5 trends reshaping supply chain finance in 2026 and beyond

Unlock working capital in a rapidly evolving landscape

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Contents

1 Overview

2 AI-driven user experience, automation & intelligent risk management

3 Heightened fraud awareness & advanced risk controls

4 Private credit expansion & operational demands

5 Macro volatility increasing demand for SCF liquidity

6 Structural product shifts: Payables rebound & receivables resilience

7 Summary

Overview

The supply chain finance (SCF) market is undergoing a period of rapid transformation, driven by geopolitical uncertainty, evolving trade patterns, liquidity pressures, and accelerating advances in technology. As global supply chains diversify, organizations are increasingly seeking flexible, data-enabled working capital solutions, while financial institutions face growing regulatory expectations, rising operational risk, and intensifying demands for digital maturity.

At the same time, private credit participation is expanding, platform investment is increasing, and artificial intelligence (AI) is reshaping how SCF solutions operate, from automation and decision intelligence to continuous risk monitoring. As a result, SCF has shifted from a tactical financing mechanism to a strategic lever for resilience and competitiveness. This e-book explores five major trends shaping this evolving landscape and their implications for financial institutions navigating the next stage of development.



71% Supply chain asset growth continued worldwide, with **71%** of survey respondents reporting an increase.

60% Nearly **60%** of respondents believe that interest rates will have a positive impact on asset growth in the coming year, suggesting that rising rates are creating new opportunities for yield and profitability in trade finance portfolios.

Source: FIS Supply Chain Finance Benchmark Report 2025





Trend 1

AI-driven user experience, automation & intelligent risk management

Across the industry, SCF platforms are transitioning from traditional workflow tools to intelligent systems powered by embedded AI. The historical dependence on complex interfaces and extensive user training is giving way to solutions that guide users, automate processes, and proactively surface risks. Institutions are increasingly looking for technology that behaves like an integrated digital assistant – optimizing interactions, advising on tasks, and reducing operational burden.

Three areas in particular are reshaping the technology landscape:

Embedded AI assistants
Modern platforms increasingly use conversational interfaces and task-oriented agents to support onboarding, navigation, supplier outreach and transaction management. This shift mirrors broader expectations for consumer-grade digital experiences across financial services.

Intelligent portfolio monitoring
AI-driven analytics are being used to detect early signs of credit deterioration, buyer stress, behavioral anomalies or unusual transaction patterns. As SCF portfolios diversify across geographies and industries, continuous monitoring is becoming a critical risk management capability.

Workflow and document automation
Processes such as cash application, invoice validation, AR to inventory matching and exception handling are being re-engineered with automation and machine learning. This reduces manual workload, improves speed and enhances accuracy – particularly important for high-volume programs.

Industry validation

Data from the FIS® Supply Chain Finance Benchmark Report 2025 shows a marked increase in AI adoption across SCF operations, with nearly half of surveyed institutions using AI or machine learning in live environments. Key drivers include the need to streamline customer experience, improve efficiency, reduce operational risk, and manage increasingly complex data flows. Technology refresh cycles are accelerating, with a significant proportion of banks replacing platforms within the last five years and many planning further upgrades.

What this signals

AI is moving from experimental to foundational. It's becoming the operating layer of SCF, advancing productivity, augmenting decision-making, and enabling the scale financial institutions need to compete.

Trend 2

Heightened fraud awareness & advanced risk controls

The past several years saw multiple high-profile fraud incidents within inventory and receivables-based financing structures, prompting widespread re-evaluation of risk controls. These cases highlighted vulnerabilities in areas such as inventory verification, invoice validation, data integrity and supplier vetting.

Key industry observations

- Fraud has occurred across several asset classes, not only payables-related structures.
- Weak monitoring around inventory-backed transactions heightened exposure.
- Institutions are increasingly requiring real-time reconciliation between receivables and underlying goods.
- Behavioral analytics, including detection of volume spikes or atypical procurement patterns, are becoming essential tools.

Common sources of risk

Fraud within SCF has often emerged through falsified invoices, inflated inventory levels, duplicate or undisclosed financing, and inconsistent or manipulated data submissions. Weak onboarding and limited supplier visibility further magnify these risks.

