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Factsheet

# Trade Innovation and Enigio trace original

## From Paper to Digital Originals: Enabling Fully Enforceable Trade Finance

Regulation is enabling digital trade—but paper originals remain the last barrier to end-to-end transformation.

Digital trade cannot scale without legally enforceable digital originals. With global frameworks now in place, banks can finally eliminate paper while maintaining trust, control and compliance.

Trade finance is at a turning point. With UCC Article 12 (US), MLETR, and the UK Electronic Trade Documents Act, digital trade documents now have legal recognition equivalent to paper.

However, a critical gap remains **original documents are still physical**.

Banks depend on instruments such as guarantees, promissory notes and bills of exchange to establish ownership and enforce rights. While workflows are digitized, originals remain paper-based—creating:

- **Latency** – courier delays and manual processing
- **Risk** – fraud, duplication, loss of documents
- **Cost** – high operational and compliance overhead

*"As trade finance accelerates towards fully digital, interoperable ecosystems, the integration of Enigio's trace:original with Trade Innovation enables banks to securely issue and manage digital original documents at scale. This not only drives significant efficiency and cost savings but also strengthens fraud prevention and supports compliance with emerging industry standards."*

**Philippe Richaud**
Head of Product, Trade and Supply Chain Finance

INNOVATING FINANCE TOGETHER

# How digital originals work in practice?

## trace:original enables the full lifecycle of digital originals—without requiring closed networks or registries

**PDFs and e-documents are not a solution**

They lack:

- Uniqueness
- Legal possession
- Enforceability

**Introducing Enigio trace:original**

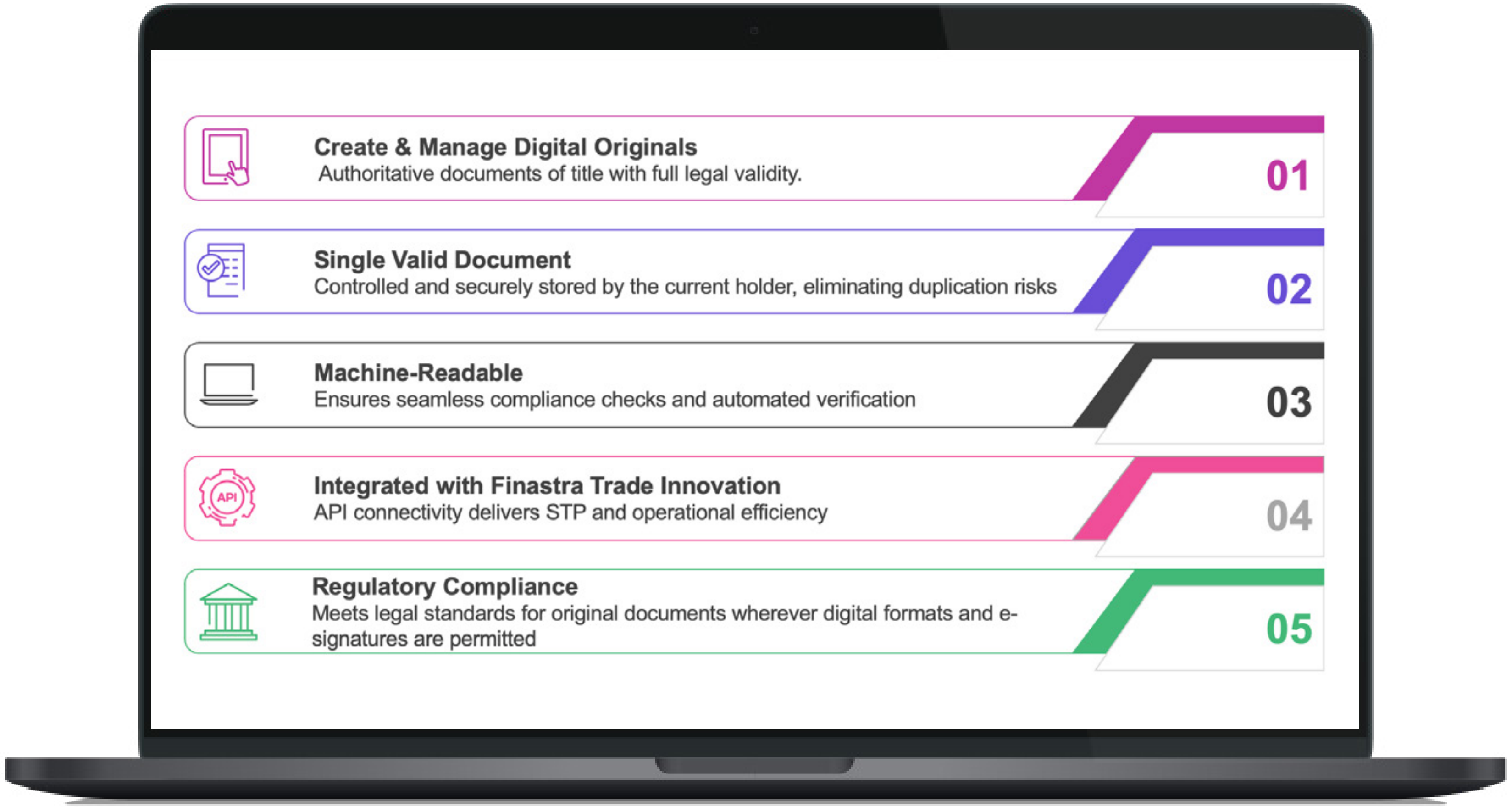
Enigio enables **authoritative digital originals**—documents that are:

- Legally enforceable
- Uniquely identifiable
- Cryptographically secured
- Freely transferable

Integrated with Finastra Trade Innovation, this removes the final barrier to fully digital trade.

