FINASTRA

Lending

Solution Overview

Trade Innovation

A modern, integrated platform enabling banks to digitize, automate, and scale global trade finance

INNOVATING
FINANCE
TOGETHER

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90%+

of global trade depends on trade and supply chain finance[3]

90%

of global trade transactions still rely on paper based or PDF processes[4]

$2.5tn

estimated global trade finance gap, limiting SME access to funding[1]

Modernizing trade finance for a digital, data-driven economy

The global trade finance gap (estimated at over $2.5 trillion)[1] is not simply a funding issue. It reflects a deeper structural challenge: a lack of ecosystem convergence. Trade processes continue to operate across fragmented systems, partners, and data silos, limiting automation, restricting visibility, and preventing timely, data-driven decision-making across the trade lifecycle.

For banks, this is no longer just an operational problem, it is a growth constraint.

Revenue pools are shifting towards open account trade, supply chain finance, and structured working capital solutions. Corporate clients increasingly expect faster decisions, digital-first engagement, and seamless integration into their workflows.

At the same time, rising regulatory complexity, geopolitical uncertainty, and capital pressures are increasing costs, while governments accelerate the shift to digital trade through frameworks supporting structured data, e documentation, and cross-border interoperability.

Yet, the underlying infrastructure of trade finance has not kept pace.

More than 80% of global trade transactions still rely on paper documentation[2], introducing delays, errors, and operational risk. Disparate platforms and siloed processes continue to limit straight-through processing, inflate costs, and reduce the ability to scale.

Every additional system, document, and counterparty adds friction, and that friction directly impacts profitability, client satisfaction, and competitive positioning.

What does this means for your bank

Banks that fail to modernize risk becoming:

- Locked into high-cost, low-scale operating models.
- Unable to capture growth in higher-margin trade and working capital segments.
- Disadvantaged in delivering the digital experiences corporate clients now expect.

Banks that act can unlock:

- Faster processing and improved client experience.
- Greater capital efficiency and enhanced risk distribution.
- New revenue streams across supply chain finance and structured trade.

The shift required

Incremental digitization is no longer enough. What is required is a front-to-back transformation of trade finance – one that:

- Connects fragmented processes and systems into a unified operating model.
- Enables real-time visibility across transactions, exposures, and ecosystems.
- Supports new financing structures and distribution models at scale.
- Integrates seamlessly with client systems, partners, and digital trade networks.

Looking ahead

The institutions that succeed will not simply digitize trade. They will redefine how trade is originated, processed, and scaled, turning operational efficiency into a strategic advantage and unlocking new opportunities for growth in global commerce.

Sources

1. https://www.adb.org/publications/adb-global-trade-finance-gap-survey
2. World Economic Forum – Trade Finance Digitalization Report (2023)
3. dr2025overview_en.pdf
4. Digital Trade 101 | ICC Academy

Finastra Trade Innovation and Corporate Channels, a unified foundation for scalable trade finance

Winning in trade finance today requires more than digitization – it requires control.

To compete effectively, banks need a single, unified foundation that brings together processing, client engagement, and ecosystem connectivity without compromising control or resilience.

A unified trade platform designed for scale, control, and growth. Finastra Trade Innovation, combined with Finastra Corporate Channels, provides an integrated, end-to-end platform for modern trade and supply chain finance.

Finastra Corporate Channels provides a modern, digital interface for corporate clients, enabling seamless interaction across trade workflows. With intuitive self-service, real-time visibility, and API integration into ERP systems, it supports straight-through processing while reducing manual effort and enhancing client experience.

Together, they enable banks to transition from fragmented operations to a cohesive, scalable operating model, with full visibility and control across the entire trade lifecycle.

With Finastra, banks can:

- **Accelerate speed** — reducing transaction turnaround from days to hours through streamlined workflows.
- **Enhance visibility** — gaining real-time insight into transactions, exposures, and client activity.
- **Ensure consistency** — delivering a unified experience across products, geographies, and channels.
- **Scale efficiently** — supporting growth without proportional increases in cost or complexity.

This foundation also enables a shift to event-driven trade operations where workflows, financing decisions, and risk actions are triggered in real time by trusted data.