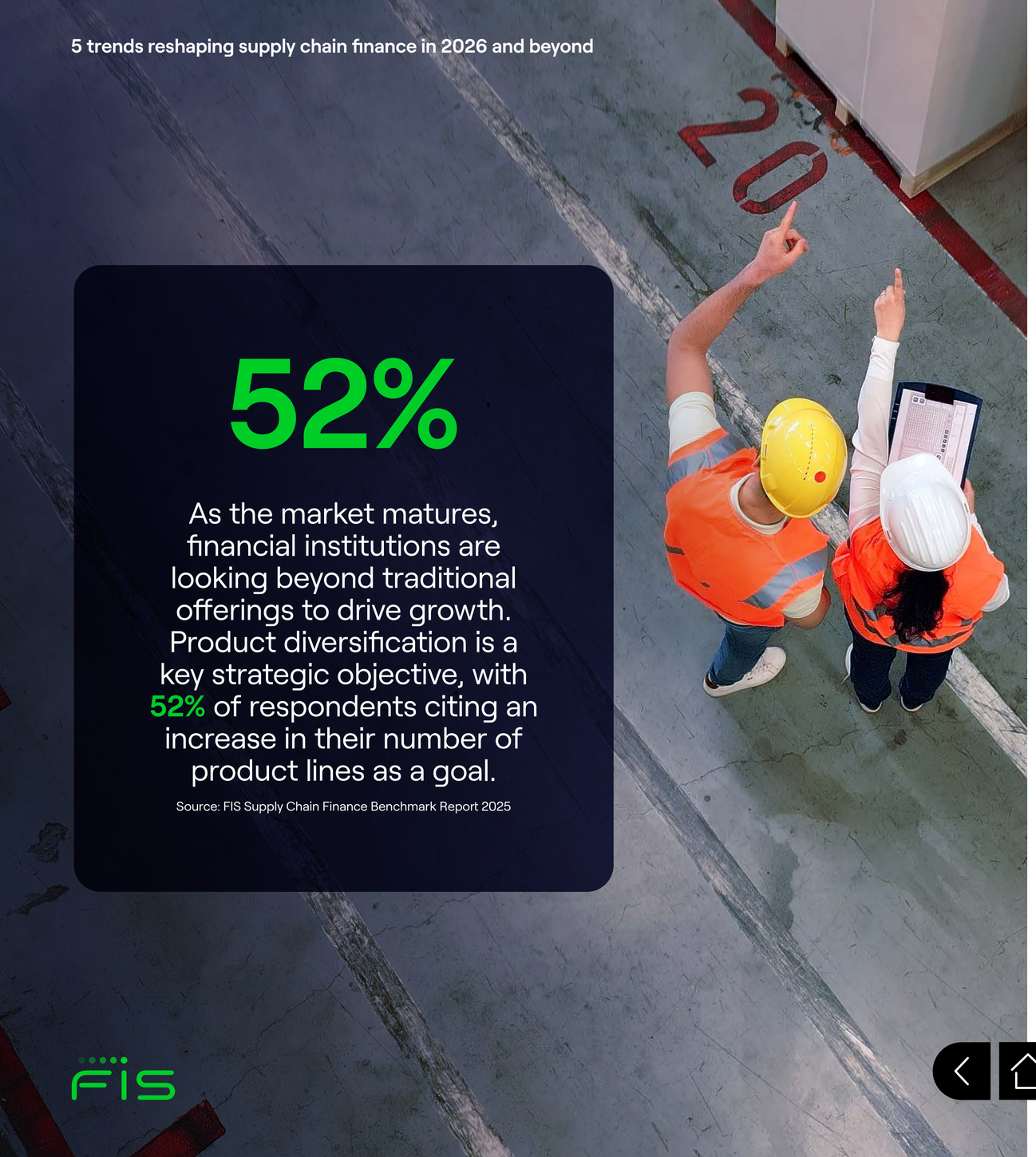
Benchmark indications

FIS Supply Chain Finance Benchmark Report 2025 data shows rising concern around fraud and operational risk. Geopolitical instability is now cited as the leading threat to asset growth, which can indirectly heighten fraud exposure as supply chains restructure. Regulatory expectations for transparency, particularly in securitization and receivables programs, are also increasing the need for robust monitoring frameworks.

Why this matters

Lenders are prioritizing greater granularity in reporting, automated data ingestion, and adoption of advanced fraud detection models. Enhanced supplier scoring, continuous validation mechanisms, and integrated risk analytics are becoming core elements of scalable SCF operations.





