

# Trade Compliance Navigator (TCN)

## *Enterprise TBML Risk Management Platform for Financial Institutions*

**Practitioner-led | Execution-focused | Technology-enabled**

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.

## Business Outcomes

### Institutional Advantage

- 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.
- 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.

## Platform Overview

- **Risk-based** customer trade profiling aligned to FATF principles.
- **Multi-layered commodity price** benchmarking & standard deviation analysis.
- **Out-of-the-box S&P** Global data integration for price validation, dual-use screening, and vessel compliance.
- **Digital workflow** with audit trails and board-ready reporting.

- **Provider-agnostic architecture** supporting integration with alternative reliable data sources.
- **Real-time transaction** monitoring dynamically linked to risk ratings.
- **RPA-enabled** extraction of relevant online market pricing data for supplementary benchmarking.



Business Transformation  
and Development

### Data Integration & Ecosystem Capability

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

TCN is integrated with national trade platforms such as the Pakistan Single Window, where national trade data is used to enhance commodity benchmarking.

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

## 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.

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.

*Our objective is to deliver **results** and not reports. Call us.*

## Geographic Footprint

Over the past two decades, our team has delivered engagements across approximately 30 countries spanning the Middle East, GCC, South Asia, Africa, and select European and global markets.

Having lived and worked in these markets, our consultants understand the business environment from the inside: the regulatory realities, the cultural dynamics, and the practical constraints that determine success.

## Contact



Business Transformation and Development LLC-FZ (BT&D)  
Meydan Grandstand, 6th Floor  
Meydan Road, Nad Al Sheba  
Dubai, United Arab Emirates



+971 55 750 2233



[info@btd.live](mailto:info@btd.live)