FINASTRA

Factsheet - Trade Innovation

Turn trade finance into a platform for growth

Expand your trade business, deepen corporate relationships and connect to new opportunities without adding unnecessary complexity.

Trade finance is entering a new phase. Businesses are reshaping supply chains, entering new markets and seeking greater financial flexibility to support growth. For banks, this creates an opportunity to deepen corporate relationships by bringing trade, working-capital finance and digital services together more effectively.

Global unmet demand for trade finance remained at **US$2.5 trillion in 2025**[1], equivalent to approximately **10% of global trade.**

At the same time, **80% of banks surveyed by the Asian Development Bank expect demand for trade finance to rise**[2] as businesses diversify markets and re-organise supply chains.

Capturing this opportunity requires more than efficient transaction processing. Banks need a platform that can support new products, connect clients and ecosystem partners, apply intelligence responsibly, and retain control across complex operations.

Finastra Trade Innovation brings comprehensive trade finance capabilities, digital corporate channels, ecosystem connectivity and intelligent assistance together on a proven, extensible platform.

It helps banks build on their established trade business while creating a foundation for growth across traditional trade, working-capital finance, supply chain finance, Islamic trade finance and emerging digital trade services.



"Trade finance remains one of banking's greatest opportunities for growth. Success depends on helping more businesses access finance, respond faster to client needs and connect confidently across the wider trade ecosystem."

Vinay Mendonca
Head Trade Supply Chain Finance and Lending Channels, Finastra

INNOVATING
FINANCE
TOGETHER

The opportunity: corporate needs are changing



US$2.5 trillion

US$ 2.5 trillion-Unmet demand remains significant. Global unmet demand for trade finance remained at this level in 2025.[1]



86%

International ambitions remain strong. 86% of business leaders expect their companies to grow international trade over the next two years.[5]



59%

report higher working-capital requirement 59% report higher working-capital requirements since 2025 as a result of trade and tariff uncertainty.[5]



91%

Banks have an opportunity to matter more. 91% of businesses expect banks to become more important to them over the next two to three years.[5]

Built for the next phase of trade growth

Trade Innovation supports established instruments including letters of credit, guarantees, standbys, documentary collections and reimbursements. Banks can also extend their proposition across financing, factoring, supply chain finance and Islamic trade finance.

Corporate clients gain convenient digital access, greater transaction visibility and more connected experiences. Bank teams gain the workflows, controls and information needed to manage complex transactions more effectively.

Through Trade Innovation Nexus, banks can connect internal systems and selected specialist services using a structured API framework. This enables innovation around a stable core, helping banks respond to changing market needs without repeatedly rebuilding their trade infrastructure.

Used by banks across 58 countries, Trade Innovation combines mature trade capabilities with the flexibility to support different markets, products and operating models. IDC positioned Finastra as a Leader in its 2026 assessment of worldwide trade finance systems and described Trade Innovation as a mature, market-proven platform trusted by global and regional banks.[4]

Every improvement in access, efficiency and connectivity helps banks serve more businesses.

Finastra Trade Innovation gives banks a practical way to address these demands. It brings together proven trade processing, digital corporate channels and ecosystem connectivity across the trade lifecycle.

Banks can support established products such as letters of credit, guarantees, standbys, collections and reimbursements, while extending into financing, factoring, supply chain finance and Islamic trade finance.

Trade finance represents more than a processing requirement. It is an opportunity to grow revenue, deepen corporate relationships and help more businesses participate in global trade.

Every improvement in access, efficiency and connectivity helps banks serve more businesses.

Finastra Trade Innovation gives banks a practical way to address these demands. It brings together proven trade processing, digital corporate channels and ecosystem connectivity across the trade lifecycle.

Banks can support established products such as letters of credit, guarantees, standbys, collections and reimbursements, while extending into financing, factoring, supply chain finance and Islamic trade finance.

For banks, the opportunity is clear: help corporate clients finance growth, navigate disruption and connect more effectively across increasingly complex trade ecosystems.

One platform. More ways to grow
Trade Innovation gives banks the breadth to serve diverse corporate needs and the flexibility to evolve their proposition as markets, technologies and client expectations change.

Grow beyond traditional trade
Support letters of credit, guarantees, standbys, documentary collections, reimbursements and associated financing on a common platform.

Extend into factoring, supply chain finance and Islamic trade finance to address a wider range of corporate working-capital needs. Banks can introduce capabilities at a pace aligned with their strategy, markets and operating model.

