

## Level of Impact

## Medium Impact

## Job Expectations within the next 3 years

| Critical Work Functions   | Today   | Within 3 Years   |
|---|---|--|
| Manage trade finance transactions   | <ul style="list-style-type: none"> <li>Manage daily trade finance transactions to ensure trade finance software platforms and working capital requirements are optimised</li> <li>Monitor and evaluate the organisation's positions and portfolios based on performance reports, to minimise risk and performance exposure</li> <li>Develop financing strategies to ensure that trades are adequately financed</li> </ul> | <ul style="list-style-type: none"> <li><b>[AUGMENTED]</b> Leverage <b>data analytics</b> and automated systems like <b>BI applications</b> to obtain real-time information on the organisation's trade positions and price movements, to accurately assess portfolio performance and better manage risks</li> <li>Leverage <b>AI</b> to proactively collect information on upcoming market trends and developments in new regulations and guidelines that can impact portfolios' performance</li> <li><b>[AUGMENTED]</b> Source and grow financing lines with alternative financiers and/or structured financing with traders as alternative funding methods</li> <li><b>[NEW]</b> Work with financial institutions and internal teams to facilitate the gradual introduction of <b>DLTs</b> such as <b>Blockchain</b> which will assist in processing live trade finance transactions, ensuring trade transparency and cost-efficiency</li> </ul> |
| Manage trade finance documentation  | <ul style="list-style-type: none"> <li>Develop and maintain trade finance documentation guidelines and policies that comply with relevant laws and regulations</li> <li>Inspect trade documents to ensure compliance</li> <li>Review trade clearing and settlement process to ensure all trades are cleared</li> </ul>  | <ul style="list-style-type: none"> <li>Develop and maintain trade finance documentation guidelines and policies for both physical and <b>digital documents</b> and <b>smart contracts</b>, taking into account the intricacies of regulations in domestic and foreign jurisdictions</li> <li>Use <b>digital platforms</b> to monitor transactions from an <b>AML</b> and <b>KYC</b> perspective</li> </ul>   |
| Drive collaboration of human resource, technology, finance and continuous improvement initiatives | <ul style="list-style-type: none"> <li>Develop department's financial budgeting process and track budget utilisation</li> <li>Support department's talent attraction, development and retention efforts</li> <li>Develop corporate governance measures</li> <li>Evaluate technologies for process improvement and innovation</li> </ul>   | <ul style="list-style-type: none"> <li>Leverage <b>data analytics</b> and <b>BI applications</b> to improve processes, develop department's financial budget and optimise budget utilisation</li> <li>Identify opportunities for workforce development through <b>job redesign</b> and <b>reskilling/upskilling strategies</b></li> <li>Implement initiatives aligned with the organisation's <b>ESG strategy</b>. Support the development of <b>corporate governance measures</b> as applicable to the track/function</li> </ul>  |

Job Adjacency

| WITHIN WHOLESALE TRADE     |                          |                  | OUTSIDE WHOLESALE TRADE |                 |                      |
|----------------------------|--------------------------|------------------|-------------------------|-----------------|----------------------|
| Structured Finance Manager | Trade Operations Manager | Treasury Manager | Finance Manager         | Product Manager | Relationship Manager |

SKILL DIFFERENTIATORS

Roles Specific

| SKILL                                       | DESCRIPTIONS   |
|---|--|
| Distributed Ledger Technologies Application | Collaborate with stakeholders to automate processes using distributed ledger technology.   |
| Pilot Programme Management                  | Prepare tools and resources to stage small-scale experiments to test the new approaches in a realistic setting and its organisational fit, and identify changes required before full-scale deployment of projects. |
| Structured Financing                        | Analyse customer profiles and credit requirements to suggest structured financing instruments that meet their needs.   |

IN THE NEXT  
3-5 YEARS...

The role will be expected to manage trade finance transactions efficiently using AI and ML and support the gradual adoption of DLTs. The role will continue to leverage technology tools to monitor trade transactions and to drive more favourable deals. There will be an increased adoption of paperless transactions with an increased acceptance of electronic documentation and electronic signatures. As order processing becomes largely digitalised, the role will be responsible for implementing technology and process-related changes to improve trade workflows. The role will ensure that e-documentation is aligned with financial institutions' standards and in compliance with latest AML regulations and KYC requirements. In order to ensure financing availability for business continuity, it will be important for the role to source for alternative financing solutions (e.g., peer-to-peer lending, accounts receivable financing, etc.). Finally, as the emphasis on sustainability grows and as more financial institutions accelerate Green Financing, the role will also leverage Structured Green Financing solutions.

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