

From paper trail to single record.

How Phlo runs the eight processes of international trade on a single tenant — from pre-trade feasibility to cash-to-cash settlement.

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International trade runs on eight disconnected systems and thirty documents per shipment.

A typical trader coordinates ERP, customs broker, freight forwarder, warehouse keeper, transporter, insurance, financier and bank — each with its own portal, format, and SLA. Every shipment forces manual re-entry between them. SaaS replaced this for accounting and CRM twenty years ago. Trade hasn't had its turn yet.

30-40%

of trade-ops time
spent re-typing
data

WHAT IT COSTS YOU TODAY

- Reconciliation breaks between ERP, bank, broker and forwarder — invisible cash leakage
- EUDR / due-diligence data scrambled per shipment, with regulatory exposure if anything is missing
- Differential to futures and origin basis tracked weeks behind reality — margin gone before you notice
- No real-time view of position, exposure, hedge cover or cash
- Slow cash-to-cash cycle — capital trapped in transit

Eight processes make up every international trade. Phlo runs all eight on one tenant.

We don't sell software modules. We run processes. The same customer record, vendor record, and trade record flows through all eight — no integration projects, no reconciliation breaks, no data re-entry.

PROCESS 01

Pre-trade feasibility

01

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Before you commit to a deal, know what it will actually cost to land.

You've been offered 500 MT of Côte d'Ivoire main-crop cocoa at a price that looks workable. But what's the differential to ICE London right now? What's the freight from Abidjan to Amsterdam? What's the financing cost at today's PXF rate? Is the supplier EUDR-ready? Are any of the parties sanctioned? Today, this takes a broker call and 24 hours. With Phlo, it takes 30 seconds.

THE PROCESS TODAY

- Differential to ICE estimated by hand against last week's basis
- Freight rate emailed from forwarder; comes back the next day
- EUDR readiness of the supplier checked over a phone call
- Sanctions check is a manual list lookup, often skipped

THE PROCESS ON PHLO

- Live differential to ICE London / NY snapped to the offer; origin basis curve visible
- Live freight rate by origin-destination corridor; financing cost at today's PXF rate
- EUDR readiness check on the supplier — geolocation + DDS status surfaced before you commit
- Continuous sanctions screening on supplier, originator and any group entities

30s

differential, freight,
financing, EUDR,
sanctions

Vet new suppliers and customers in hours, not weeks — and keep both sides monitored continuously.

Trade is two-sided. You vet suppliers (KYC, sanctions, credit references, certifications, insurance, quality specs) and you vet customers (KYC, credit limits, payment terms, group hierarchy, export-control eligibility). Today, both sides live in folders of emails. With Phlo, both sides are structured records with a continuous compliance loop.

THE PROCESS TODAY

- KYC done in spreadsheets and shared drives — separately for buy- and sell-side
- Sanctions checked once at onboarding, then forgotten
- Credit references collected over email, never re-checked
- Customer credit limits set in the ERP without context from the trade book

THE PROCESS ON PHLO

- Structured counterparty record with every document attached
- Continuous sanctions monitoring — alerts on either side when status changes
- Credit limits, payment terms and group hierarchy version-controlled
- Customer credit usage live across all open trades — no nasty surprises at the LC stage

24h

to a fully
onboarded
counterparty

Pricing terms, fixations, optionalities, amendments, rollovers — and quote-to-ship-to-document — all on the same trade record.

Cocoa contracts are alive. PTBF terms get fixed against ICE on the buyer's option date; main-crop and mid-crop shipment windows roll forward; origin gets switched mid-deal; volume amendments come in by email. Today this lives in side spreadsheets and signed PDFs. On Phlo, the contract IS the trade record — pricing terms, fixations, amendments and rollovers tracked alongside the operational execution.

THE PROCESS TODAY

- Deal sheet in Excel; PTBF status, fixations and rollovers tracked in side workbooks
- Contract amendments via signed PDF; trail spread across emails
- Customs declaration re-typed from PO into broker software
- Documents (BL, CI, ICCO cert, phytosanitary, fumigation, certificate of analysis) scattered across inboxes

THE PROCESS ON PHLO

- Pricing terms (fixed, PTBF, differential) with fixations and rollovers tracked live against ICE futures and origin basis
- Optionalities (buyer / seller call, shipment period, origin choice) and amendments captured with full audit trail
- Multi-leg trades, hedges, freight booking and container tracking attached to the same record
- Customs declaration files directly to HMRC CDS / NL DMS / NCTS6; all trade docs (BL, ICCO, phytosanitary, fumigation, COCOBOD / CCC) auto-link with version history

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contract + trade record, not five separate systems

Quote, book, track and reconcile freight — without leaving the trade record.

