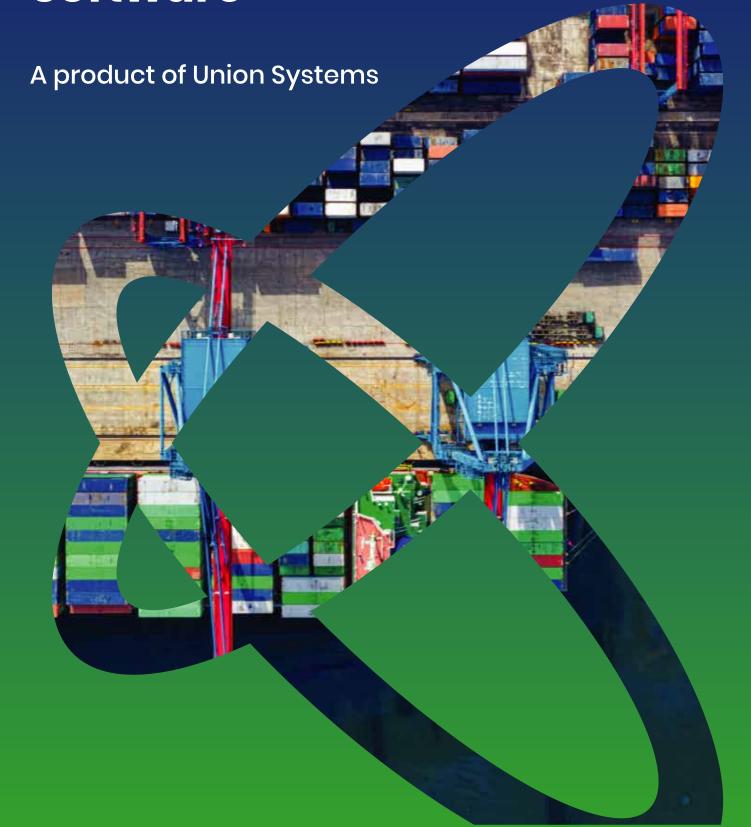


Kachasi Trade Finance Software





About Kachasi

Kachasi™ is the first indigenous trade finance software application built to automate the full lifecycle of international and local trade finance operations.

Kachasi revolutionizes the way banks deliver trade finance services to their customers; and has achieved a drastic reduction of turnaround time in trade finance processing.

Kachasi is the result of over 20 years of experience implementing and customizing various international trade finance software applications for banks across Africa. The aggregation of gaps in these applications plus the unique requirement of the African market is what crystallized into Kachasi. The software is the first of its kind, light years ahead in terms of its intuitive design and functionalities.



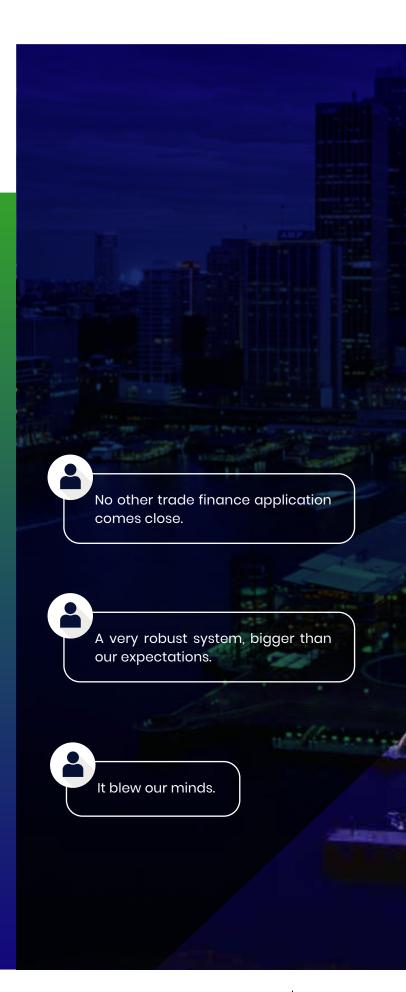
Bank leaders have described Kachasi as follows

In all my years working in trade finance as a banker, this is the best application I have ever seen.

I like that knowledge is resident in different people so support will not be an issue.

What we found fascinating is that there are a lot of local requirements catered to out of the box.

Their knowledge of local trade operations is unmatched.







FLEXIBILITY

- Highly configurable to the bank's business processes.
- Easily customizable to the regulatory needs of any country or location.
- Empowers the bank to adapt quickly to regulatory policies and updates.
- Ability to configure milestone notifications triggered by transactional events or dates across all products in the system.

REDUCED TURN-AROUND TIME IN TRADE PROCESSING

- Automatic generation and processing of outgoing and incoming swift messages.
- Seamless reconciliation and allocation of interests accrued on cash-backed Letters of Credit.
- In-built document management tracking and handling.
- Detailed tracking of all credit lines available to banks with their correspondent banks.
- Enables banks to reconcile offshore charges on trade transactions of their customers.
- Automates the process of returning the unutilized portion of trade allocated Foreign Exchange back to its source.

ROBUST REPORTING FEATURES

- Provides real-time business intelligence through snap-shot reports and analytics for decision making.
- Reporting framework that supports the generation of regulatory report.



CUTTING EDGE TECHNOLOGY

- In-built Optical Character Recognition technology and Handwriting Text Recognition technology that automatically reads all kinds of scanned hard copy documents and populates them to their appropriate fields and transactions through its artificial intelligence features.
- Easy integration to any system or third-party applications, including the local regulatory portals and banks' in-house applications.
- The solution is cloud-agnostic and service APIs driven.
- Compliant with SWIFT standards

OPERATIONAL EFFICIENCY

- Increased productivity due to reduced workload fueled by manual processes.
- Keep trade operations going regardless of staff movement.
- Achieve optimum decentralization of transaction processing through bank branches.

COST SAVING

- Prevent all income leakages in transaction processing especially on Pre-Negotiations.
- Tracks daily charge accruals and automatically stops accruing either on negotiation or when cash is provided.
- The total cost of ownership is competitive when compared to other trade products.





About Union Systems

Union Systems Limited (USL) is African's leading trade finance software company. For over 20 years, the company has been delivering future thinking trade finance software solutions to banks and corporates in Africa to achieve full automation and digitization of their trade operations. Our trade finance software solutions deliver growth, profitability, and regulatory compliance to banks and corporates.

With headquarters in Lagos, Nigeria, the company has a deep understanding of the African market and a team of highly qualified consultants with real-world experience in the delivery of complex software solutions. Union Systems has been named Trade Finance Software Solutions Provider of the Year at the BusinessDay Bank's and Other Financial Institutions (BAFI) Awards for the second year in a row, in recognition of its innovation and excellence.

