

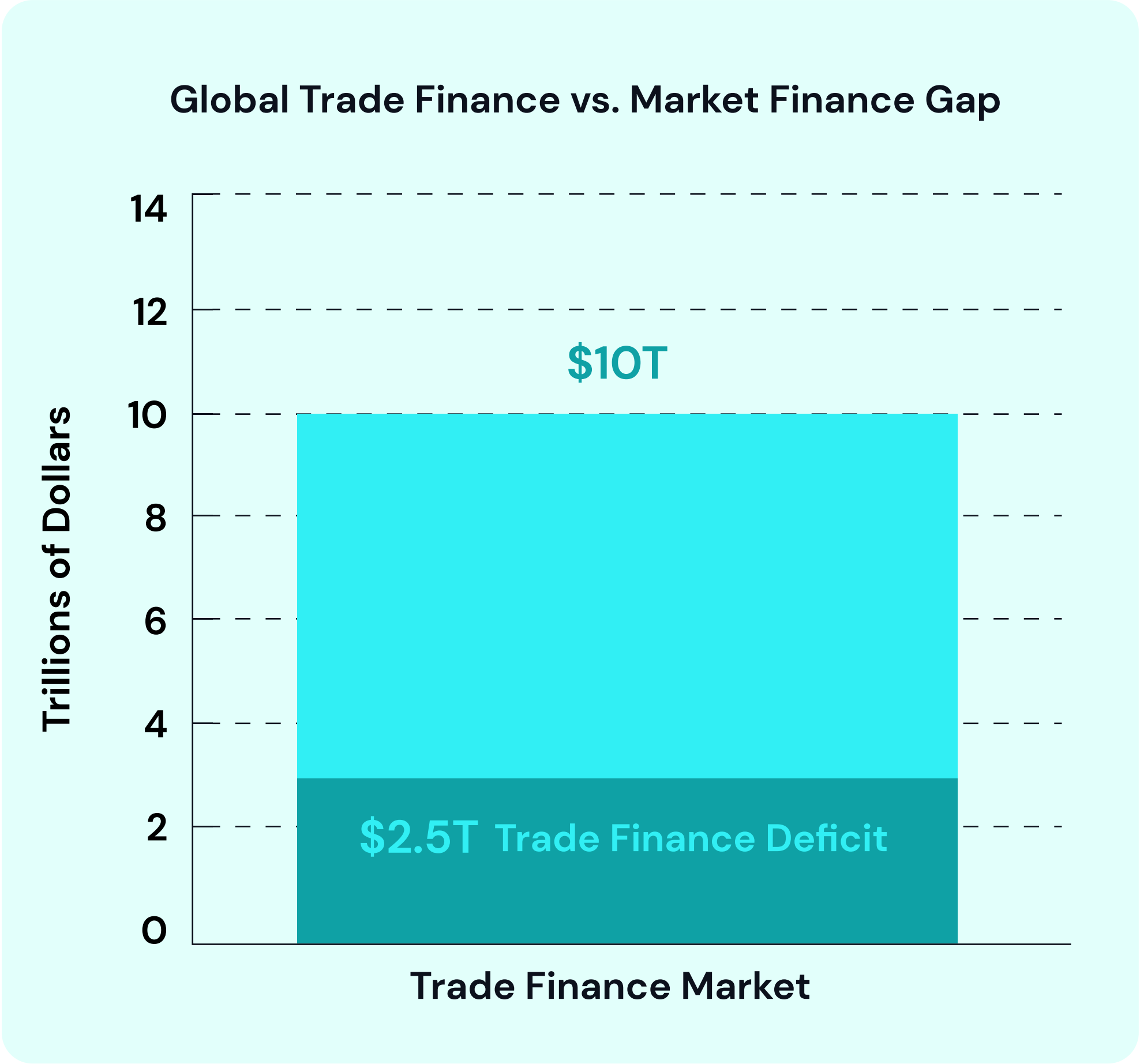
Bridge Network: Rebuilding Global Trade on Blockchain Rails

INTRODUCTION



International trade is the backbone of the global economy, facilitating the exchange of goods and services across borders and driving economic growth. By connecting markets, fostering innovation, and creating jobs, trade unlocks new opportunities for businesses globally. Yet, despite its immense importance, the infrastructure supporting trade remains outdated, stifling efficiency and profitability.

INTRODUCTION



The global trade finance industry, valued at **\$10 trillion annually**, remains constrained by outdated, paper-dependent processes, disconnected data systems, and inefficient manual verification methods. These operational inefficiencies increase costs, extend transaction timelines, and impose significant barriers for small and medium-sized enterprises (SMEs), particularly those in emerging markets, limiting their ability to secure necessary financing. Consequently, these persistent inefficiencies have led to a **\$2.5 trillion trade finance gap**, undermining global trade expansion and hampering broader economic development.

INTRODUCTION



The reliance on paper for documentation introduces significant risks to trade workflows by creating delays, reducing transparency, and increasing the potential for fraud. Additionally, financial institutions face elevated compliance costs and lengthy verification timelines. These inefficiencies result in settlement periods extending over several weeks, worsening supply chain disruptions, and disproportionately affecting small and medium-sized enterprises (SMEs) that often cannot meet the collateral and documentation requirements set by traditional lending institutions.

INTRODUCTION

A Digital Shift Is Inevitable

Regulators and industry leaders are actively championing the digital transformation of trade documentation and financial instruments.

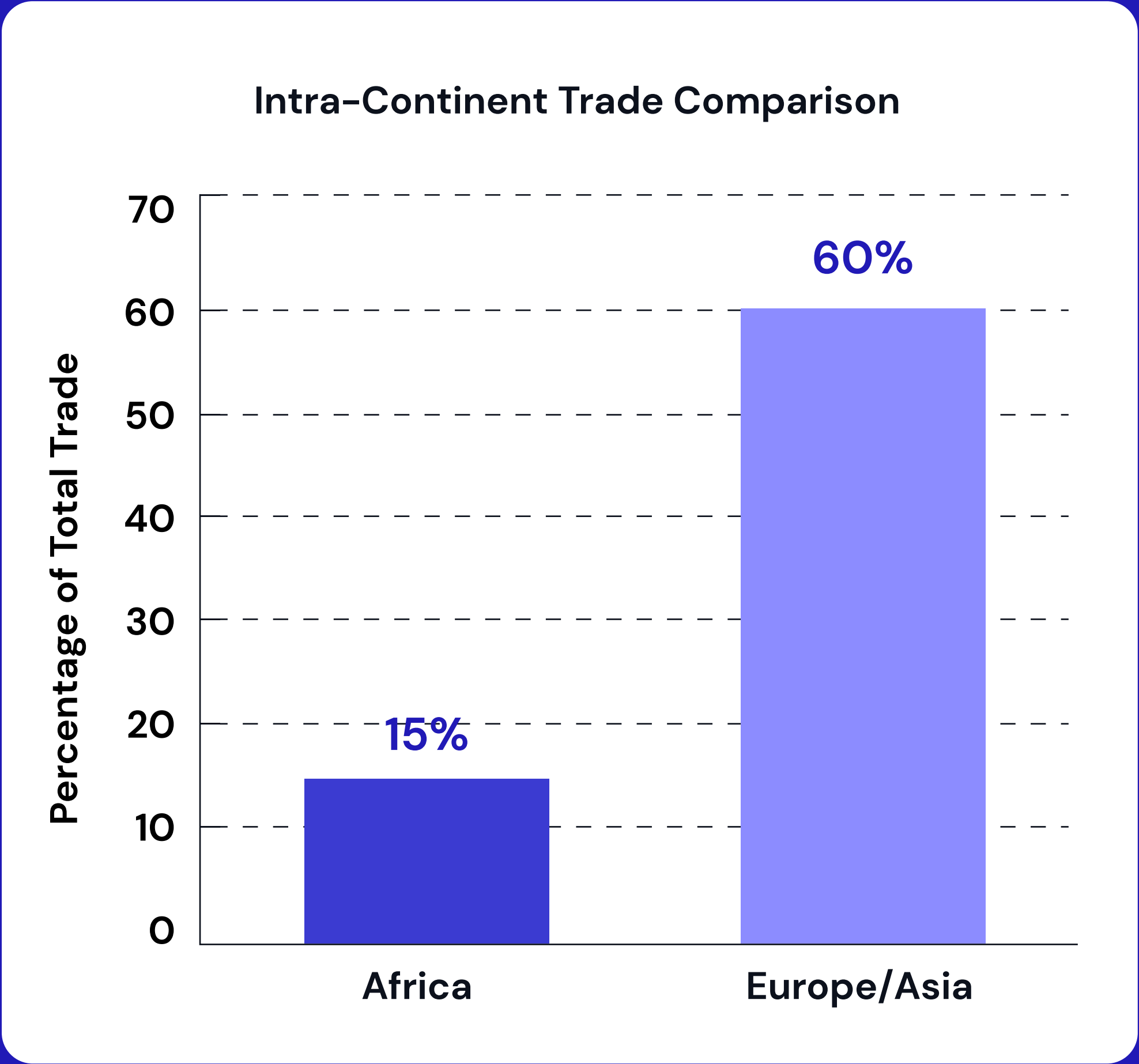
Foundational legal frameworks—including UNCITRAL’s Model Law on Electronic Transferable Records (MLETR), the ICC’s eUCP/eURC standards, and G7 digital trade initiatives—establish the necessary infrastructure for a paperless trade environment. The COVID-19 pandemic catalyzed this shift, laying bare the vulnerabilities of current systems. Lockdowns and supply chain disruptions rendered traditional processes untenable, compelling financial institutions and businesses to adopt digital trade solutions at unprecedented speed. What began as an evolutionary transition has become an existential imperative, accelerating the adoption of electronic bills of lading (eBLs), blockchain-based verification, and smart-contract financing.