Trade Innovation supports the full spectrum of trade and working capital solutions, from traditional instruments such as letters of credit, guarantees, and collections, to supply chain finance and structured programs – on a single, industrialized platform.

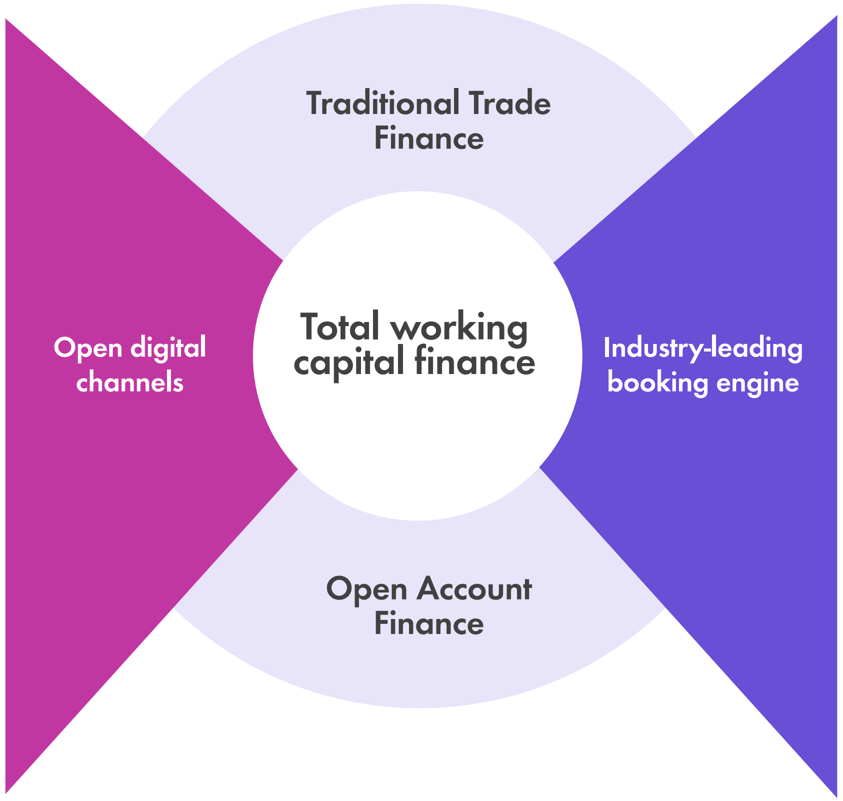
Corporate Channels complements this with a modern, digital-first interface, enabling self-service, role-based access, and seamless integration with corporate ERP and treasury systems.

Total working capital finance: front-to-back optimization

Corporate Channels

- Value-added services
- Cross-business workflow
- Relationship services
- Network services
- Localization
- Security
- Collaboration
- Integration

- Browser
- Mobile
- File service
- ERP
- APIs
- Chatbot



- Letter of credit
- Guarantees
- Collections
- Reimbursements
- Financing
- Participations
- Supply chain finance
- Export credit Agency

Trade Innovation

- Design
- Regional / global processing
- Digitization
- Dashboard SLA
- OCR and compliance
- Advanced workflow
- Automation
- Analytics and reporting

Why this matters: from efficiency to competitive advantage

A unified platform is not just a technology upgrade; it's a strategic enabler.

It allows banks to:

- Increase straight-through processing and reduce cost-to-serve.
- Accelerate time-to-market for new trade and working capital solutions.
- Deliver differentiated, digital-first client experiences.
- Improve capital efficiency through better visibility and control of exposures.

Support new financing models across open account trade and supply chain ecosystems

Built for the complexity of global trade
Finastra's platform is designed for the realities of modern transaction banking – across multiple jurisdictions, evolving regulation, and diverse client needs.

It combines:

- **Deep trade processing capabilities** across products and markets.
- **Digital engagement** designed for corporate clients.
- **Open, API-first architecture** to enable continuous innovation and ecosystem connectivity.
- **Operational resilience and regulatory alignment** required for mission-critical banking.

Trusted by leading transaction banks globally, Finastra enables platform consolidation, regulatory agility, and sustainable growth – without forcing a trade-off between stability and innovation.