Win more of the corporate relationship
Give corporate clients convenient digital access through Finastra Corporate Channels.

Clients can initiate transactions, exchange information and monitor progress through web and mobile experiences. APIs and file-based services help connect trade finance with corporate ERP and treasury environments, reducing repeated data entry and fitting services more naturally into clients' everyday workflows.

Improved visibility and more consistent interactions help banks strengthen service quality, deepen relationships and become a more valuable partner to corporate clients.

Simplify complex operations
Standardize processes across products, entities and geographies while retaining the flexibility required for different markets.

Workflow automation, straight-through processing and real-time tracking help reduce avoidable manual activity. Better visibility into queues, exceptions and transaction status allows specialists to focus their expertise where judgement is required.

A common platform also supports more consistent service as banks expand into new products, business units or markets.

Innovate without destabilizing the core
Trade finance continues to evolve through electronic trade documents, intelligent document examination, specialist compliance services, supply chain finance networks and other digital capabilities.

Trade Innovation Nexus provides a governed route for connecting these services with the bank's trade environment.

Rather than modifying core processing whenever a new opportunity emerges, banks can use a structured API layer to connect selected internal and external services. This helps the bank introduce capabilities where they create measurable value while protecting the stability of core trade operations.

IDC highlighted Finastra's ecosystem across areas including supply chain finance, digital trade documents, document examination and ESG-related services.

Expand globally while retaining local control
Trade Innovation supports complex regional and international operating models, including multilingual access and Arabic-language requirements.

Islamic trade finance capabilities help banks address Sharia-compliant financing needs. Country-specific data residency, auditable data lineage and configurable data-routing policies help institutions manage where information is held and how it moves.

Flexible deployment options give banks greater choice over their technology environment while supporting regional, operational and regulatory obligations.



Broader proposition

Traditional trade, financing, supply chain finance and Islamic trade capabilities.



Connected experiences

Digital corporate access with ERP, treasury and ecosystem connectivity.



Controlled evolution

Introduce specialist services through a governed API framework.

"The strongest trade platforms do more than process transactions. They give banks the coverage, connections and control to turn client needs into new business."

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

Open digital channels

Traditional Trade Finance

Total working capital finance

Open Account Finance

Industry-leading booking engine

- 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

Corporate demand for working capital is increasing.

59% of businesses surveyed by HSBC report higher working-capital requirements since 2025. Trade Innovation helps banks respond with a connected proposition spanning traditional trade and open-account finance.[5]

Intelligence and Connectivity

Put intelligence to work where trade teams need it
Trade finance depends on specialist expertise. As regulatory requirements grow and experienced resources remain constrained, banks need to help teams make decisions more quickly, consistently and confidently.

Trade Innovation applies intelligence to support users, improve operational visibility and strengthen organizational knowledge, while keeping people and bank policy at the center of decision-making.

Find answers faster
AI chat gives users context-aware access to relevant rules, policies and procedural knowledge within trade workflows.

Instead of searching across multiple sources, users can access information closer to the point of need. This can help specialists investigate issues more efficiently and take the next appropriate action with greater confidence.

Understand operations better
AI Insights helps teams explore operational data and identify transaction flows, exceptions, service levels and performance trends.

Managers gain clearer insight into where work is accumulating, where intervention may be needed and how processes are performing. This supports more informed operational decisions without requiring every user to be a specialist in data analysis.

Build expertise more effectively
Academy.AI supports role-based learning and preparation for system or process change.

Banks can help users develop relevant knowledge in the context of their responsibilities, supporting faster readiness and more consistent adoption across teams.

Keep people in control
Finastra's approach is human-in-the-loop and policy-bound. The objective is not un-checked automation. It is to help bank teams find relevant information, navigate exceptions and identify defined next actions more effectively.

This is especially important in trade finance, where decisions need to be explainable, traceable and consistent with the bank's policies and risk appetite.

AI adoption is accelerating. Governance needs to keep pace
AI is becoming established across international trade. HSBC trade survey found that 85% of businesses have deployed AI in at least one trade-related function. Yet 76% have fewer than five of the ten AI safeguards assessed in its survey.[5]

Connected innovation through Trade Innovation Nexus
Intelligence becomes more valuable when it is part of a connected trade environment.

Trade Innovation Nexus gives banks a structured pathway to incorporate specialist capabilities across digital trade documents, document examination, compliance, supply chain finance and other services.

