw request they have failed to remedy matters.

The signatures appearing on your claim must be verified by your bank.

It is a condition for claims and payments to be made under this guarantee that the Advance Payment has been irrevocably received on the account of the CONTRACTOR.

This guarantee shall expire upon delivery of the good(s) mentioned above, at the latest , however, on ...., after which date it will become null and void whether this guarantee has been returned to us or not. Any claim hereunder in accordance with the above mentioned conditions must have reached us by letter in our office in [place of Bank] before the closing hours of that day.

This guarantee is to be returned to us as soon as it is no longer required or its validity has expired - whichever is earlier.

The rights resulting from this guarantee are only assignable with our prior written consent.

Place, Date Bank

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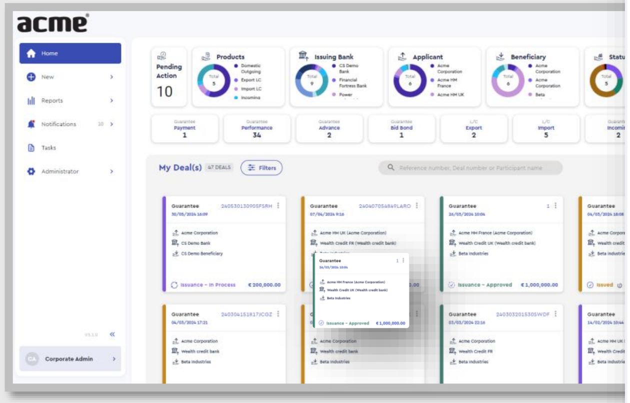
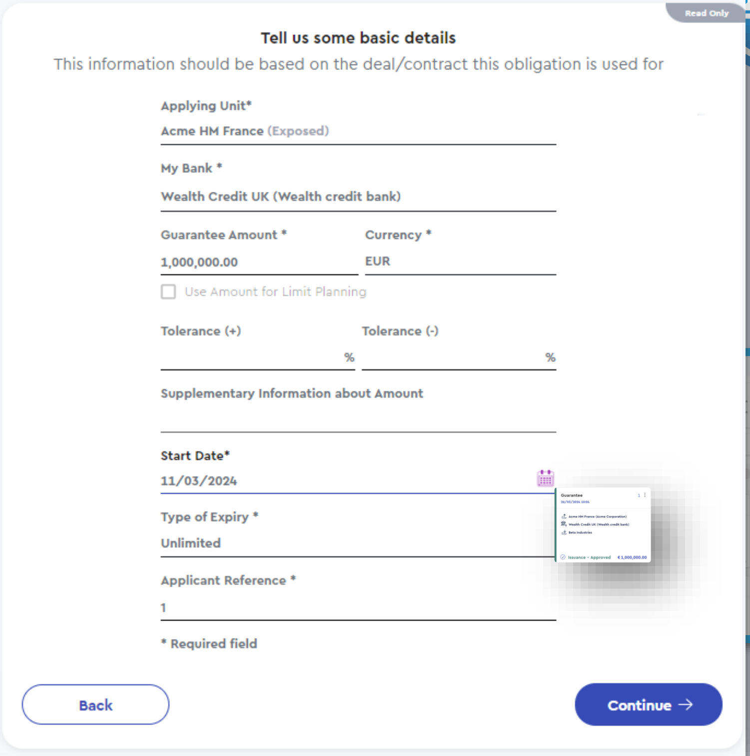
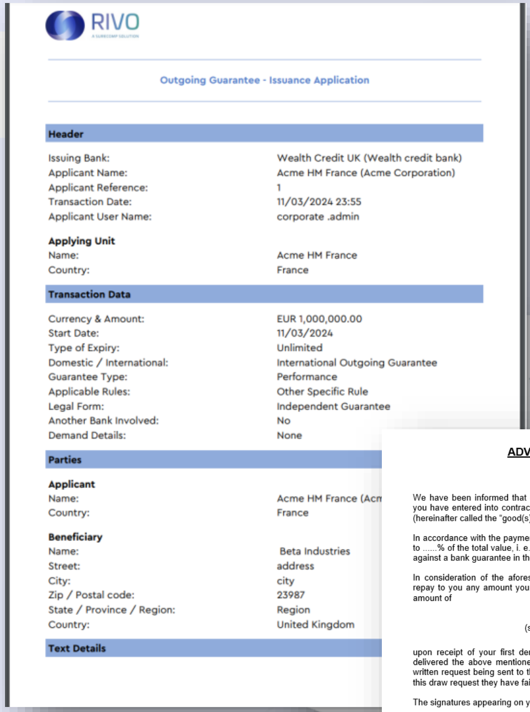
Typical TF flow(s) between Corporates and FIs with integration to the FI's back-office system