INTRODUCTION

Bridge Network: An Open Network for Trade

Bridge is leading this transformation by leveraging blockchain to create a trusted network for trade. By replacing paper-based trade instruments with digitally verifiable assets, we eliminate fraud, accelerate transactions from weeks to hours, and expand access to financing. Our technology automates workflows, enhances transparency, and reduces costs, enabling businesses of all sizes to participate in a more inclusive, efficient global trade system.

INTRODUCTION



The African Continental Free Trade Area (AfCFTA) presents a historic opportunity to create a fully integrated pan-African market by unlocking greater access to regional markets and fostering deeper intra-African trade relations. However, intra-African trade remains notably low despite its transformative potential, accounting for less than 15% of total trade volume compared to over 60% in Europe and Asia. A key barrier to AfCFTA's success is the lack of robust data integration, which obstructs seamless cross-border trade in an increasingly digital world. Bridge addresses these challenges by offering a secure, and transparent trade network to enhance connectivity and accelerate cross-border commerce across Africa.

OBJECTIVE

Objective of the Paper

This whitepaper explores the structural inefficiencies in global trade finance and explains why they persist. It details how **Bridge Network** addresses these challenges using blockchain technology, describes the platform's architecture, key features, and business model, and highlights use cases for traders, financiers, insurers, and logistics providers. By the end of this document, readers will understand why Bridge Network is uniquely positioned to transform trade finance and how they can participate in this evolution.

Key Challenges in Trade Finance

The following are the key challenges facing the global trade finance industry



1. Manual, Paper-Based Processes

Trade finance still relies heavily on physical documents which introduces inefficiencies across every stage. Each transaction passes through multiple intermediaries, adding 5–10 business days to processing times. Research shows 15–20% of documents contain errors, causing delays and rework. The lack of real-time tracking also complicates dispute resolution and increases fraud risk.



2. Fragmented and Siloed Data

Data remains fragmented creating systemic inefficiencies and elevated risk. Nearly 40% of trade delays stem from data mismatches and reconciliation gaps. Without integrated systems, duplicate financing fraud goes unchecked, and risk assessment remains limited. SMEs suffer most—almost 60% of their trade finance applications are rejected due to poor credit visibility and unverifiable transactions.

CHALLENGES



3. Limited Access to Trade Financing

Trade finance remains heavily skewed in favor of large corporations, leaving SMEs at a disadvantage. Collateral requirements of 150–200% of loan value make financing inaccessible for many smaller firms. Despite driving much of global trade, SMEs receive just 10% of trade finance approvals and face interest rates 2–3 times higher than multinationals. This systemic imbalance stifles growth and limits economic opportunity in emerging markets.



4. Regulatory and Compliance Barriers

Current trade finance systems require 15–20 hours per transaction for AML and KYC compliance, driving up costs. The lack of standardized digital verification creates opportunities for fraud and contributes to significant annual losses. Additionally, trade-based money laundering remains a major issue, driven by these systemic weaknesses, which compromise the security and efficiency of global trade.



Bridge Network: The Future of Digital Trade Finance

Bridge Network is revolutionizing global trade finance by replacing outdated, paper-based processes with a secure, blockchain-powered ecosystem. Our platform enhances transparency, accelerates transactions, and expands access to financing, empowering businesses, financial institutions, and service providers to operate seamlessly in a digital-first trade environment.

SOLUTION



1. Origin: Digital Trade Document Issuance & Management

Origin enables businesses to create, issue, and manage trade documents like invoices, purchase orders, warehouse receipts, and electronic bills of lading (eBLs) in a standardized digital format, ensuring compliance with global trade frameworks like MLETR.

SOLUTION

Origin Key Features

- **End-to-End Digital Trade Documentation** – Businesses can seamlessly create, sign, stamp, and transfer ownership of trade documents in a secure digital environment. This ensures compliance with regulatory standards while reducing reliance on inefficient paper-based processes.
- **Blockchain-Backed Integrity & Tokenization** – Every document's metadata is securely anchored on the blockchain, ensuring immutability and traceability. This ensures a secure and transparent record of all document transactions. Through tokenization, trade documents can be transformed into verifiable digital assets, unlocking new financing opportunities.
- **Tamper-Proof QR Code Verification** – Each document is assigned a unique QR code linked to its blockchain record, allowing instant authentication. This eliminates the risk of forgery and enhances trust among trade participants.

SOLUTION



2. **Verify: Blockchain–Powered Document Authentication**

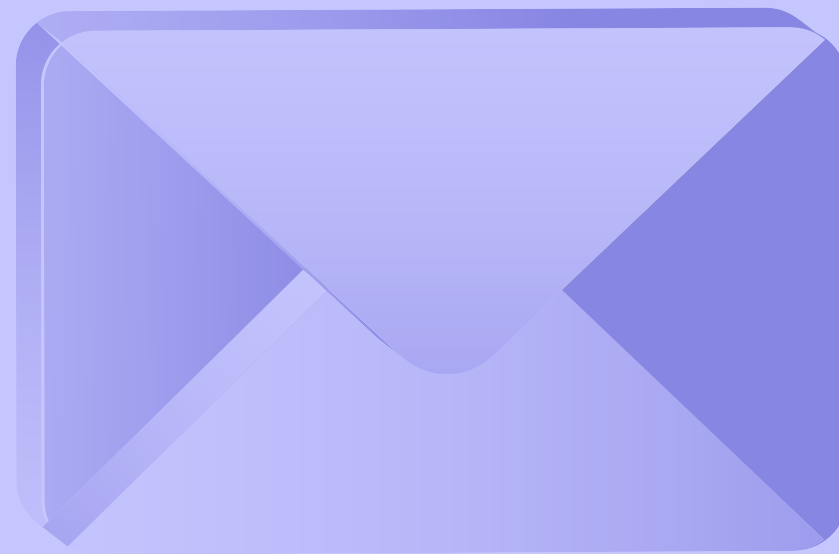
Verify provides real-time validation and authentication of trade documents, ensuring integrity and preventing fraud or unauthorized modifications.

SOLUTION

Verify Key Features

- **Instant Verification** – Users can scan a document's QR code to immediately confirm its authenticity. This provides a seamless and reliable way to verify trade documents without manual checks.
- **Automated Fraud Detection** – The system identifies duplicate financing attempts and unauthorized alterations in real time, leveraging blockchain's immutable nature to prevent fraudulent activities in trade finance.
- **Comprehensive Audit Trail** – Every action performed on a document is logged, creating a transparent and traceable record. This enhances compliance, improves accountability, and reduces disputes in trade transactions.

SOLUTION



3. Envelope: Secure Document Management & Workflow Automation

Envelope helps manage trade documents related to a specific transaction, streamlining the process for financing and customs clearance. It organizes, tracks, and simplifies document handling, improving efficiency and accuracy throughout the transaction lifecycle.

SOLUTION

Envelope Key Features

- **Centralized Digital Repository** – Trade documents are stored in a secure, organized repository, ensuring easy access and retrieval. This eliminates the risk of document loss and enhances operational efficiency.
- **Controlled Access & Secure Sharing** – Access controls allow only authorized users to view, modify, or share documents, ensuring confidentiality. This feature enables seamless collaboration between stakeholders while maintaining security.
- **Workflow Automation & Real-Time Notifications** – Automates document review, approval, and amendment processes, with real-time alerts to minimize manual delays and speed up trade execution.
- **Transparent Audit Trail** – Tracks all interactions with documents, providing a clear, transparent history to ensure compliance and reduce the risk of disputes.