By unifying trade processing and client engagement, banks move beyond incremental efficiency gains. They establish a controlled, scalable operating model that supports revenue growth, strengthens client relevance, and enables them to compete in an increasingly digital, ecosystem-driven market.

Unlocking working capital at scale through integrated supply chain finance

Supply chain finance is now a primary growth driver, as trade shifts towards open account models. Banks must scale programs efficiently while delivering seamless, embedded financing experiences to corporate clients.

A unified platform for end-to-end supply chain finance

Trade Innovation supports core supply chain finance capabilities on a single platform:

- Payables finance (reverse factoring).
- Receivables finance.
- Distributor and dealer finance.
- Pre- and post-shipment finance.

A unified architecture enables banks to standardize workflows, improve risk visibility, and scale without added complexity.

Scaling programs with control and transparency

A data-driven approach enables banks to move from transaction-level processing to portfolio-level optimization.

With Finastra, banks can:

- Accelerate onboarding across buyers and suppliers.
- Gain real-time visibility into exposures and program performance.
- Standardize risk frameworks and strengthen compliance.
- Deliver consistent, scalable client experiences.

Embedding finance into client ecosystems

Through Finastra Corporate Channels and open APIs, supply chain finance capabilities can be embedded directly into corporate ERP and treasury systems, enabling:

- Straight-through processing from invoice to financing.
- Real-time status visibility for both buyers and suppliers.
- Reduced manual intervention and operational friction.
- A fully digital, self-service experience.

This positions banks at the center of their clients' working capital ecosystems.

Extending supply chain finance through the ecosystem

Combined with Trade Innovation Nexus, banks can:

- Enrich credit and risk decisions with external data.
- Expand supplier participation via connectivity to digital networks to.
- Enable multi-funder models to distribute risk and increase capacity.
- Use AI-driven insights to optimize program performance.

Business impact

By modernizing supply chain finance, banks can:

- Scale portfolios without proportional cost increases.
- Unlock new revenue in open account trade.
- Increase client stickiness through embedded finance.
- Improve risk-adjusted returns through enhanced visibility and control.

Supply chain finance evolves from a product into a strategic growth platform across transaction banking.

Trade Innovation Nexus: from platforms to ecosystems

In trade finance, competitive advantage is no longer built, it is orchestrated.

Banks are moving beyond standalone platforms to ecosystems of partners, networks, and services. The challenge is no longer access to innovation, but the ability to adopt, scale, and govern it safely.

Traditional integration models cannot support this shift:

- Long onboarding timelines.
- High IT effort per integration.
- Increased operational and regulatory risk.
- Slow response to market demand.

Nexus: from integration to plug-and-scale innovation

Trade Innovation Nexus introduces a governed orchestration layer around the core trade platform.

It enables:

- Seamless flow of structured, validated data.
- Transition from document-driven to data-driven processing.
- Reduced manual intervention and improved decision speed.

Instead of managing individual integrations, banks connect to a curated, pre-integrated ecosystem — while keeping core processing centralized and controlled.