The physical movement of goods is half the cost of a trade — and almost all of the operational stress. Carrier selection, container tracking, port handling, demurrage exposure, last-mile delivery — today these run on email and forwarder portals. On Phlo, they run on the trade record itself.

THE PROCESS TODAY

- Freight quotes collected over email from 3-5 forwarders
- Booking confirmation lives in someone's inbox
- Container tracking via the carrier's portal — one tab per shipment
- Demurrage / detention exposure unknown until the bill arrives

THE PROCESS ON PHLO

- Quote-to-book inside the trade record; multi-carrier comparison built in
- Container + vessel tracking live alongside the trade — no portal-hopping
- Demurrage + detention clocks running in real time, alerts before they trigger
- Port-handling, freight forwarder fees and last-mile costs auto-link to the trade for landed-cost calc

0

tabs to keep
open in your
browser

Inspection, grading, certificates, arrival re-test, dispute resolution — and EUDR-ready due diligence on the day the regulation lands.

For commodity traders, quality is where margin gets eaten — a short shipment, a moisture failure, an off-spec bean count and the claim becomes a six-month negotiation. And from the day EUDR enforcement kicks in, every cocoa, coffee, palm-oil, soy, rubber and timber shipment into the EU needs geolocation-level due diligence on its origin. Today, both lives in email threads and PDF certificates. On Phlo, both are structured workflows attached to the trade.

THE PROCESS TODAY

- Pre-shipment inspection booked separately with SGS / Bureau Veritas / Cotecna / Intertek
- Bean count, moisture, defect % and foreign matter all tracked in side spreadsheets
- Quality certificates emailed as PDFs; arrival re-test re-keyed; disputes drag for weeks
- EUDR / due-diligence data scrambled together by hand at the last minute, per shipment

THE PROCESS ON PHLO

- All cocoa specs — bean count, moisture, defects (slaty, mouldy, insect-damaged, $\leq 3\%$), foreign matter ($\leq 0.5\%$) — pre-loaded against contract; deviations flagged automatically
- Inspection booking inside the trade record; arrival re-test attached to the same record; full quality lineage in one view
- Supplier quality history — every claim, every grade — surfaced before the next purchase
- EUDR-ready: geolocation, DDS reference number generation per shipment, supply-chain documentation collected once and reused — switched on the day the regulation enforces

1

view of every
quality + EUDR
datum for a trade

Live position, live M2M, live differentials by origin — and PnL attribution that explains every penny of margin.

You can't hedge what you can't see, and you can't manage what you can't attribute. Most traders learn about an exposure problem at month-end close, find out the differential moved against them at PnL review weeks later, and hear about a margin call when their broker phones. On Phlo, position, M2M, futures + differential curves, FX exposure, hedge cover, margin headroom and trade-level PnL attribution are all live and continuous.

THE PROCESS TODAY

- Positions tracked in spreadsheets, refreshed weekly; M2M done by accountant after the fact
- Differential to ICE estimated on the back of an envelope — origin basis shifts unnoticed
- PnL attribution post-mortem'd weeks after the trade — too late to learn from
- Hedge cover hand-calculated; margin calls land as surprise emails from the broker

THE PROCESS ON PHLO

- Live position book + M2M against ICE London / NY price curves; FX exposure cross-currency, hedge coverage at a glance
- Live differential curves by origin (Côte d'Ivoire, Ghana, Cameroon, Ecuador, Indonesia) — per-trade basis vs futures visible in real time
- PnL attribution by trade, by origin, by hedge leg — see exactly where margin came from, or where it leaked
- Hedge tracking (futures + options) via your clearing broker; DMA where you have it; margin-call prediction hours before the broker phones

Live

position, M2M,
differentials,
PnL attribution

Real-time cash position, structured-finance instruments, and FX cover in one view.

Trade is a working-capital business. The CFO's job is to make sure the cash is there when the BL drops and the LC clears, and to tap the right trade-finance instrument at the right moment. Today, this is a Monday-morning spreadsheet with a 30% error bar plus a rolodex of bank contacts. On Phlo, it's a live dashboard with the instruments wired in.