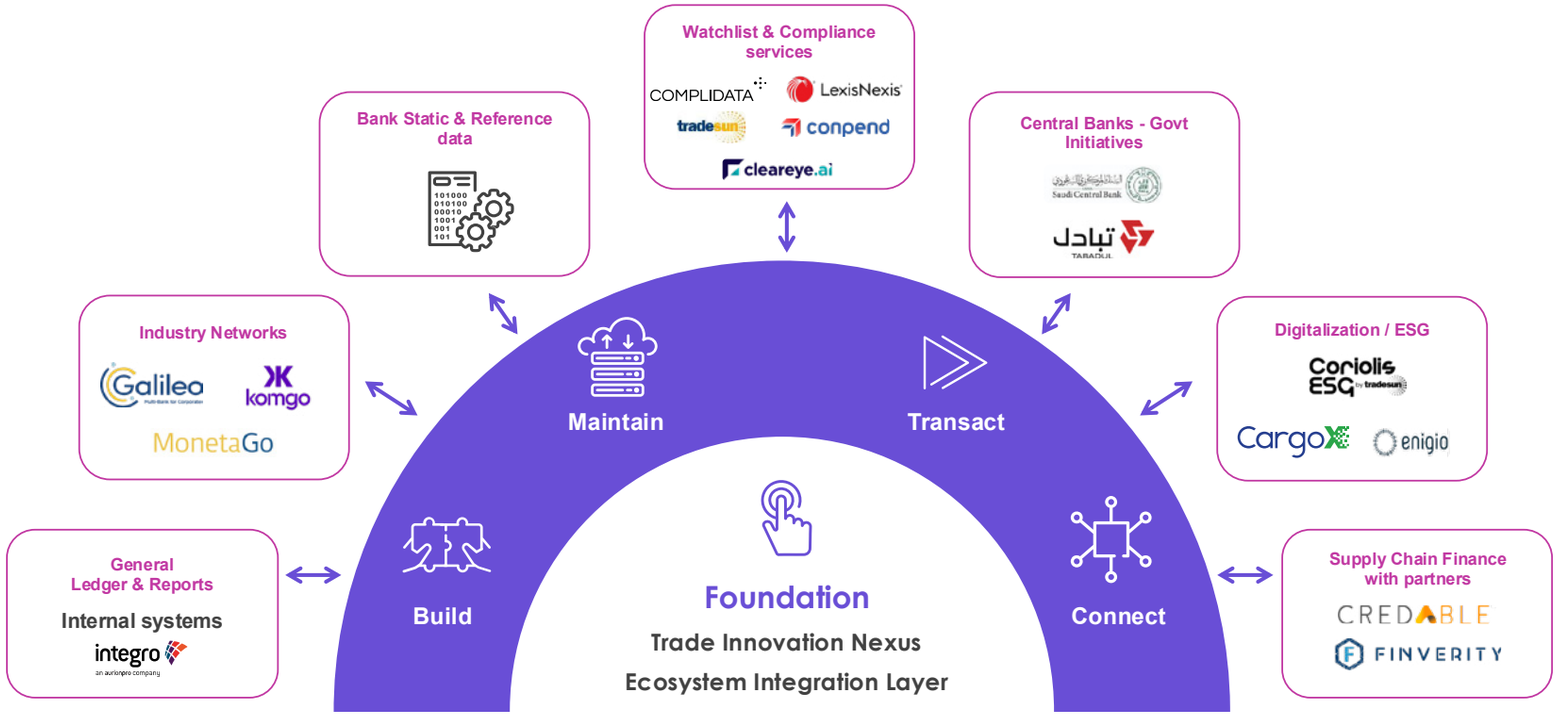
The ecosystem relationships highlighted in the current factsheet include providers such as CargoX, Enigio, CredAble, Finverity, Conpend, Cleareye.ai and Coriolis. Availability and scope should be confirmed for the relevant market and implementation.

This approach helps banks avoid dependence on a closed technology stack. Capabilities can be introduced according to business need while the institution retains governance over integrations, data and core trade processing.

The result is a platform that can evolve as the trade ecosystem changes, without forcing the bank to continually replace or destabilize its underlying trade infrastructure.

Trade Innovation Nexus

One connection point. A growing ecosystem of possibilities.



Intelligence with purpose

Support specialists

Bring relevant knowledge and guidance closer to the workflow.

Improve visibility

Explore operational activity, exceptions and performance more effectively.

Apply intelligence responsibly

Keep decisions governed, traceable and under human control.