4. **Accelerate: Trade Finance Marketplace**

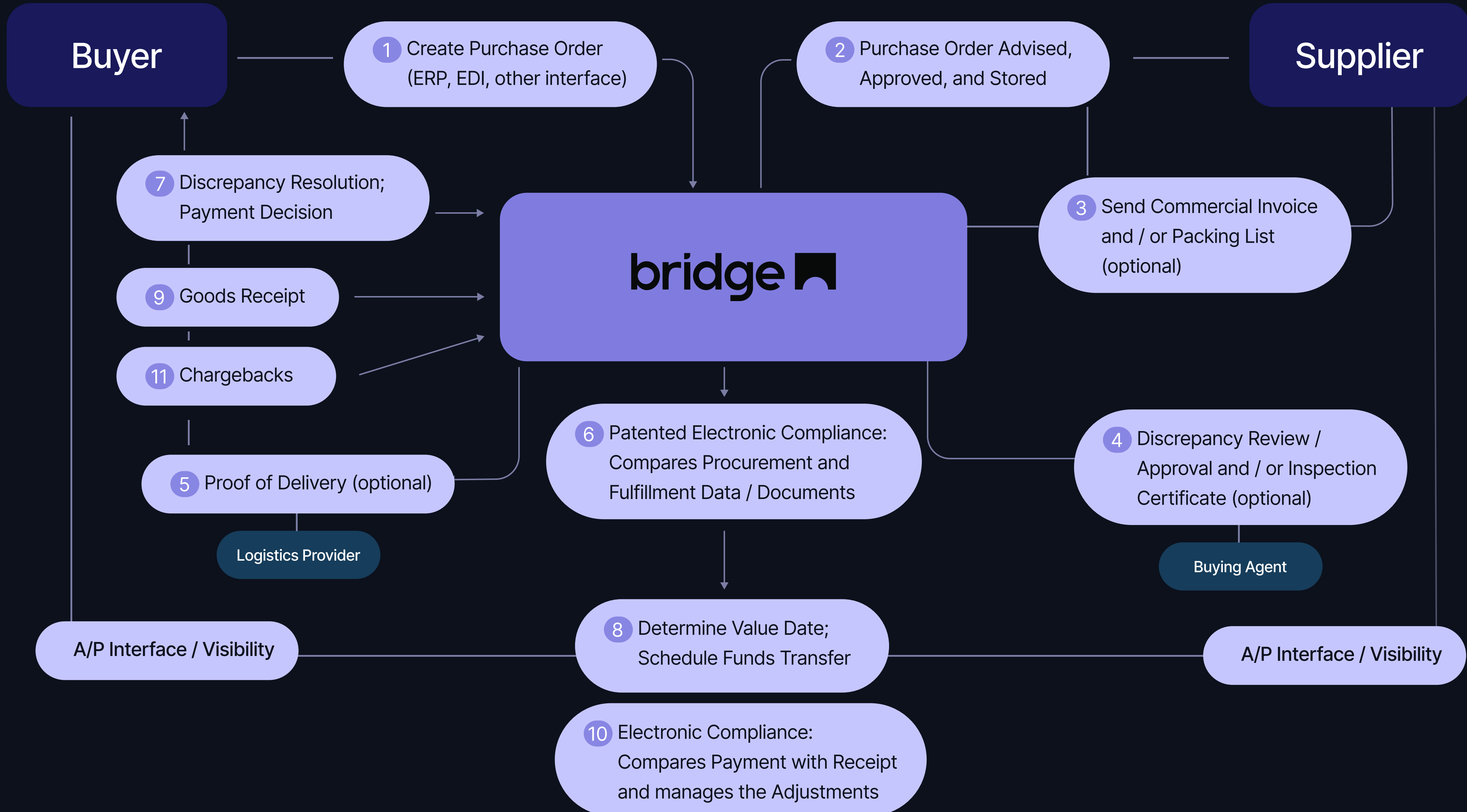
Accelerate is a trade finance marketplace that tokenizes trade documents to unlock liquidity. Using smart contracts, it supports financing solutions like payables, receivables, and warehouse financing. Additionally, financiers can white-label the platform, embedding it into their systems to offer tailored trade finance solutions to their clients.

SOLUTION

Accelerate Key Features

- **Smart Contract–Powered Trade Finance**—Automates financing terms and execution, enabling faster disbursements, lower costs, and improved efficiency with minimal manual intervention.
- **Tokenized Trade Assets** – Digitizes trade instruments like Letters of Credit, invoices, and Bills of Lading, increasing liquidity and reducing settlement risks for better financing options.
- **White–Label Financing Solutions** – Allows financiers to embed customized supply chain finance (SCF) solutions such as LC processing, factoring, and distributor financing directly into their platforms.
- **AI–Driven Risk Assessment**—Real–time trade transaction data is analyzed to provide financiers with accurate risk assessments. This enables more informed lending decisions, reduces credit risk, and improves access to capital.

Procure-to-Pay Process Flow



Rationale for Blockchain as a Trade Solution

Blockchain technology represents a paradigm shift in global trade, directly addressing the inefficiencies of outdated, paper-based systems. Its decentralized, immutable ledger ensures secure, transparent transactions while eliminating manual reconciliation, reducing fraud risks, and enhancing transaction visibility. By digitizing trade documents and automating processes through smart contracts, blockchain accelerates settlement times—from weeks to days—while ensuring compliance. Crucially, it lowers barriers for SMEs, reducing costs, improving traceability, and optimizing collateral, thereby creating a more efficient, equitable, and fraud-resistant trade ecosystem. **This shift has the potential to bridge the \$2.5 trillion trade finance gap.**

SOLUTION

Traditional Trade Finance	Blockchain-Enabled Trade (Bridge Network)
Manual, paper-heavy workflows	Fully digital, automated processes
Siloed data with limited visibility	Real-time shared access across stakeholders
High fraud risk and duplicate financing	Immutable records prevent tampering and fraud
Slow approvals (days/weeks)	Near-instant verification and settlement
Limited SME access to financing	Inclusive, data-driven risk assessment
Fragmented compliance checks	Programmable smart contracts enforce rules

Blockchain eliminates disputes over authenticity by anchoring trade documents as immutable cryptographic hashes on the blockchain. Its decentralized nature removes reliance on intermediaries, reducing costs and delays. Smart contracts automate compliance, payments, and approvals, while tokenization unlocks liquidity for SMEs through fractional ownership of trade assets.

SOLUTION

X

BILL OF LADING

Save and proceed

Cargo Details

Summarize package details for quick reference.

Shipping Mark

ABC123

Shipping Number

Batch No: 56789

Item

Enter your item description

Number of Packages

Package Type

1

Select package

Quantity

Weight/Volume

HS Code

1

T

1

T

000000

☒ Add item to product listing

Adding this item to your product listing will allow you to easily re-use it in future invoices.

Add new item

Freight & Payment

Define transport costs, payment responsibility, and terms. Align with Incoterms® 2020 and banking agreements to avoid disputes.

BILL OF LADING – NEGOTIABLE

Shipper Didact Imports Ltd. 123 Tow Road, Albuquerque, USA +1-212-555-6789 procurement@didactimports.com NO123456789 Tochukwu Braide Chief Export Officer			B/L Number BOL-123456789			
Issue Date 17-03-2025		Place of Issue Lagos, Nigeria				
Governing Law Subject to UCP 600 and Hague-Visby Rules						
Consignee XYZ Imports Ltd. 456 Market Road, New York, USA +1-212-555-6789 purchasing@xyzimports.com US987654321 Michael Johnson Import Manager			Vessel MV Global Trader Voyage Number GT202503			
			Port of Loading Apapa Port, Lagos, Nigeria			
			Port of Discharge Port of New York, USA			
Notify Party XYZ Logistics Ltd. 789 Shipping Street, New York, USA +1-212-555-7890 logistics@xyzlogistics.com			Final Destination Los Angeles, USA			
			Shipping Method Sea Freight			
			Containerized FALSE		Lading Type Full Vessel Load (FVL)	
Marks and Numbers	Description of Goods	Number of Packages	Package Type	Qty	Weight/ Volume	HS Code
ABC123 /						
Freight Type		Total Freight		Incoterms® 2020		
Payment Method		Issuing Bank		Drawee Bank		Usance Term

1. Tokenization of Digital Assets

Blockchain is revolutionizing trade finance by transforming physical assets—such as invoices, Bills of Lading, and purchase orders—into liquid, tradable instruments through tokenization. By minting these documents as unique, non-fungible tokens (NFTs) on the blockchain, traditionally illiquid assets gain verifiable ownership, instant transferability, and built-in compliance. This unlocks immediate access to financing, facilitates secondary market liquidity, and automates settlements with smart contracts.