Customer






RIVO

Outgoing Guarantee - Issuance Application

Header

Issuing Bank:	Wealth Credit UK (Wealth credit bank)
Applicant Name:	Acme HM France (Acme Corporation)
Applicant Reference:	1
Transaction Date:	11/03/2024 23:55
Applicant User Name:	corporate .admin

Applying Unit

Name:	Acme HM France
Country:	France

Transaction Data

Currency & Amount:	EUR 1,000,000.00
Start Date:	11/03/2024
Type of Expiry:	Unlimited
Domestic / International:	International Outgoing Guarantee
Guarantee Type:	Performance
Applicable Rules:	Other Specific Rule
Legal Form:	Independent Guarantee
Another Bank Involved:	No
Demand Details:	None

Parties

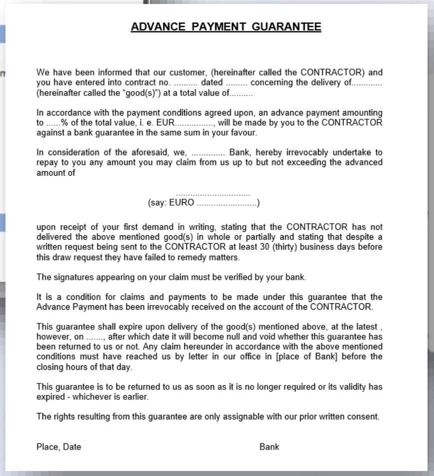
Applicant

Name:	Acme HM France (Acm
Country:	France

Beneficiary

Name:	Beta Industries
Street:	address
City:	city
Zip / Postal code:	23987
State / Province / Region:	Region
Country:	United Kingdom

Text Details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Place, Date Bank

AI-Powered External Interaction & Internal Tasks

Surecomp

COUNTERPARTY INTERACTION

- RIVO
- APIs
- SWIFT
- Structured formats (MT, DTA...)
- Unstructured emails
- Unstructured documents

Communication Orchestrator

INTERNAL TASKS

- Workability check
- GRT text check
- Sanction & Embargo check
- Consistency check
- Discrepancy check
- Document creator
- ...

Trade Workflow Orchestrator

FOUNDATIONS

E-Mail Agent	Workflow Engine	Rule Engine	Data Model	LLM(s)
OCR	Notification	Data Storage	Data Sources	...

Just Imagine...

No hardware/software	Automatic upgrades	Performance at scale
Subscription model	Constant innovation	Trusted security

Enabling you to manage your whole Trade Finance business

- Guarantees /SBLCs
- ELC/ILC
- Collections
- Approval Workflow
- Reporting & Analytics
- Tasks
- Supply Chain Finance
- Limits
- Fees & Charges
- Collaboration
- Digital Document
- Notifications

Customer References

We work with 100s of Banks across the Globe

Surecomp

DBS | standard chartered | SMBC BANK SMBC INDONESIA | UBS | HSBC

COMMERZBANK | SOCIETE GENERALE | Deutsche Bank | DZ BANK Bank on Germany | Nordea

MUFG | ANZ | 中国银行 BANK OF CHINA | BBVA | RMB

BNP PARIBAS | Raiffeisen Bank International | CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK | UniCredit | itaú

AND 100s of Corporates….