Traditional approach

Integrate > Test > Delay > Introduce risk

Nexus approach

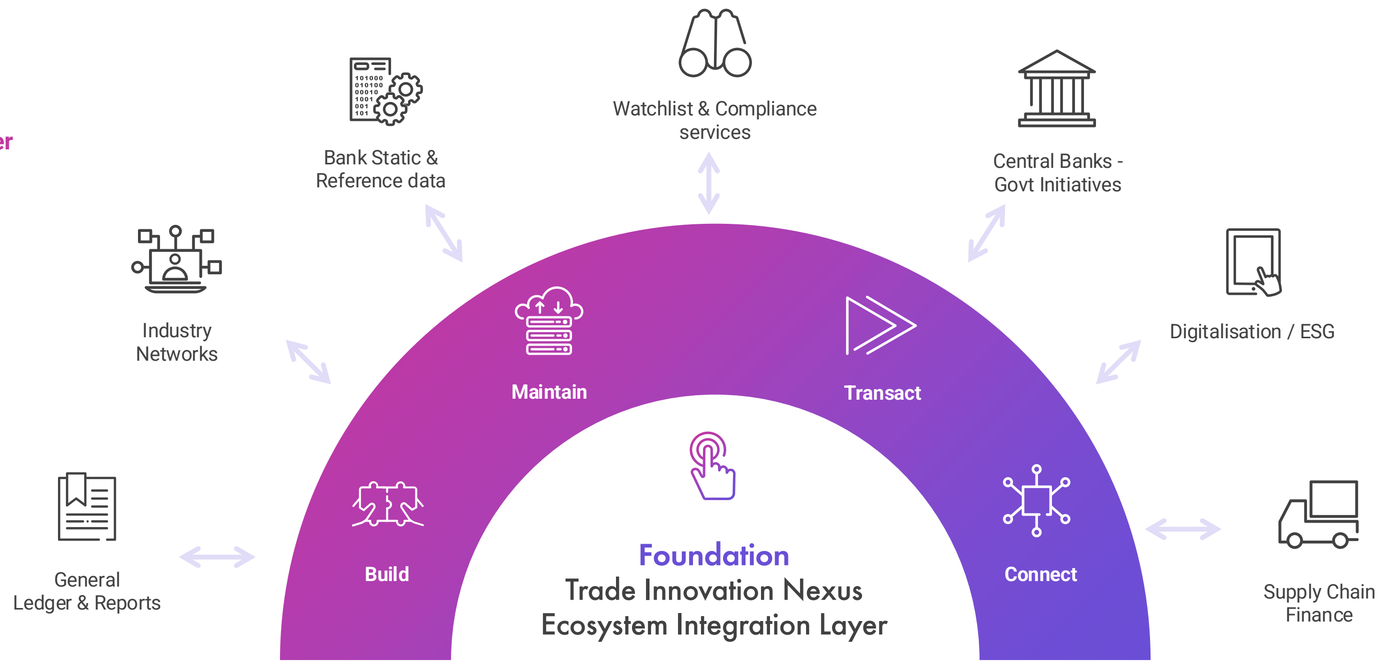
Plug in > Scale > Stay in control > Differentiate faster

Business impact

Nexus delivers measurable operational and commercial value:

- **Faster time-to-market:** Launch new capabilities in weeks, not months.
- **Lower integration effort:** Reduce IT overhead through pre-integrated services.
- **Reduced operational risk:** Maintain centralized control, auditability, and compliance.
- **Scalable innovation:** Add capabilities incrementally without large transformation programs.

Seamlessly integrate corporate banking across multiple bank systems and third-party solutions



Why Nexus matters to your business
Nexus enables continuous innovation at scale — without compromising control.

Banks can:

- Launch new services faster.
- Expand ecosystem participation without added complexity.
- Maintain control over risk and compliance
- Future-proof their trade platforms.

It removes the traditional trade-off between innovation and stability, turning innovation into a repeatable, strategic capability.

Trade Innovation Nexus

Enables key use cases for banks' integration needs across four distinct capabilities

Trade Innovation Nexus is a modular integration framework designed to streamline trade finance operations. It empowers banks to onboard, transact, maintain, and connect seamlessly across systems—enabling faster time-to-market and enhanced operational agility.

Build
Onboarding

Simplifies onboarding by ingesting data from any upstream system, to create new transactions

Maintain
Static Data Management

Automates static or reference data maintenance by ingesting additional information needed to run your trade solution e.g., static data and system tailoring information

Transact
Lifecycle Management

Automates workflow processing by providing the capability to act on transactions in Trade Innovation

Connect
Pre-Defined Adapters

Use pre-defined integration adapters to other platforms in the trade ecosystem

e.g. TradeAI, Cleareye, Integro, Finverity, Credable, etc

Foundation
Basic subset of REST APIs across Maintain, Transact and Build

Ecosystem integration

Trade finance is now delivered through a connected ecosystem of specialised providers.

Nexus provides access to a curated network across:

- **Document digitisation:** AI-driven extraction and structured data capture.
- **Compliance and risk:** Sanctions screening, AML, fraud detection.
- **Trade networks:** Digital platforms and cross-border ecosystem connectivity.
- **Data and analytics:** Enriched insights for decision-making and optimisation.
- **Identity and trust:** KYC utilities and digital identity services.