SOLUTION

Benefits of Tokenization of Digital Assets

- **Enhanced Liquidity:** Tokenization transforms traditionally illiquid assets, such as trade receivables and warehouse certificates, into tradeable tokens. This process facilitates fractional ownership and opens up faster access to working capital by enabling businesses to leverage decentralized marketplaces.
- **Faster Transactions:** Tokenized assets can be instantly transferred on the blockchain, reducing settlement times from days to weeks to minutes.
- **Increased Trust:** Each tokenized asset is anchored to an immutable blockchain ledger, ensuring complete transparency and significantly reducing the risk of fraud or disputes.
- **Global Accessibility:** Tokenization broadens access to a global network of financiers and buyers, unlocking new opportunities for cross-border trade and financing.

SOLUTION

Example: A small exporter in Vietnam tokenizes its unpaid invoices as NFTs on a blockchain platform. Instead of waiting 60–90 days for payment, the exporter sells fractionalized invoice tokens to global investors on a decentralized marketplace. This provides immediate working capital competitively while investors earn yield by financing verified trade receivables.

Real-World Implementation: (a blockchain trade finance platform) allows commodity traders to tokenize letters of credit (LOCs) and invoices, enabling faster liquidity.

Transfer holder

Assign holding rights for assets linked to this document.

Current holder

Didact Incorporated

New holder

Search name, enter their email or LEI

Gains document holding rights upon transfer

Execute transfer

2. Security in Handling and Transferring Assets

Blockchain provides robust security for the ownership and transfer of digital assets, utilizing cryptographic principles and decentralized validation. Each asset, whether an invoice, Bill of Lading, or purchase order, is tokenized and linked to a specific owner through a digital wallet.

Ownership verification and asset transfers occur via smart contracts on the blockchain, eliminating intermediaries and significantly reducing fraud risk. This secure, transparent process ensures that assets remain tamper-proof and protected throughout their lifecycle.

SOLUTION

Benefits of Security in Handling and Transferring Assets

- **Immutable Ownership Records:** Blockchain guarantees an immutable, transparent record of ownership for each digital asset, ensuring that only authorized parties can claim or transfer ownership. This eliminates ownership disputes and mitigates the risk of fraudulent claims.
- **Decentralized Verification:** The blockchain network verifies ownership and transfer of digital assets, removing reliance on centralized authorities and enhancing trust among trade participants.
- **Enhanced Security:** Cryptographic keys safeguard access and transfer rights, ensuring that only legitimate owners can manage and transfer digital assets. This creates a secure, tamper-proof system for handling trade documents.
- **Streamlined Transfers:** Smart contracts automate the transfer of ownership, ensuring that transactions are executed only when predefined conditions are met. This reduces delays and eliminates the need for manual processes.

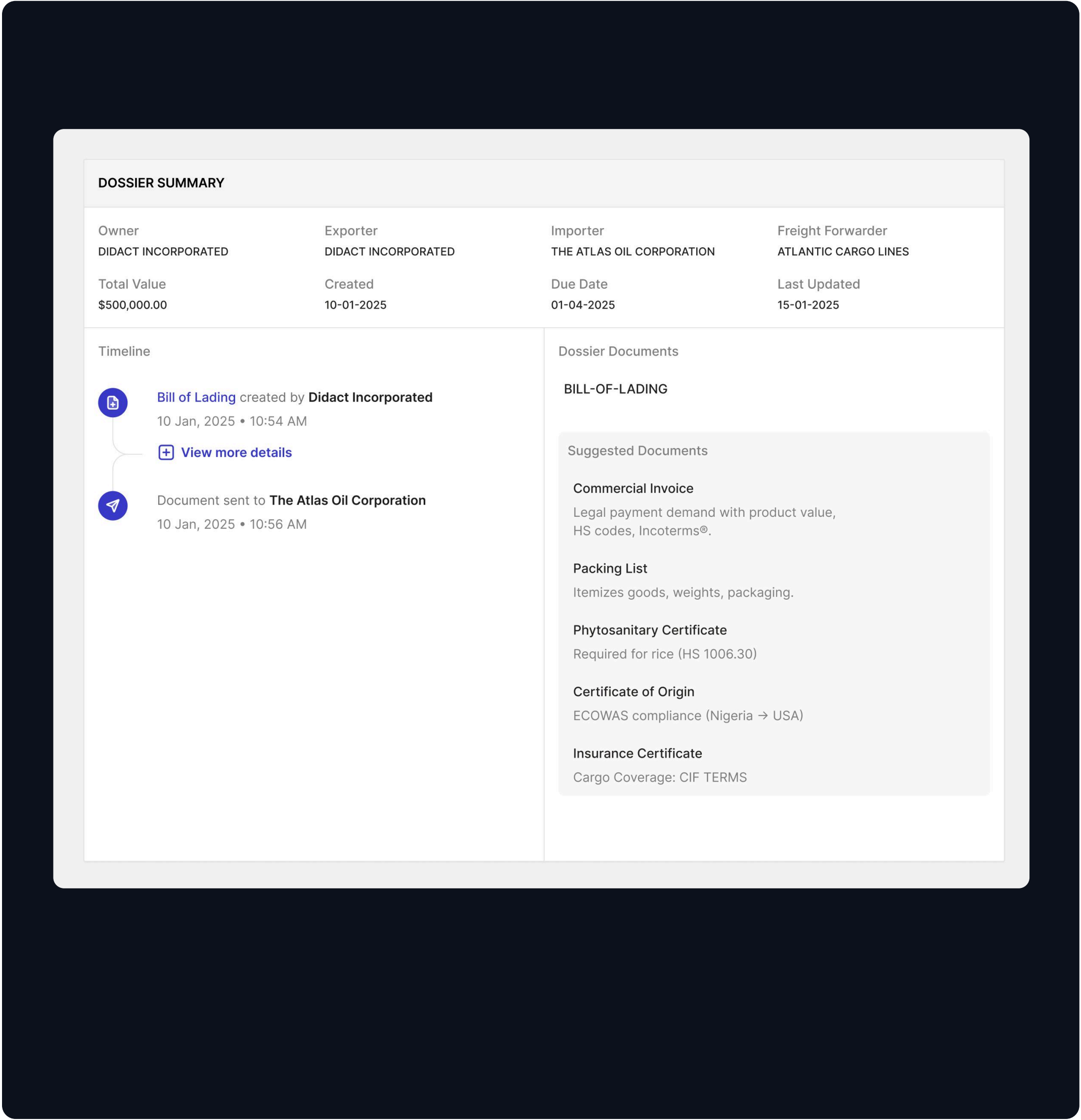
SOLUTION

Example: A shipping company issues an electronic Bill of Lading (eBL) as a blockchain-based token. Upon payment confirmation, ownership automatically transfers to the buyer's digital wallet when the cargo reaches the destination port. This eliminates the risk of forged paper BLs and reduces transfer time from days to seconds.

Real-World Implementation: (by Maersk & IBM) digitizes shipping documents, ensuring secure, fraud-proof transfers between exporters, importers, and banks.

3. Parent–Child Relationships Between Assets

Blockchain enables the creation of structured, auditable relationships between digital assets, ensuring a transparent and traceable sequence of trade documentation. For instance, an invoice can be linked to a corresponding purchase order and electronic Bill of Lading (eBL), establishing a clear hierarchy of interrelated assets. This facilitates comprehensive traceability, verifiability, and documentation of every transaction, thereby enhancing the integrity and accountability of the trade process.



SOLUTION

Benefits of Parent–Child Relationships Between Assets

- **End-to-End Traceability:** Parent–child relationships ensure that all related documents are connected, providing a complete audit trail for each transaction.
- **Reduced Disputes:** Blockchain minimizes errors and disputes between trade participants by maintaining a clear, immutable record of document relationships.
- **Improved Efficiency:** Automated workflows leveraging these relationships simplify key processes, such as approvals, payments, and compliance checks.
- **Enhanced Transparency:** Stakeholders can easily verify the authenticity, status, and history of linked documents, fostering greater collaboration, trust, and confidence in the trade ecosystem.

SOLUTION

Example: An automotive manufacturer links a purchase order (parent) to its corresponding invoice and eBL (children) on a blockchain. The bank automatically verifies the documents' consistency before releasing payment, reducing discrepancies and manual checks.

Real-World Implementation: (a European blockchain platform) connects purchase orders, invoices, and shipping data to automate trade finance approvals.

Payment Confirmation

Documents Verified

INV-2025-10-2223 • 0×1a2b...

✔ Verified

BOL-2025-10-2216 • 0×3c4d...

✔ Verified

Conditions Met

✔ Documents verified by Compliance Manager

✔ Payment disbursed by Finance Manager

Payment Details

Amount: \$500,000

Released to: Didact Incorporated

Transaction ID: TX-5678-000

Repayment: 90 Days • 11 July, 2025

View on Blockchain

4. Smart Contracts for Automated Trade Finance

Smart contracts automate trade finance processes by executing pre-agreed conditions, such as payments, approvals, and compliance checks, without intermediaries. These self-executing contracts are programmed to trigger actions when specific conditions are met, such as the delivery of goods or the submission of required documents.