52%

As the market matures, financial institutions are looking beyond traditional offerings to drive growth. Product diversification is a key strategic objective, with **52%** of respondents citing an increase in their number of product lines as a goal.

Source: FIS Supply Chain Finance Benchmark Report 2025

Trend 3

Private credit expansion & operational demands

Private credit has rapidly expanded into the trade and working capital landscape, driven by institutional appetite for asset-backed yields and gaps left by traditional lenders. This shift is reshaping the competitive environment and introducing new dynamics in program funding.

Key sector developments

- Private credit firms are increasingly active in receivables, payables and inventory finance.
- Many new entrants lack the operational infrastructure required for daily monitoring, reconciliation and risk oversight.
- SCF portfolios demand more frequent data updates and higher operational intensity than traditional corporate lending.

Operational capability gaps

Managing SCF effectively requires:

- Automated data ingestion and reconciliation
- Buyer credit and payment behavior analytics
- Fraud and anomaly detection processes
- Multi-jurisdictional reporting
- Rapid exception handling at scale

Market evidence

FIS Supply Chain Finance Benchmark Report 2025 findings point to record trade receivables securitization volumes and increased distribution to institutional investors – clear signals of rising non-bank involvement. Inventory finance, often attractive to private credit providers, is gaining momentum as a complementary product line for banks and corporates.

The broader implication

While private credit expands liquidity available to businesses, it raises questions about operational resilience, risk management and regulatory alignment. Technology-enabled infrastructure will be central for private credit providers to participate safely and sustainably.

Trend 4

Macro volatility increasing demand for SCF liquidity

Political unpredictability, tariff policies, shifting regulatory environments and global conflicts have created a new liquidity landscape. Treasurers and supply chain leaders are prioritizing agility and seeking financing structures that enable rapid adaptation.

Macro forces shaping demand

- Tariff uncertainty prompting pre-buying and inventory accumulation
- Supply chain diversification leading to fragmented liquidity needs
- Geopolitical tensions introducing new supply risks
- Interest rate movements reshaping supplier financing preferences

FIS Supply Chain Finance Benchmark Report 2025 data reinforces these dynamics:

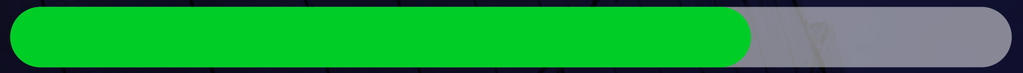
- A majority of institutions expect interest rate trends to support SCF growth.
- Geopolitical risk is cited as the primary obstacle to asset expansion.
- Regional outlooks vary: APAC and MENA show strong optimism; Europe remains cautious; North America continues to see high demand for receivables programs.

Why SCF surges during volatility

Across past crises – including the 2008 recession, COVID-19 and tariff cycles – SCF adoption consistently rose as companies sought liquidity and to stabilize supplier ecosystems. Once adopted, many programs continue long term, contributing to sustained industry growth historically outpacing GDP.