Accelerating innovation without adding complexity

Nexus transforms traditional fintech integration from complex, high-risk projects into a streamlined, plug-and-scale model. By offering pre-integrated services, standardized connectivity and central orchestration, it enables banks to onboard new capabilities in weeks rather than months while maintaining full control over data, workflows and compliance.

This approach supports incremental adoption, allowing continuous innovation without disrupting core trade processing.

In turn, a connected ecosystem unlocks new operating models — from embedded trade finance and collaborative financing to data-driven decision-making and network-led growth — helping banks expand their reach and compete more effectively.

Trade Innovation Nexus Connect

Rapid connection with pre-built adaptors

Digital Documents

Advancements in Trade Technologies Innovations such as electronic bills of lading (eB/Ls), MT798, and bank payment obligations (BPO), along with new regulations for digitizing paper documents, are propelling trade finance towards a paperless future.

enigio

ESG

An accessible, independent, and scalable tool designed to evaluate key entity data against globally recognized frameworks.

Coriolis ESG by tradesun

Supply Chain Finance

Trade Innovation by partnering with leading SCF providers, clients enhance efficiency through secure and cost-effective API connections, empowering them to confidently navigate the complexities of trade finance.

FINVERITY

CREDABLE

Compliance & Doc checking Automated Document Examination

Utilizing AI, OCR, NLP, and advanced machine learning, we streamline document analysis by integrating compliance and TBML checks into a single interface, effectively eliminating redundant processing.

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Limit Management

Smart Lender Trade Limits (SMTL) is a digital solution that effectively manages exposure risk throughout the Trade Finance process

integro an aurionpro company

Practical AI: delivering measurable impact across trade operations

With a modern platform in place, the next step is to improve how trade operations perform – using AI to enhance decision-making, efficiency, and control.

In trade finance, where accuracy, speed and compliance are critical, AI must be applied with purpose. Finastra focuses on high-impact operational use cases, embedding intelligence into workflows to improve outcomes and not add complexity.

As trade data becomes more structured and accessible across the ecosystem, AI can operate more effectively – automating routine tasks, strengthening compliance, and identifying risks that are difficult to detect through manual processes alone.

Finastra's AI capabilities are designed to work together—combining real-time guidance, data-driven insight, and structured enablement across three core areas:

1. Assist.AI.
2. DataAssist.AI.
3. Academy.AI.

Assist.AI – real-time, context-aware guidance for trade operations

Assist.AI supports users directly within trade workflows, providing context-aware guidance at every stage of the transaction lifecycle. By understanding the user's context, role and task, Assist.AI delivers relevant, on-demand support, helping teams execute processes faster, more accurately, and with greater confidence.

What Assist.AI enables

- Context-aware guidance embedded within workflows.
- Step-by-step support for processing and decision-making.
- Instant access to rules, policies and procedural knowledge.
- Consistent execution across users, roles and geographies.

DataAssist.AI – intelligent insights for performance optimization

DataAssist.AI transforms trade operations data into actionable insights, giving teams visibility and control across the full transaction lifecycle.

By highlighting patterns, bottlenecks, and exceptions, it enables more informed decisions and continuous performance improvement.

What DataAssist.AI enables

- Real-time visibility into transaction flows, bottlenecks and exceptions.
- Advanced analytics on processing performance and service levels.
- Insight into trends, patterns and operational metrics.
- Data-driven recommendations for process improvements.

Academy.AI – preparing teams for change and accelerating adoption

Academy.AI enables banks to manage technology transformation with confidence by providing structured, guided learning ahead of system and process changes.

By equipping teams before new capabilities are introduced, it ensures users are ready from day one reducing disruption and enabling smoother, faster adoption.

What Academy.AI enables

- Structured, role-based training aligned to upcoming system and process changes.
- Guided learning paths embedded within the trade workflow context.
- Pre-release training to prepare teams ahead of upgrades and rollouts.
- Consistent knowledge delivery across regions, teams and user groups.

Scaling trade finance with intelligence and control

Together, Assist.AI, Data Assist.AI and Academy.AI create a connected AI layer across trade operations—linking execution, insight and enablement.

This enables banks to:

- Execute transactions faster and with greater accuracy.
- Strengthen compliance through consistent, context-aware decision support.
- Improve performance with continuous visibility and insight.
- Accelerate change while minimizing operational risk.