Choose a platform designed for what comes next

Selecting a trade finance platform is a long-term strategic decision. Banks need more than functional coverage. They need a foundation that can support growth, adapt to market change and remain dependable across complex, regulated operations.

A proven trade finance foundation
Trade Innovation provides mature capabilities across core trade instruments and related financing.

The platform is designed to support the processing depth, controls and operational requirements of global and regional banks, while providing a foundation for continued business development.

Breadth across trade and working capital
Banks can support established trade products while extending into supply chain finance, factoring, Islamic trade finance and other working-capital opportunities.

This breadth helps institutions respond to changing corporate requirements without creating fragmented product and technology environments.

Digital experiences that strengthen relationships
Finastra Corporate Channels provides digital access and transaction visibility across web and mobile channels.

Connectivity with corporate ERP and treasury environments helps reduce friction in everyday interactions and positions trade services more naturally within clients' financial operations.

Open and extensible by design
Trade Innovation Nexus supports controlled connectivity with bank systems and selected specialist providers through a structured API framework.

Banks can add relevant capabilities without committing to a closed stack or compromising the stability of core trade processing.

Intelligence with appropriate governance
AI chat , AI Insights and Academy.
AI are designed to support knowledge access, operational insight and user readiness.A human-in-the-loop, policy-bound approach helps banks apply intelligence while retaining appropriate control, explainability and oversight.

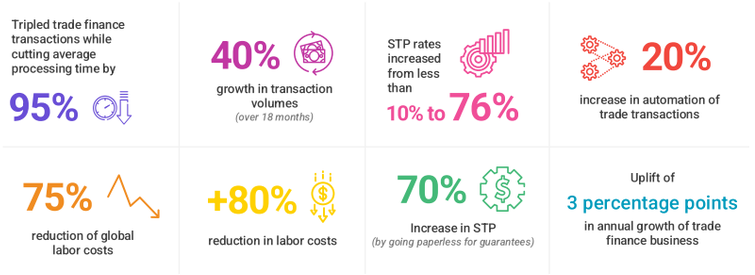
Built for complex operating environments
Trade Innovation supports multilingual and multi-market requirements, data residency controls, auditable data lineage and configurable routing policies. Flexible deployment options give banks greater choice while helping them align their technology environment with regional, operational and regulatory requirements.

A partner for long-term evolution
Finastra combines trade finance experience with digital channels, integration capabilities, intelligent assistance and an expanding ecosystem.

IDC recommends that institutions seeking broad instrument and geographic coverage, strong ecosystem integration and a long-term vendor relationship evaluate Trade Innovation.

Trade Innovation

Client proof points



Examples based on published customer outcomes. Results vary by institution

Click on the diagram to enlarge

Turning opportunity into measurable progress

With Trade Innovation, banks can:

- Broaden their trade and working-capital proposition
- Strengthening corporate relationships
- Improve operational efficievncy and visibility
- Connect to new services through a governed ecosystem
- Apply intelligence responsibly
- Support growth while maintaining control and resilience

Ready to grow your trade finance business?
Whether your priority is expanding trade revenues, developing supply chain finance, improving corporate experiences or connecting to the next generation of digital trade services, Finastra can help establish the right foundation.

Connect. Simplify. Grow.

Speak with a Trade Innovation specialist
Visit finastra.com

Sources

1. ADB Global Trade Finance Gap Survey | Asian Development Bank. www.adb.org/publications/adb-global-trade-finance-gap-survey
2. Demand for Trade Finance to Rise Amid Supply Chain Realignment—ADB Report. www.adb.org/news/demand-trade-finance-rise-amid-supply-chain-realignment-adb-report
3. Asian Development Bank (ADB) - Trade Finance Gaps, Growth and Jobs Survey. www.adb.org/publications/adb-global-trade-finance-gap-survey
4. IDC MarketScape:Worldwide trade finance systems 2026 vendor assessments. www.finastra.com/viewpoints/report/idc-marketscape-worldwide-trade-finance-systems-2026-vendor-assessment
5. HSBC Global Trade Pulse Survey 2026, November 2026. Survey of 10,000 senior business leaders across 26 markets and 10 sectors, commissioned by HSBC andconducted by Savanta. https://www.business.hsbc.com/en-gb/campaigns/tradepulse-survey-2026#reports

Contact us

Corporate Headquarters
Four Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000

To find out more, visit finastra.com © 2027 Finastra. All rights reserved.

ID-91165 / 1026

FINASTRA