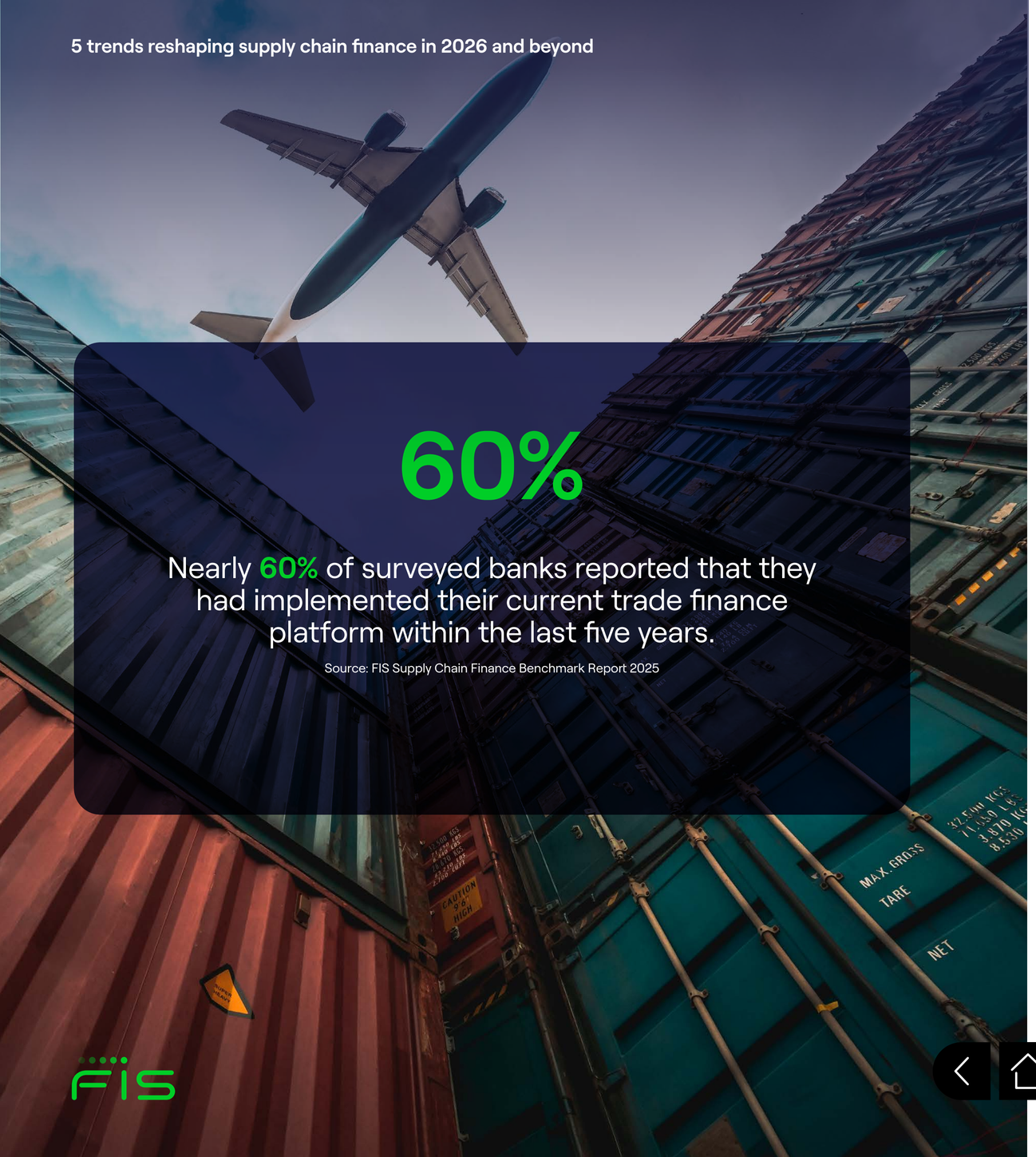


77% **Asia Pacific:** Institutions in the Asia-Pacific region are the most optimistic, with **77%** forecasting asset expansion.



74% **Europe:** **74%** of financial institutions in Europe expect asset growth in the next 12 months.

Source: FIS Supply Chain Finance Benchmark Report 2025



Trend 5

Structural product shifts: Payables rebound & receivables resilience

Demand patterns across the SCF product landscape are shifting, influenced by changing working capital needs, regional economic conditions, and evolving risk appetites.

Receivables finance

Key demand drivers include heightened inventory levels, buyer diversification, tighter liquidity conditions, and increased emphasis on working capital optimization. Receivables remain particularly strong in high interest rate markets such as North America.

Payables finance

After a period of subdued growth, payables finance is regaining momentum:

- Ranked as the top growth opportunity among surveyed institutions
- Supplier onboarding challenges have eased
- Banks are modernizing longstanding programs to unlock additional value