THE PROCESS TODAY

- Cash projection built manually each Monday — drift by Wednesday
- Borrowing-base reporting compiled by hand; covenant headroom a guess
- PXF, LCs, bank guarantees, warehouse finance tracked in separate spreadsheets per bank
- Receivables financing / factoring decisions made deal-by-deal, often too late

THE PROCESS ON PHLO

- Live cash position across all bank accounts and currencies; hedge-aware projection
- Trade-finance instruments wired in: borrowing-base, PXF, structured commodity finance, LCs, supply-chain finance, factoring, warehouse finance — all tracked against the trades they back
- Borrowing-base reports auto-compiled from live stock + receivables; covenant-aware headroom continuous
- Receivables-finance recommendations surface as soon as the BL is cleared — capital cycles faster

30%

error bar gone
from the cash
projection

Vessel events trigger payments. Reconciliation happens automatically. Capital cycles faster.

Most traders run a 60-90 day cash-to-cash cycle, and a meaningful chunk of it is administrative — waiting for paperwork to land, for someone to confirm a delivery, for a payment to be reconciled against an invoice. Phlo cuts that admin tail.

THE PROCESS TODAY

- Payment release tied to manual document checks
- Reconciliation between bank statement and AR/AP done weekly
- Vessel arrival confirmed by phone calls to forwarder
- GL postings done at month-end

THE PROCESS ON PHLO

- Vessel-tracking events trigger payment release automatically
- Live bank-feed reconciliation — exceptions surfaced, matches auto-cleared
- Container / vessel ETA visible alongside the trade
- GL postings continuous, not periodic

15-30

days off the
cash-to-cash
cycle

The same trade record flows through all eight processes.

Anyone can sell you a tool for one of these eight processes. The friction in trade today is everywhere *between* them — the broker portal that doesn't talk to your ERP, the bank statement that has to be re-keyed into the GL, the customs value entered at spot FX while your books carry the trade at the locked-forward rate so the landed cost won't tie out.

WHAT SINGLE-TENANT MEANS

One customer record. One supplier record. One trade record. The classification used in feasibility is the same one used in declarations and the same one used in landed-cost calc. The hedge booked in risk management is the same one feeding the cash flow projection. The vessel arrival logged in execution is the same one triggering payment release. No integration projects between modules — there are no modules, just one platform.

TRADE-OPS HEADCOUNT

-30 to -40%

FTA SAVINGS CAPTURED

systematic

CASH-TO-CASH CYCLE

-15 to -30 days

AUDIT POSITION

every artefact, queryable

COMPOUNDING
INTELLIGENCE

**every trade improves the
next**

Real customers, running real trade volume, on Phlo today.

£5B+

customer annual trade flow

51

countries with live tariff data

100+

active deployments

18+

months of production AI ops

CASE STUDY – TORQ COMMODITIES

Coffee & multi-commodity trader. Migrated off legacy CTRM onto Phlo in **4 months**. Scaled from 50 to **8,000 containers / year** across 7 group entities — UK, Switzerland, Singapore, India and West Africa.

£330,000 / year saved in reconciliation, customs and FX overhead.

CUSTOMER BASE

COFFEE, COCOA & MULTI-COMMODITY

TORQ, Glatz, Sunbeth, Origin

METALS

Konexus Aluminium, Quadmet

MULTI-COMMODITY

OMNI, Cedar Bay, Trustwise · + 30 SME importers, manufacturers, brokers

REGULATORY

Authorised HMRC CDS / NCTS6 software supplier · CTC mailing list · AFSS member · Acumatica ADN Level 2 ISV

SECURITY

ISO 27001 audit underway · Microsoft SSO · multi-tenant isolation on Azure + Vercel

PRODUCTION AI

18+ months running production-grade AI under SLA — uptime & performance guarantees in customer contracts

Most customers are live in days. The biggest are live in weeks.

Phlo is a SaaS platform. There's no implementation consultancy to buy. The first wedge is whatever process is hurting you most — start there, expand to the others as the platform proves itself.

Days

Start with the customs / declarations wedge

Weeks

Full opsPhlo deployment for a mid-sized trader

Quarters

All eight processes — TORQ shipped in 4 months

TALK TO US

Tell us which of the eight processes is hurting most right now — we'll show you that one running on Phlo, in 30 minutes.

[Book a 30-min demo](#)

[Send us a message](#)

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