Finastra's approach to AI is practical, governed and outcome-driven, helping banks modernize trade operations with confidence while maintaining the control and reliability required in a regulated environment.

De-risking modernization and accelerating time to value

Modernizing trade and supply chain finance is not just a technology decision, it is an execution challenge. Platform change impacts regulated processes, client commitments and day-to-day operations. Banks need a predictable, low-risk path to modernization — underpinned by expertise and strong delivery discipline.

Finastra combines industry leading technology with deep trade finance domain expertise and a proven delivery model. Through Finastra Cloud Service and professional services, banks are supported across the full lifecycle from strategy and implementation through optimization and ongoing evolution.

This approach enables banks to:

- **Accelerate time to value** with faster deployment and adoption of new capabilities.
- **Reduce execution risk** through proven delivery frameworks and best practice accelerators.
- **Simplify change** with standardised approaches that minimise disruption.
- **Maintain regulatory confidence** through controlled upgrades and continuous compliance alignment.
- **Continuously optimise performance** with proactive monitoring, testing and expert support.

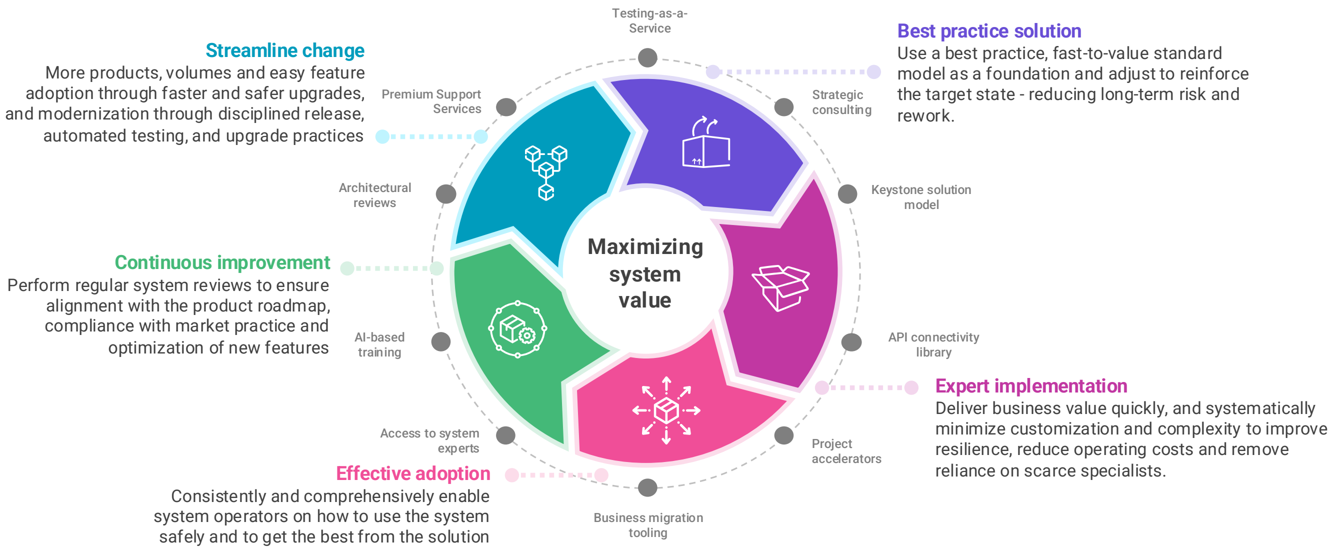
Delivered on a secure, scalable cloud foundation, Finastra Cloud Service delivers the resilience, agility and operational efficiency banks need, while reducing infrastructure complexity and long term total cost of ownership.

By aligning technology, delivery and ongoing services, Finastra enables banks to deliver predictable outcomes, realize value faster, and operate a trade finance platform that evolves with their business.

Click on the diagram to enlarge.

Maximizing customer value through strategic alignment

Combined services that simplify, align, optimise, and continuously improve the deployment



Delivering measurable results for leading banks

Banks around the world rely on Finastra Trade Innovation to transform trade operations and deliver measurable outcomes — improving efficiency, increasing transparency, and supporting sustainable growth.