Inventory finance

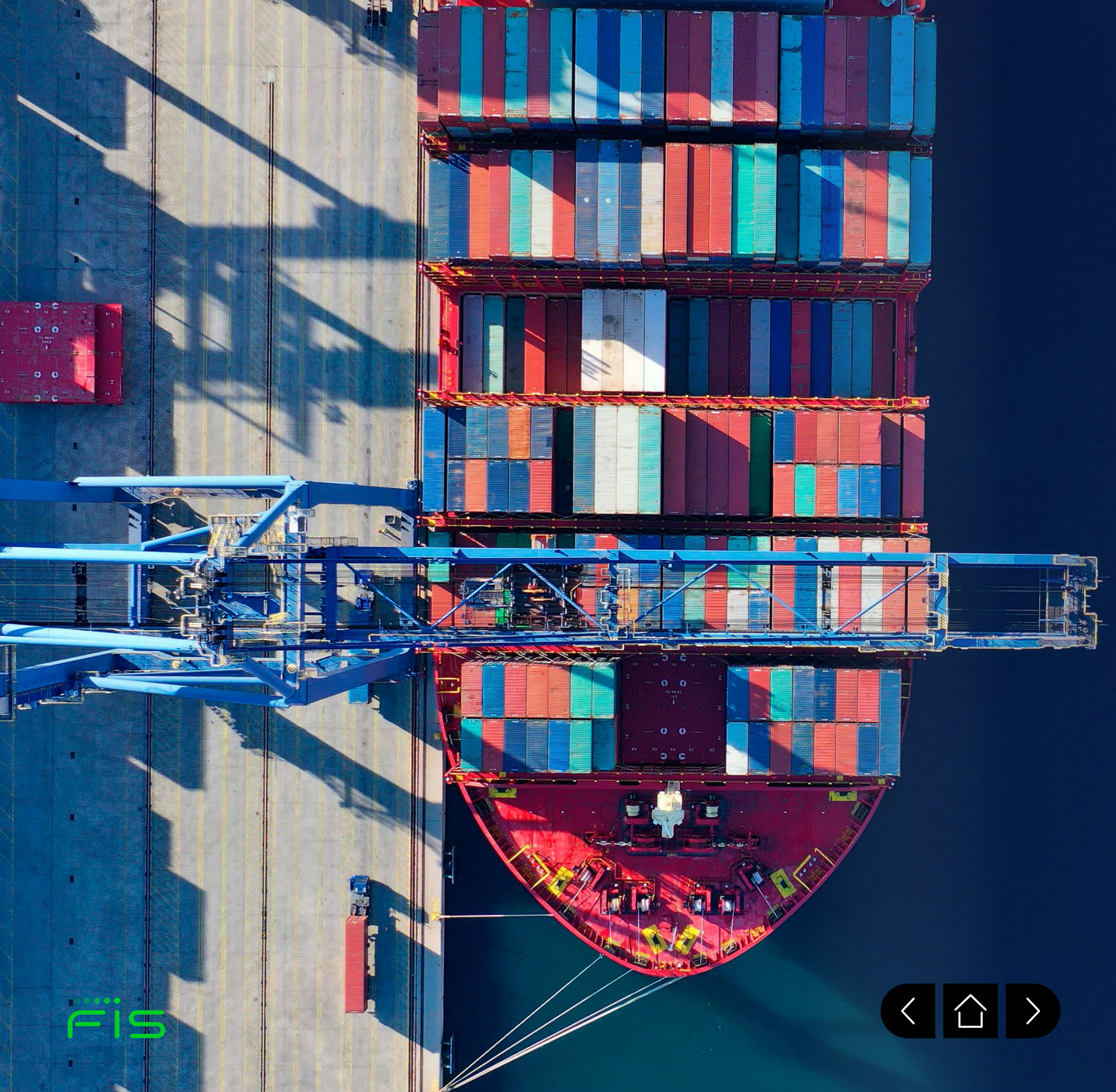
Increasingly recognized as a strategic tool, inventory finance is becoming an important area of expansion. It appeals to private credit, corporates with complex supply chains, and institutions seeking diversified asset structures.

Strategic implications

The market is moving toward a dual growth model:

- **Receivables** remain dominant in markets facing high interest rates or corporate liquidity pressures.
- **Payables** gain traction where SME liquidity gaps or regulatory clarity accelerate adoption.
- **Inventory finance** emerges as the next frontier for multi-asset financing strategies.

A multi-product operating model – supported by sophisticated technology – will become essential as institutions broaden their offering sets.



Summary

Supply chain finance is entering a new phase defined by intelligence, resilience and diversified funding. The trends highlighted in this e-book reflect the combined influence of AI-enabled transformation, heightened risk awareness, private credit expansion, macroeconomic volatility and evolving product priorities.

As the SCF landscape becomes more interconnected and operationally complex, institutions that invest in advanced technology, deeper data integration and scalable infrastructure will be best positioned to lead in working capital innovation and support the future needs of global supply chains.

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