Surecomp

Schneider Electric
Johnson Controls
EDF ENERGY
Duferco
ADM

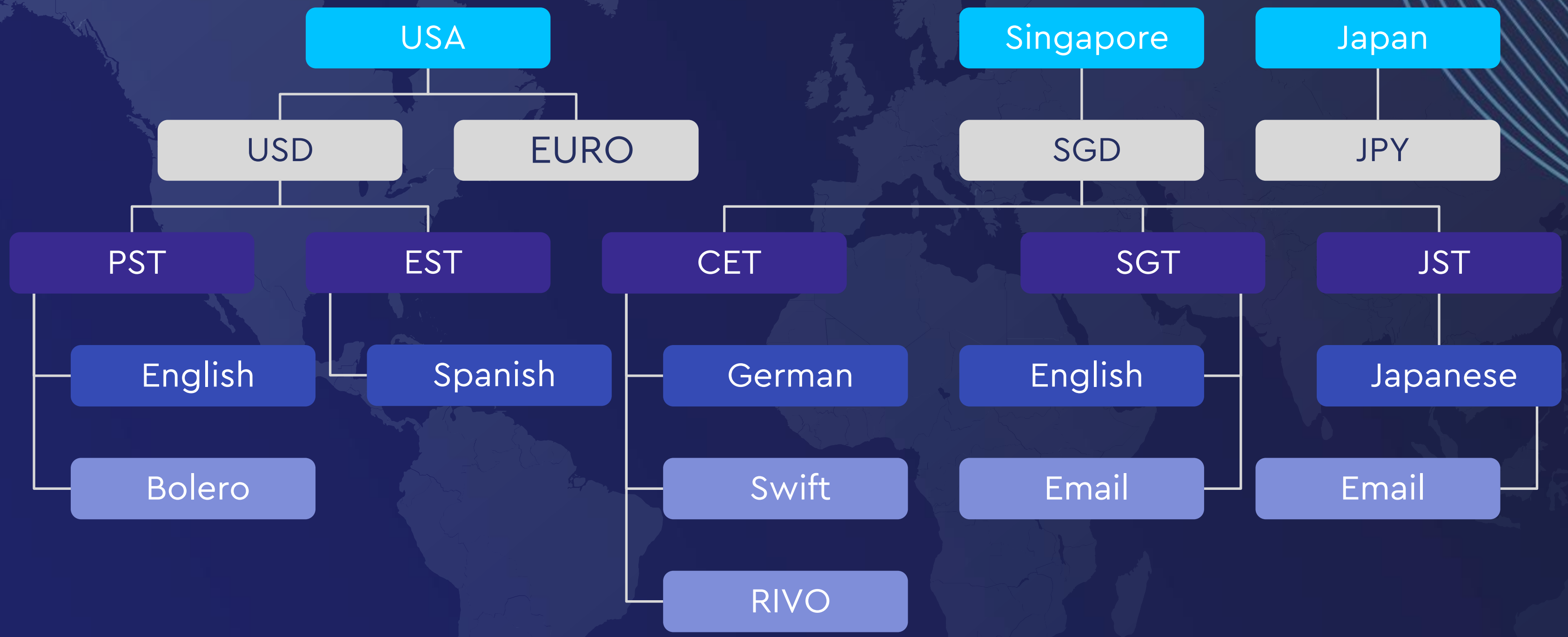
Marubeni
e.on
ptt
FrieslandCampina
BUNGE

TOYOTA MATERIAL HANDLING
YUNEX TRAFFIC (ex-Siemens Mobility ITS)
SINOPEC
VITERRA
KONECRANES

DXT COMMODITIES
Takeda
viastore a TOYOTA AUTOMATED LOGISTICS company
ExxonMobil
YIT

Scaling End-to-End Digital Trade Finance Across the Globe

- Multi-Entity
- Multi-Currency
- Multi-Time Zone
- Multi-Language
- Multi-Channel



