

Intelligent letters of credit by HCLTech and Camunda

Agentic AI-powered orchestration and
compliance automation for trade finance



Overview

Rising global trade pressures are testing the resilience of supply chains worldwide. Tariff volatility drives cost uncertainty and sourcing challenges. Shifting trade policies add compliance complexity. Limited visibility prevents timely organizational response to disruption. Letters of Credit (LC) automation simplifies this by codifying trade rules, streamlining compliance and providing real-time visibility. It helps organizations act with greater speed, consistency and trust.

As a platinum partner for Camunda, HCLTech empowers the LC automation process for the digital age. Our smarter letters for credit solution uses the agentic orchestration power of Camunda 8 to unify autonomous AI agents, human oversight and real-time process intelligence. Through this approach, organizations can build scalable, responsive LC workflows.

Industry challenges

Eliminating trade friction with agentic AI

Legacy payment guarantee procedures slow trade at every step, creating risks for exporters, importers and banks alike. Our agentic AI solution addresses these challenges with speed, accuracy and compliance:

Pain points	Value we deliver
Paper-heavy processes prolong transactions and increase errors	Automated document parsing and validation ensures agility, reliability and policy adherence
Fragmented systems limit visibility and lead to effort duplication	Unified control with Camunda 8 provides real-time process visibility and seamless integration
Complex compliance requirements (UCP 600, AML, sanctions) raise risks	Automated compliance enforcement through decision tables (DMN) ensures regulatory alignment
Manual checks delay turnaround times	Agentic AI agents handle routine tasks while humans focus on exceptions, accelerating settlements
Lack of transparency reduces trust between banks, buyers and suppliers	Real-time status tracking improves trust, customer experience and confidence in the process

Autonomous trade intelligence for letters of credit verification

We combine the power of agentic AI, human expertise and process automation to simplify every step of the Letters of Credit journey. From document validation to compliance enforcement and system integration, each feature is designed to eliminate inefficiencies, reduce uncertainties and deliver transparency across the trade ecosystem



1. Agentic orchestration

Executes autonomous AI agents to handle document parsing, compliance checks and exception handling, while working seamlessly with human reviewers and backend systems

2. Smart document processing

Automatically extracts, validates and structures data from trade documents to reduce manual effort and errors

3. Compliance automation

Applies global trade standards such as UCP 600, AML and sanctions screening using decision model and notation tables (DMN) for consistent enforcement

4. System connectors and APIs

Provides out-of-the-box integration with SWIFT, core banking platforms, trade portals, logistics networks and document management systems

Key differentiators

Why choose HCLTech for secure trade settlements

With agentic AI-driven management and a customer-centric approach, we convert payment guarantees into experiences that enhance visibility and decision-making.



Smarter decisions with autonomous AI

AI agents validate documents and resolve discrepancies in real time, while Camunda aligns every step, significantly reducing turnaround times



Enhanced data accuracy

Automated data extraction ensures documents are complete, precise and ready for submission



Adaptive risk and compliance management

Intelligent workflows align with evolving regulations and minimize errors and operational risks across the trade lifecycle



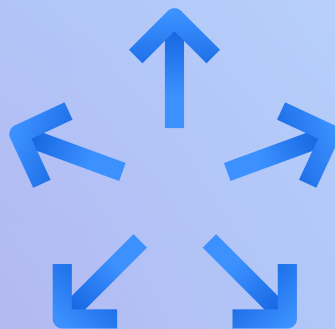
Real-time visibility

End-to-end tracking provides full transparency into LC or payment guarantee status, improving customer experience and reducing follow-ups



Optimized operations

Streamlined workflows reduce manual effort, accelerate settlements and lower operational costs



An agentic AI-first approach to trade finance operations

The future of letters of credit is autonomous, intelligent and adaptive. Organizations must deploy agentic AI to proactively anticipate challenges, coordinate stakeholders and adapt continuously to global demands. By partnering with HCLTech, they can turn this transformation into a seamless, insight-driven experience that reduces risk and strengthens trust.

Learn more about our Camunda partnership, [here](#)

For more details, connect with us at.



About HCLTech

HCLTech is a global technology company, home to more than 223,000 people across 60 countries, delivering industry-leading capabilities centered around digital, engineering, cloud and AI, powered by a broad portfolio of technology services and products.

We work with clients across all major verticals, providing industry solutions for Financial Services, Manufacturing, Life Sciences and Healthcare, High Tech, Semiconductor, Telecom and Media, Retail and CPG and Public Services. Consolidated revenues as of 12 months ending June 2025 totaled \$14 billion.

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