Benefits of Smart Contracts for Automated Trade Finance

- **Reduced Processing Times:** Smart contracts eliminate manual intervention, enabling near-instant execution of trade finance processes.
- **Streamlined Operations and Reduced Costs:** By automating workflows, smart contracts reduce the need for intermediaries, cutting costs for businesses and financiers.
- **Transparency and Compliance:** Smart contracts embed regulatory rules (e.g., AML/KYC) into workflows, ensuring compliance while maintaining transparency.
- **Error Reduction:** Automated processes minimize the risk of human error, improving accuracy and reliability in trade finance operations.

Audit trail

- Document created by **Export Coordinator @ Didact Incorporated**
10 Jan, 2025 • 10:54 AM | Session ID: A1B2C3
- Signed by **Trade Manager @ Didact Incorporated**
10 Jan, 2025 • 10:55 AM | Digital Signature: sig_XYZ123
- Document sent to **The Atlas Oil Corporation**
10 Jan, 2025 • 10:56 AM | Bank Ref: LC-2025-789

5. Traceability in Supply Chains

Blockchain significantly improves transparency in supply chains by providing real-time tracking and authentication of goods. Every stage of the supply chain, from production to delivery, is securely recorded on an **immutable ledger**, ensuring the integrity of data. This reduces the risk of fraud, counterfeiting, and operational inefficiencies, while fostering greater accountability and trust among all stakeholders involved.

SOLUTION

Benefits of Traceability in Supply Chains

- **Real-Time Tracking:** At every stage, stakeholders can monitor the status and location of goods, reducing delays and improving coordination.
- **Provenance Verification:** Buyers and financiers can verify the authenticity and origin of goods, mitigating risks related to counterfeit or fraudulent products.
- **Regulatory Compliance:** Blockchain ensures that all trade activities (e.g., certifications, inspections, and customs documentation) are recorded transparently, simplifying compliance with international trade regulations.
- **Dispute Resolution:** In case of discrepancies (e.g., damaged goods, delivery delays), the blockchain provides an indisputable record, speeding up resolution and reducing liability disputes.

SOLUTION

- **Sustainability & Ethical Sourcing:** Companies can track and prove sustainable practices (e.g., fair trade, carbon footprint) by recording supply chain data on the blockchain, meeting consumer and regulatory demands for ethical sourcing.

Example: A Colombian coffee cooperative records each step—from farm harvest to export—on a blockchain. Buyers scan a QR code to verify organic certification, fair trade status, and shipping timelines. Banks use this data to offer lower financing rates due to reduced fraud risk.

Real-World Implementation: A Colombian coffee cooperative uses IBM Food Trust's blockchain to record every stage of production—from farm harvest to export—on an immutable ledger.

SOLUTION

Regulatory Initiatives Driving Digital Trade Transformation

Efforts to modernize global trade finance are gaining momentum, driven by the need to replace outdated, paper-based processes with secure, efficient digital solutions. Several key initiatives and frameworks are paving the way for this transformation, enabling the adoption of digital trade instruments and fostering greater interoperability across the industry.

1

UNCITRAL's Model Law on Electronic Transferable Records (MLETR)

The **Model Law on Electronic Transferable Records (MLETR)**, developed by the United Nations Commission on International Trade Law (UNCITRAL), provides a legal framework for the use of electronic transferable records, such as electronic Bills of Lading (eBLs) and electronic Letters of Credit (eLCs). MLETR ensures that digital trade documents are legally recognized with the same validity and enforceability as traditional paper documents, facilitating the seamless transition to fully digital trade processes.

2

eURC and eUCP

The **Electronic Uniform Rules for Collections (eURC)** and the **Electronic Uniform Customs and Practice for Documentary Credits (eUCP)** are critical frameworks developed by the International Chamber of Commerce (ICC) to standardize the use of electronic documents in trade finance. These rules provide clear guidelines for the digital handling of trade documents, reducing ambiguity and fostering trust among trade participants. By aligning with eURC and eUCP, Bridge Network ensures its digital trade solutions are globally recognized and compliant with industry standards.

3

Legal Entity Identifiers (LEIs)

Legal Entity Identifiers (LEIs) are unique identifiers assigned to legal entities participating in financial transactions. LEIs play a crucial role in digitizing trade finance by providing a standardized way to identify and verify businesses, reducing the risk of fraud, and improving transparency. Bridge Network integrates LEIs into its platform to streamline Know Your Customer (KYC) and Anti-Money Laundering (AML) processes, enabling faster and more secure onboarding of trade participants.

4

SWIFT and Digital Trade Innovation

SWIFT, the global provider of secure financial messaging services, has been at the forefront of driving digital transformation in trade finance. Initiatives such as **SWIFT's Trade Finance Validation** and its support for **ISO 20022 messaging** standards are helping to standardize and automate trade finance processes. Bridge Network leverages SWIFT's infrastructure to ensure seamless interoperability with existing financial systems, enabling businesses to transition to digital trade without disrupting their current operations.

SOLUTION

These digital initiatives are critical to overcoming the inefficiencies and fragmentation in global trade finance. By aligning with frameworks such as **MLETR**, **eURC**, and **eUCP** and leveraging technologies like **LEIs** and **SWIFT**, **Bridge Network** is building a robust, interoperable platform that addresses the challenges of manual processes, fragmented data, and regulatory compliance. This alignment ensures that **Bridge Network's** innovative solutions fully comply with global standards, paving the way for widespread adoption and a more efficient, transparent trade finance ecosystem.

Case Study: Singapore's Leadership in Digitising Trade

Singapore, a global financial hub and key port city, has long been at the forefront of digital innovation in trade facilitation. With limited natural resources and a heavy reliance on international trade, the country has strategically embraced digital transformation to enhance efficiency, reduce costs, and strengthen its position as a leading trade and logistics hub.

This case study explores how Singapore has pioneered digital trade through initiatives like the **Networked Trade Platform (NTP)**, **TradeTrust**, and **cross-border digital trade agreements**. It examines the economic benefits, challenges, and key lessons other nations can adopt to modernise their trade ecosystems.

SOLUTION

Background: Singapore's Trade-Driven Economy

300%

Trade contributes **over 300% of Singapore's GDP**, making it one of the world's most trade-dependent economies.

37M

The **Port of Singapore**, the world's **second-busiest container port**, handles over **37 million TEUs (Twenty-Foot Equivalent Units)** annually.



Traditional paper-based trade processes were **slow, expensive**, and **vulnerable to fraud**, creating a pressing need for digital solutions.

Recognising these challenges, the Singaporean government, in collaboration with industry stakeholders, launched several digital trade initiatives to streamline processes, enhance security, and foster global interoperability.



1

Networked Trade Platform (NTP)– A Seamless Digital Trade Ecosystem

Launched in 2018 by Singapore Customs and GovTech, the NTP is a unified digital platform that integrates trade documentation, logistics, and financial services.

SOLUTION

Key Features & Benefits:

1

Single Window System

Traders submit all regulatory documents (e.g., customs declarations, permits) through one portal.

2

Interoperability

Links businesses, banks, logistics providers, and government agencies, eliminating redundant paperwork.

3

Speed & Cost Savings

Cuts trade documentation processing from days to minutes, reducing costs by up to 50%.

4

Blockchain-Enabled

Provides tamper-proof records, enhancing trust in trade transactions.

Impacts

Over
35,000
companies actively
use the NTP.

95%
of trade permits are
processed within 10
minutes.

SOLUTION

Key Digital Trade Initiatives



2

TradeTrust – A Global Standard for Digital Trade Documents

Singapore developed TradeTrust, an open-source legal and technical framework that enables the seamless exchange of electronic trade documents (e.g., eBLs, and eCOs).

SOLUTION

Key Features & Benefits:

1

Legal Recognition

Aligns with the **UNCITRAL Model Law on Electronic Transferable Records (MLETR)**, ensuring digital documents hold the same legal weight as paper.

2

Blockchain-Based Security

Uses decentralized identifiers (DIDs) to prevent forgery.

3

Global Adoption

Provided frameworks adopted by countries like **Australia, Thailand, and the UK.**

Impacts

DBS Bank & Singapore Airlines piloted an **electronic Air Waybill (eAWB)** via TradeTrust, reducing processing time from **2 days to 4 hours.**



3

Digital Economy Agreements (DEAs) – Advancing Global Digital Trade

Singapore has signed Digital Economy Agreements (DEAs) with key partners, including Chile, New Zealand, Australia (DEPA), and the UK, promoting:

SOLUTION

Key Features & Benefits:

1

Paperless Trade –

E-invoices, digital certificates, and automated customs clearance.

2

Cross-Border Data Flow –

Enables secure and seamless data exchange without localization restrictions.