Trusted by leading global banks
Finastra Trade Innovation is trusted by leading transaction banks across global markets, including:

- Tier 1 and Tier 2 global institutions.
- Regional leaders in high-growth markets.
- Banks operating in complex regulatory and cross-border environments.

"Finastra's open platform approach, deep banking expertise and commitment to co-innovation make them a standout partner in our digital journey."

I G W Anantayoga
General Manager of Wholesale Product Transaction & Value Chain Division, BNI

Bank Negara Indonesia (BNI)
Unified its domestic and international trade finance operations on a single Trade Innovation platform, replacing multiple legacy systems and enabling a consistent, digital-first client experience.

The transformation delivered measurable results:

- Approximately 25% faster customer onboarding.
- Approval cycles reduced to under one day.
- Service-level agreements under three hours for selected trade services.
- 10% growth in customer acquisition.
- Digital trade services enabled across 160+ branches and over 2,600 trade clients.

Link to the detailed case study

Maybank
Maybank consolidated its regional trade finance operations across ASEAN on Finastra Trade Innovation, standardising front-to-back trade processing and integrating with digital corporate channels.

Key outcomes included:

- Consolidation of multiple legacy platforms into a single regional solutio.
- Standardised trade processing across ASEAN markets.
- Improved operational efficiency through straight-through workflows.
- Enhanced digital client experience through self-service trade capabilities.
- A scalable foundation supporting growth, regulatory agility and partner innovation.

Link to the detailed case study

"It's vital to have a reliable partner like Finastra who is always available and able to provide expertise when it is needed the most. Across our three country implementations, Finastra was always present, and our trust in the delivery team was proven during those critical periods."

Arvind Prasad
Managing Director of Transaction Banking and Payments, Maybank

Market recognition

Trade Innovation and Corporate Channels are recognized for leadership in trade and transaction banking

Finastra is consistently recognized by leading industry analysts and publications for its strength in trade finance and transaction banking, as well as its ability to support large-scale transformation programs.

With deep domain expertise and a strong global client base, Finastra is a trusted partner for banks operating in complex, high-volume trade environments.

Industry analyst recognition
Finastra is regularly featured in leading analyst evaluations for its capabilities in trade finance and transaction banking capabilities, including recognition for:

- Broad functional coverage across traditional trade, supply chain finance, and structured solutions.
- Integrated front-to-back capabilities spanning processing, client channels, and ecosystem connectivity.
- Open, API-first architecture enabling progressive modernization and innovation.
- Proven delivery for large, multinational banks operating across multiple jurisdictions.

Awards & recognition

Finastra is globally recognized as a leader in trade finance solutions

The Digital Banker Innovation Awards
2026
Outstanding use of technology in trade finance by a Commercial Bank of Dubai and Finastra

Everest Group – Banking Customer Experience Orchestration Products (CXOP) Peak Matrix Assessment
2026
Identified as a 'Leader'

IBSi Global FinTech Innovation Awards
2025
Best-in-class trade finance platform with Maybank

Worldwide AI-Enabled Embedded Trade Financing Applications Vendor Assessment
2025
Category Leader- Trade Innovation

The Digital Banker AI Innovation Awards
2025
Best AI Supply Chain Solution

Euromoney Transaction Banking Awards
2025
The World's Best Software Provider for Trade Finance

Leading the future of trade finance

Trade finance is entering a new era, shaped by connected ecosystems, real-time data and new models of client engagement.

Success will depend on how effectively banks can embed finance into client workflows, respond dynamically to events, and operate with clarity across increasingly complex environments.

Finastra provides the foundation to enable this shift - combining deep trade processing capability with modern client engagement, open ecosystem connectivity and practical AI.

By bringing these elements together, banks can move from incremental change to a more adaptive, future-ready operating model – positioned to grow, respond quickly to opportunity, and remain relevant in a rapidly evolving market.

Proven at scale
Finastra's trade platform is designed to support:

- Large transaction volumes across global trade flows.
- Multi-entity, multi-country operating models.
- Complex product structures spanning both traditional and open account models
- Continuous innovation through cloud, AI, and ecosystem integration.

INNOVATING FINANCE TOGETHER

Finastra partners with customers to deliver reliable and secure mission-critical financial services software shaped by their needs and driven by innovation.

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