Case Study:

Tier 1 European Bank

400+ Branches operating in 20 countries across Europe, Asia, North America and Australia

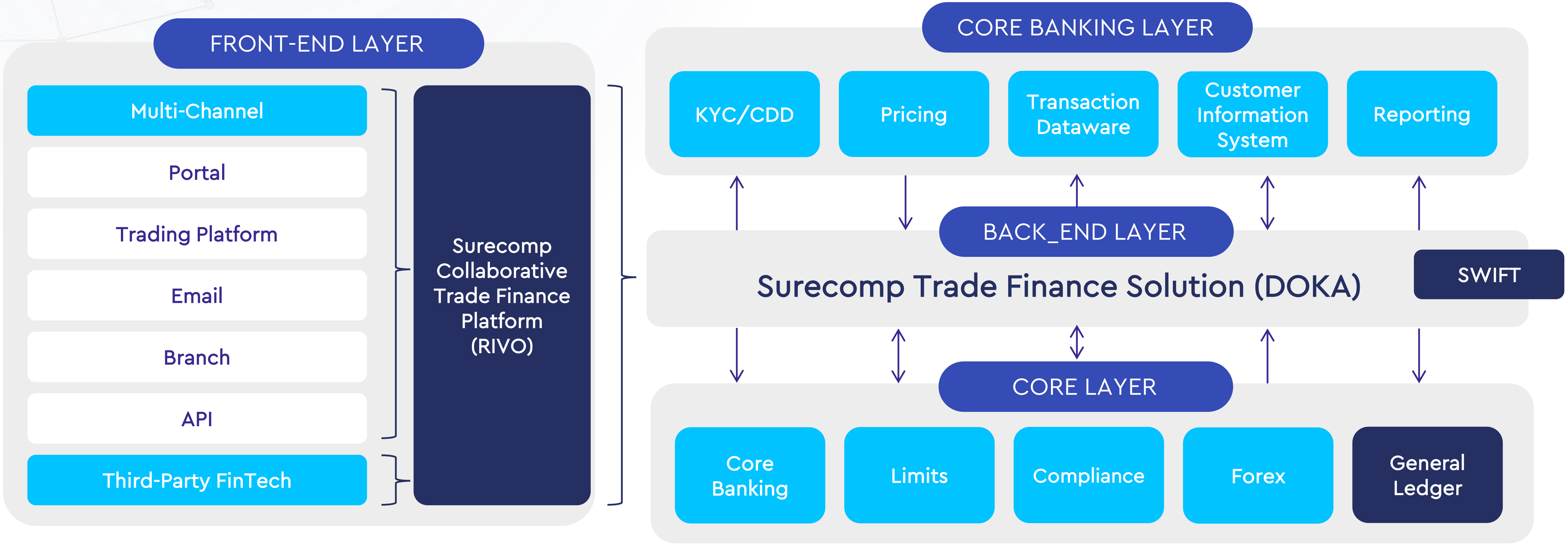
20 Entities

- Austria
- Belgium
- Bratislava
- China
- Czechia
- France
- Germany
- Hungary
- Italy
- Japan
- Netherlands
- Russia
- Singapore
- Spain
- Switzerland
- Taiwan
- UAE
- UK
- US

Case Study:

Tier 1 European Bank

The existing system (including core banking system) had limited efficiency and scalability, so the bank implemented our advanced trade finance backend to aggregate transaction data, thereby realizing an end-to-end system spanning the front office, back office and core banking.



Key Takeaways

- **Relieve** regulatory burden to ensure industry security & compliance
- **Optimize** competitive edge & customer satisfaction with faster finance approvals
- **Foster** collaboration across the trade ecosystem
- **Harness** efficiency, sustainability & transaction growth to drive global trade and democratize trade finance
- **Reduce** costs & margin pressure with end-to-end trade finance management
- **Future-Proof** your business for scale and growth

Thank you

Any questions?