3

AI & IoT in Trade –

Supports smart logistics, predictive customs, and automated trade compliance.

Impacts

The Singapore–Australia DEA has boosted digital trade volumes by

20%

Businesses benefit from **faster customs clearance** and **lower compliance costs**.

Challenges & Lessons Learned



Regulatory Harmonisation

- Countries have varied legal frameworks for e-documents, creating friction.
- Singapore's solution? Aligning with MLETR and actively advocating for global adoption.



Industry Adoption

- SMEs were slow to embrace digitization due to costs and lack of technical expertise.
- Singapore tackled this with government subsidies and SME training programs.



Cybersecurity Risks

- Countries have varied legal frameworks for e-documents, creating friction.
- Singapore's solution? Aligning with MLETR and actively advocating for global adoption.

Singapore as a Blueprint for Global Digital Trade

Singapore's success in trade digitisation is driven by:

1

Strong Public-Private Collaboration

Government, banks, logistics firms, and SMEs working together.

2

Investment in Scalable Digital Infrastructure

Platforms like NTP and TradeTrust ensure global interoperability.

3

Proactive Global Partnerships

DEAs and MLETR alignment facilitate seamless cross-border trade.

With digital trade expanding, Singapore's model provides a scalable framework for other nations to modernise their trade ecosystems. The future lies in AI-driven trade finance, smart contracts, and global digital trade corridors, with Singapore leading the charge.

SOLUTION

Competitive Landscape

The global trade finance ecosystem is large but highly fragmented, marked by inconsistent digital infrastructure and region-specific challenges. While several platforms tackle isolated problems—like document digitization, AP/AR automation, or financing—they often lack interoperability and scalability.

Surprisingly, many solutions overlook the nuanced challenges of emerging markets—precisely where innovation is most needed and impact can be most transformative. Bridge is filling this gap by offering an integrated, network-based solution that connects documents, payments, workflows, and finance—enabling end-to-end digitization tailored for underserved and high-growth markets.

SOLUTION

Company	Focus Area	Blockchain Integration	Target Market	Key Features
Enigio	Digitalization of trade documents	Yes	Global	Blockchain infrastructure to digitize documents. No front-end workflows or trade network; Bridge builds atop Enigio's framework.
Sabi	Mineral supply chain transparency	Yes	Africa	Blockchain-based sourcing transparency; operates in a niche with partnership potential.
Komgo	Comprehensive trade finance solutions, including AP/AR automation	Yes	Global (Majorly Europe)	Comprehensive solution with strong bank integration. However, limited impact in emerging markets.
Finverity	SCF and AP/AR automation	No	Emerging Markets	Automates supply chain finance workflows. Does not enable integrated document or payment flows.
Contour	Letter of Credit (LC) processing between banks and large corporations	Yes	Global (Majorly Asia)	Focuses on LC processing; limited to transactions between banks and large corporations.
Oracle SCM & SAP Ariba	Legacy ERP & CRM Systems	No	Global	Large-scale ERP for enterprise supply chains. Not trade-specific; requires third-party platforms for document, payment, or finance workflows.

SOLUTION

Bridge Network's **network-based architecture** differentiates it from competitors. While many platforms address isolated workflows or niche markets, Bridge is designed to be **interoperable, scalable, and inclusive**—catering to diverse regions with varying levels of technological maturity. By building a connected ecosystem, Bridge enables **value-added services** like insurance, payments, and brokerage, delivering an end-to-end infrastructure for global trade finance.

The Need for Interoperability and Diversity

Global trade finance is inherently fragmented—spanning regions with varying levels of digital maturity, regulatory frameworks, and sector-specific needs. No single platform can address the full complexity of this landscape. What's required is interoperable infrastructure that integrates seamlessly with existing systems, accommodates regional nuances, and supports collaboration across a wide array of participants.

Bridge Network embraces this complexity by prioritizing openness over exclusivity. Rather than building a closed ecosystem, it offers a modular, interoperable network designed to connect diverse players across geographies. This inclusive architecture not only improves accessibility for underserved markets but also fosters collaboration among financiers, service providers, and technology platforms—unlocking innovation, increasing efficiency, and accelerating the digital transformation of global trade.

SOLUTION

Adoption Strategies for Bridge Network

Digital transformation in international trade depends not only on innovation, but on meaningful adoption across a fragmented ecosystem. While legacy platforms have expanded, they have struggled to scale efficiency gains due to compliance barriers, siloed systems, and limited interoperability. Bridge Network addresses these challenges with a strategic, inclusive adoption model—designed to integrate into existing workflows, align with regulatory frameworks, and serve the diverse needs of financial institutions, logistics providers, and SMEs. By prioritizing seamless onboarding and real-world usability, Bridge accelerates digitization without disruption and unlocks broader access to trade finance.

SOLUTION



1. Strategic Partnerships with Financial Institutions and Regulatory Bodies

Financial institutions and regulatory bodies are the backbone of global trade finance. Without their participation, digital trade networks struggle to scale. Bridge Network engages with these key stakeholders to drive adoption and regulatory acceptance:

- **Financial Institutions** – Partnering with banks, trade finance funds, and alternative lenders to verify trade documents, process transactions, and extend financing—without requiring infrastructure overhaul.
- **Regulatory Bodies** – Working closely with national and international regulators to align with legal frameworks and accelerate the acceptance of digital trade instruments.
- **Tailored Business Solutions** – Delivering adaptable solutions for large corporates, mid-sized companies, and SMEs—ensuring inclusivity across the trade value chain.

SOLUTION



2. Engaging the Mid-Market

Small and medium-sized enterprises (SMEs)—especially in emerging markets—remain significantly underserved in trade finance. Bridge Network lowers adoption barriers and expands access through:

- **User-Friendly Interface** – A streamlined platform for digitizing trade documents, verifying transactions, and securing financing with minimal complexity.
- **Seamless Onboarding** – Automated KYC, digital identity verification, and pre-integrated compliance checks to accelerate access to trade finance.
- **Incentive Programs** – Discounts for early adopters, volume-based rewards, and partner benefits to drive rapid uptake.
- **Educational Initiatives** – Partnering with trade associations, development finance institutions (DFIs) , and industry bodies to raise awareness and build confidence in digital trade solutions.

SOLUTION



3. Interoperability with Existing Systems and Compliance Standards

A major challenge in trade digitization is the fragmentation of business technology systems. Bridge Network is designed for deep interoperability, enabling organizations to adopt digital workflows without costly system overhauls:

- **ERP Integration** – Plug-and-play compatibility with enterprise platforms such as SAP, Oracle, and Microsoft Dynamics.
- **Legacy System Support** – Enables gradual migration from paper or legacy digital systems, reducing the burden of change.
- **MLETR Compliance** – Ensures legal recognition of digital documents under the UNCITRAL Model Law on Electronic Transferable Records.
- **Standardized Data Formats** – Supports ISO 20022, SWIFT, and standard JSON formats, while maintaining compliance with ISO 27001 for data security.

SOLUTION



4. Regulatory Alignment and Government Partnerships

Robust regulatory alignment is foundational to scaling any digital trade solution. Bridge is actively engaging with public sector stakeholders to drive recognition and adoption:

- **MLETR and National Regulatory Alignment** – Ensuring that digital trade instruments are enforceable across multiple jurisdictions.
- **Government Collaboration** – Working with customs authorities, central banks, and trade ministries to align policy and facilitate nationwide adoption.
- **Global Trade Standards** – Aligning with best practices from organizations like ICC, UNCITRAL, and WTO to ensure global interoperability.

SOLUTION



5. Marketplace-Driven Network Effects

Bridge Network is not a closed platform—it is an open digital ecosystem designed to create compounding value for all participants. As adoption grows, so does the strength of the network:

- **Multi-Party Transactions** – Connecting importers, exporters, financiers, and logistics providers in a single digital ecosystem.
- **Financing Marketplace** – Unlocking competition among financiers to drive down costs and increase capital access, especially for underbanked SMEs.
- **Network Incentives** – Offering early adopters lower fees, prioritized onboarding, and referral benefits to accelerate adoption and build critical mass.

At Bridge, we are building a trusted network,
powered by distributed ledger technology,
to digitize existing trade documents and workflows.



Use Cases

Bridge Network powers a unified infrastructure for global trade—digitizing workflows, streamlining processes, and unlocking capital. From real-time document issuance to seamless verification and financing, Bridge connects every stakeholder in the trade ecosystem. Whether accessed through a user-friendly dashboard, robust APIs, or customizable white-label solutions, Bridge ensures efficiency, transparency, and trust across the value chain.

SOLUTION



1. Financial Institutions (Banks, Trade Finance Funds, Alternative Lenders)

Persona: Global Bank X – A leading merchant bank wants to scale its trade finance operations and strengthen fraud prevention measures, without compromising on speed or operational efficiency.