**Key capabilities:**

- Single authoritative version of each document
- Human- and machine-readable format
- Independent verification at any time
- Interoperability across ecosystems



# Embedded into Trade Innovation. Ready for production

**How it works**

**1. Create**
A digital original is issued with a unique identity

**2. Assign ownership**
Possession is cryptographically secured to a specific holder

**3. Transfer**
Ownership can be transferred digitally and securely

**4. Verify**
Authenticity and ownership can be validated anytime via audit trail on the same network, enabling true interoperability across ecosystems

Digital originals combine legal certainty with digital efficiency—unlocking true straight-through processing.

Finastra has embedded trace:original directly into Trade Innovation—allowing banks to digitise original documents **within existing workflows**.

- No new networks required
- No external registries
- No operating model disruption

This transforms digital originals from concept to **production-ready capability**.

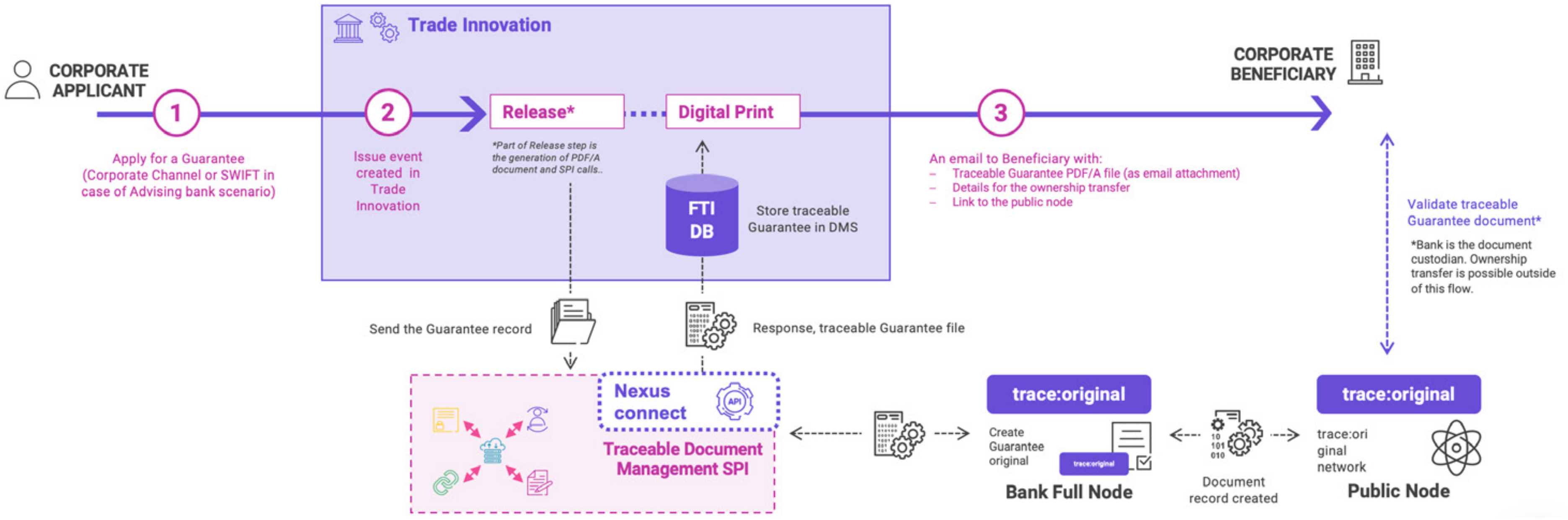
**Supported instruments include**:
- Bank guarantees
- Bills of exchange
- Promissory notes
- Other negotiable documents

These can now be issued, transferred and enforced digitally across jurisdictions.

**Business impact**
- Faster transaction cycles
- Reduced operational risk
- Improved client experience
- Unlocks capacity for higher-value activities

**Compliance alignment (tight)**
Aligned with:
- UNCITRAL MLETR
- eIDAS
- ICC Digital Standards

Enabling adoption without legal restructuring in compliant jurisdictions.



# Integration with Trade Innovation

***Enigio's trace:original + Finastra's  Trade Innovation = Paperless Trade Finance Made Real***

Together, these solutions deliver a fully integrated platform for creating, managing, and transferring authoritative digital originals, eliminating the inefficiencies of paper-based processes.

**91%**

reduction in processing time for a single document from **14 days to just a couple of hours**

**82%**

**Reduction** in tasks requiring manual intervention

***Why It Matters:***

**This integration enables straight-through processing (STP), boosts operational efficiency, and accelerates trade transactions—without disrupting existing workflows.**

# Why Digital Originals Matter Now

Digital originals are more than an efficiency play—they redefine trade finance operations.

**Strategic benefits:**

- Revenue growth – Faster trade cycles and improved client experience
- Risk reduction – Eliminates duplication, fraud, and loss
- Operational efficiency – Enables straight-through processing
- Scalability – Supports digital ecosystems and secondary markets

**Sustainability and ESG Impact**

Digitising original documents reduces the environmental footprint associated with printing, courier transport, and physical storage.

This directly supports sustainability goals while improving access to finance.

**Start your digital trade transformation**

Digital trade requires more than digital workflows—it requires digital trust.

With Enigio trace:original and Finastra Trade Innovation, banks can eliminate paper originals while maintaining legal certainty, operational control, and global interoperability.

**Take the next step**

- Discover how digital originals can transform your trade finance operations—delivering faster transactions, lower risk, and new growth opportunities.

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