Challenges:

- **Document Fraud and Verification Risks** → Persistent exposure to forged or altered trade documents increases financial risk and drives up due diligence costs. Ensuring document authenticity remains a significant operational burden.
- **Slow and Manual Processing** → Issuing and verifying trade instruments such as bills of collections, LCs and bank guarantees takes days or weeks, delaying transactions and frustrating clients.
- **Limited Transaction Visibility** → A lack of real-time transparency across trade finance workflows makes it difficult to assess risk, monitor compliance, and respond proactively to anomalies.

SOLUTION

Bridge's Solution:

- 1 **Origin** → Digitally issues LCs, bank guarantees, and bills of exchange.
- 2 **Verify** → Provides instant authentication of documents to mitigate fraud.
- 3 **Accelerate** → Enables financial institutions to discount trade instruments via a financing marketplace, increasing liquidity and transaction speed.

Benefits:

- 1 More substantial fraud prevention with real-time document verification, reducing financial exposure.
- 2 Faster trade finance approvals, cutting processing times from weeks to hours.
- 3 Improved operational efficiency, allowing banks to serve more clients while reducing costs.

SOLUTION



2. Commodity Traders & Large Corporations

Persona: ABC Commodities – A multinational commodity trading firm managing high-value transactions across global markets.

Challenges:

- **Counterfeit trade documents** → Fake invoices and warehouse receipts increase exposure to fraud.
- **Inefficiency from paper workflows** → Slows execution and raises operational costs.
- **Restricted access to finance** → Traditional processes limit funding options, making capital expensive.

SOLUTION

Bridge's Solution:

- 1 Origin** → Enables the digital issuance of invoices, purchase agreements, and warehouse receipts, ensuring secure trade documentation.
- 2 Verify** → Provides a controlled-access storage system for securely managing and sharing trade documents.
- 3 Accelerate** → Authenticates documents in real-time to ensure integrity.

Benefits:

- 1** Faster trade execution with instant document authentication, reducing verification delays.
- 2** Reduced fraud risks across global operations.
- 3** Increased access to trade finance.

SOLUTION



3. Freight Forwarders & Logistics Providers

Persona: LogiTrans – A global freight forwarder handling international shipments for SMEs and large enterprises.

Challenges:

- **Delays from paper BoLs** → Transfer of physical documents create inefficiencies, increase shipping times, and raise costs.
- **Lack of supply chain visibility** → Limited transparency in trade documents complicates logistics coordination and cargo tracking.
- **Exposure to fraud** → Fake BoLs and transport documents lead to legal disputes and financial losses.

SOLUTION

Bridge's Solution:

- 1 **Origin** → Facilitates the digital issuance and transfer of electronic Bills of Lading (eBLs).
- 2 **Verify** → Provides a secure platform for document storage and controlled access to ensure seamless supply chain management.
- 3 **Accelerate** → Instantly validates transport documents, reducing fraud risks and ensuring shipment integrity.

Benefits:

- 1 Accelerated processing, cutting down shipping times by reducing delays.
- 2 Greater supply chain transparency and integrity.
- 3 Increased operational efficiency, reducing administrative costs and paperwork burdens.

SOLUTION



4. Trade Tech Platforms & B2B Marketplaces

Persona: TradeConnect – A digital marketplace connecting manufacturers with retailers, seeking to embed trade finance and document verification capabilities into its platform.

Challenges:

- **Limited ability to offer financial services** → Marketplaces struggle to integrate trusted trade finance solutions.
- **Lack of verified trade documentation** → Buyers and sellers face disputes due to unreliable invoices and purchase agreements.

SOLUTION

Bridge's Solution:

- 1 **APIs** → Seamlessly integrates digital trade document issuance, verification, and financing into TradeConnect's platform.
- 2 **White-labeling** → Enables TradeConnect to offer Bridge's services under its brand.

Benefits:

- 1 Enhanced marketplace credibility, reducing transaction disputes.
- 2 Increased user retention by embedding financing and document verification.
- 3 Seamless integration without the need for extensive infrastructure development.

SOLUTION



5. Insurers (Trade Credit & Cargo Insurance Providers)

Persona: SecureInsure – A global trade credit insurer looking to digitize policy issuance and improve fraud prevention.

Challenges:

- **Fraudulent insurance claims** → Fake trade documents lead to wrongful payouts.
- **Manual policy handling** → Delayed claims processing reduces efficiency and increases administrative costs.
- **Lack of real-time policy verification** → Insurers struggle to validate policy details and prevent double claims.

SOLUTION

Bridge's Solution:

- 1 **Origin** → Issues digital insurance certificates, improving transparency and accessibility.
- 2 **Verify** → Provides real-time authentication of insurance policies to prevent fraud.

Benefits:

- 1 Reduced fraudulent claims, strengthening policy integrity.
- 2 Faster claims processing, improving insurer efficiency.
- 3 Stronger compliance through verifiable digital trade documents.

SOLUTION



6. Government & Regulatory Bodies (Customs, Port Authorities, Trade Regulators)

Persona: Customs Authority of Country Z – Regulatory body overseeing import/export controls, trade compliance and customs clearance.

Challenges:

- **High volumes of paper-based documentation** → Manual processing leads to delays and administrative inefficiencies.
- **Limited fraud detection and auditability** → Paper records lack transparency, making it difficult to enforce compliance and detect irregularities.
- **Insecure document storage** → Traditional storage methods increase the risk of tampering, misplacement, and loss of data.

SOLUTION

Bridge's Solution:

- 1 Origin →** Enables the digital issuance of customs clearance and trade compliance documents.
- 2 Verify →** Provides real-time authentication to detect fraud and ensure regulatory compliance.
- 3 Envelope →** Provides a secure, centralized repository with access controls and audit capabilities.

Benefits:

- 1** Faster customs clearance, reducing trade delays.
- 2** Improved enforcement of compliance regulations with traceable, tamper-evident records.
- 3** Enhanced data security, transparency, and institutional integrity.

Business Model

Our business model aligns revenue generation with platform usage, delivering cost-effective solutions for businesses while driving value creation across the network.

Revenue Streams



Subscription & API Fees

- **Corporate Subscription Plans:** Businesses subscribe to tiered plans based on usage levels to access and manage digital trade documents and more enhanced features.
- **API Access & Integration:** Enterprises integrating Bridge's services into their existing ERP systems pay API access fees. Pricing is usage-based and scales with transaction volume.



Freight Insurance

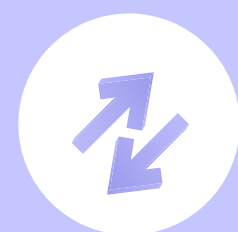
- **Embedded Insurance:** Merchants and freight forwarders can insure cargo directly through the platform. Pricing is dynamically generated using trade data and risk metrics.
- **Revenue from Premiums:** Bridge earns a share of premiums in partnership with global insurance underwriters, enabling embedded risk management at point of trade.



Digital Document Processing Fees

- **Per-Transaction Processing Fees:** Fees are charged for the issuance and verification of digital trade documents.
- **Enterprise Bulk Pricing:** High-volume users receive discounted rates to support cost-effective scalability.

SOLUTION



Trade Finance Monetization

- **Transaction Commissions** – Bridge earns commissions on trade finance transactions facilitated through the platform—such as invoice discounting and warehouse financing.
- **Interest & Spread Income** – Where Bridge participates directly in financing, revenue is earned through interest or spread margins on deployed capital.
- **Financier Bidding Model** – Financial institutions bid on trade finance deals, ensuring competitive rates while generating additional platform revenue.



Cross-Border Payments

- **Transaction Fees** – Bridge facilitates secure cross-border payments in multiple currencies, charging a per-transaction fee for seamless trade settlements.
- **Global Bank Accounts** – Businesses access multi-currency IBAN accounts, simplifying reconciliation of international payables and receivables.



White-Label Solutions

- **Flexible Licensing Model**—Core modules—including Origin, Envelope, Accelerate, and Express—can be white-labeled, enabling banks, fintechs, and governments to deploy the infrastructure under their own brand.
- **Customizable Trade Finance Solutions** – Accelerate supports configurable lending workflows for trade and supply chain finance, allowing institutions to build custom financial products on the network.
- **Customization & Support Services** – Additional revenue is generated from platform integration, system customization, and ongoing technical support, ensuring seamless partner onboarding and operational success.

Scalability and Long-Term Growth

Our revenue model is designed to scale as adoption grows. The combination of subscription fees, document processing fees, financing commissions, freight insurance revenues, payments, and white-labeling revenues ensures that Bridge remains financially viable while continuously expanding its services.

As the network grows, data insights from transactions will enable further monetization, including:

- ✔ **Internet of Things (IOT)**
- ✔ **Compliance Monitoring**
- ✔ **Marketplace Intelligence & Risk-Based Pricing**

By aligning revenue generation with trade volume and financial transactions, Bridge Network ensures its incentives grow in tandem with customer success—continuously increasing value through more efficient workflows, broader access to capital, and added services as adoption scales.

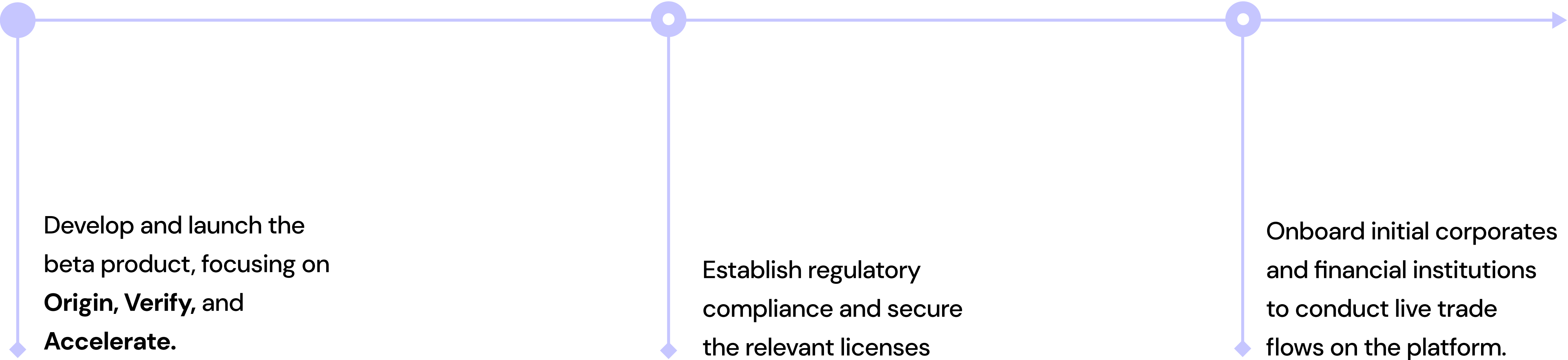
SOLUTION

2020–2024: Research

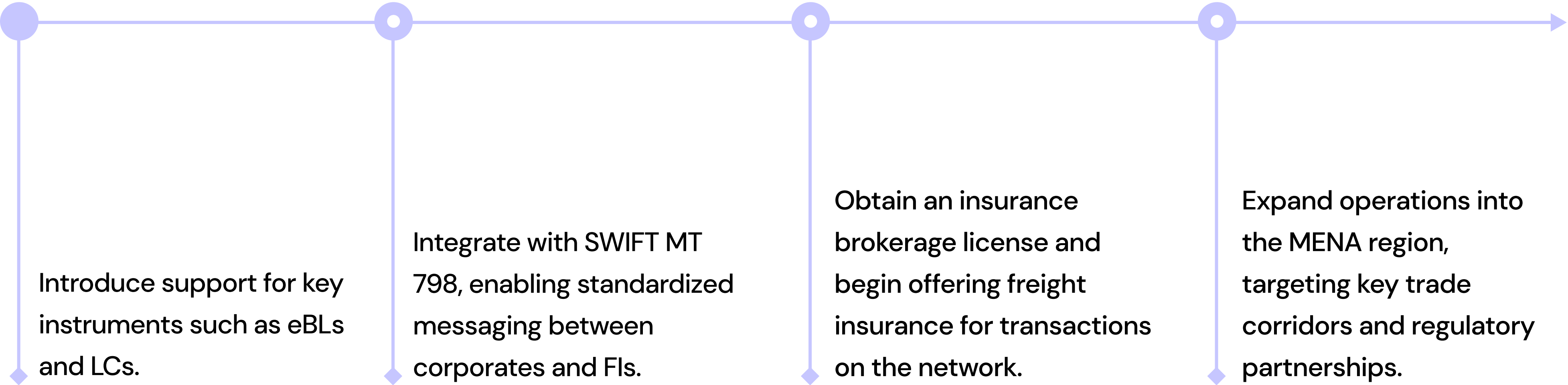
Before initiating product development, Breeze Africa invested 18 months in deep market research, stakeholder engagement, and infrastructure design. This phase was critical to ensuring that the platform would address real-world trade pain points across diverse markets.

- **Problem Mapping:** Conducted over 100 interviews with exporters, importers, banks, insurers, and customs authorities across Africa, MENA, and Europe to identify inefficiencies in document handling, trade financing, and cross-border compliance.
- **Competitive Analysis:** Benchmarked existing trade platforms and technologies to identify market gaps, limitations in interoperability, and unmet demand for digitized financial instruments.
- **Technical Feasibility:** Evaluated distributed ledger technologies and global standards such as eBL protocols and ICC rules to inform system architecture and regulatory alignment.
- **Partner Discovery:** Engaged early with a consortium key partners to ensure product alignment with technical realities.

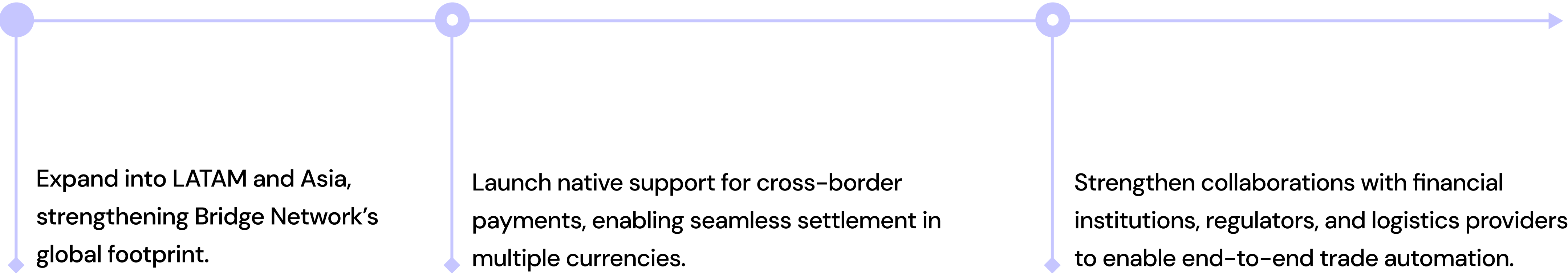
2025: Laying the Foundation



2026: Expansion of Trade Offerings



2027: Global Scale & Cross-Border Payments





By digitizing trade workflows, we contribute to **environmental sustainability and align our efforts with global initiatives for a better future.**

No
Poverty

Responsible
Consumption and
Production

Industry,
Innovation, and
Infrastructure

Reduced
Inequality

Zero
Hunger

Decent Work and
Economic Growth

SOLUTION

Long-Term Vision

Bridge Network is pioneering the future of global trade by creating a fully digitized, automated, and interconnected ecosystem that eliminates inefficiencies, expands access to capital, and fosters seamless collaboration across the entire value chain. Our vision extends beyond mere digitization—we are redefining trade finance to be more inclusive, transparent, and resilient, enabling businesses of all sizes to engage in a frictionless and equitable global marketplace.

A core focus of our expansion is bridging the trade finance gap in emerging markets, particularly in Africa, where access to liquidity remains a critical barrier to growth. By integrating AI-driven risk assessment, sustainability-linked financing, and blockchain-powered automation, we enable businesses to secure financing faster, reduce transaction costs, and mitigate fraud.

SOLUTION

The infrastructure we are building today will serve as the foundation for the next wave of trade and supply chain innovations. As industries evolve, we anticipate the emergence of IoT-enabled smart tracking, AI-powered trade intelligence, and decentralized digital asset management. These advancements will enable real-time decision-making, predictive analytics, and self-executing contracts, ushering in a new era of operational efficiency.

Bridge Network is not merely digitizing trade finance; we are setting the stage for the next generation of global commerce. Through strategic partnerships with governments, financial institutions, and industry leaders, we are laying the groundwork for a truly interoperable and borderless trade ecosystem.

Our mission is clear: to break down barriers, democratize access to capital, and create a future where businesses of all sizes can trade with confidence, efficiency, and trust.

Conclusion

Global trade is at an inflection point. Outdated processes, systemic inefficiencies, and financial exclusion continue to hinder economic growth and limit opportunities for businesses globally.

Bridge Network is poised to address these challenges head-on, we are laying the groundwork for a new era of global trade—one that is digital, secure, and inclusive by design. By bridging the \$2.5 trillion trade finance gap, we empower businesses of all sizes to engage in international trade with frater confidence.

True transformation requires more than infrastructure, it demands collaboration. We invite corporates, financial institutions, regulators, logistics providers, and innovators to join us in redefining global trade. Together, we can build a more transparent, efficient, and inclusive trade ecosystem. The future starts now.



Join us in
transforming the
future of trade.

WWW.BREEZE.AFRICA

