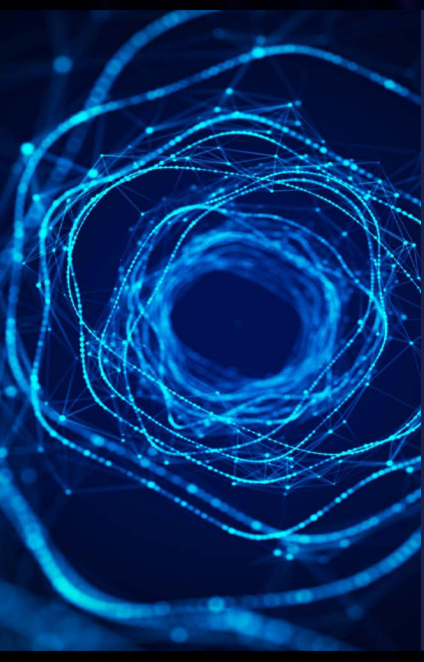
FIS

5 trends reshaping supply chain finance

Unlock resilience in a continuously evolving environment

A rapidly shifting economic, regulatory and technological landscape is transforming how financial institutions approach supply chain finance (SCF). Below are five key trends shaping the next era of growth, innovation and risk management.



1 AI redefines user experience & risk management

What's happening:
AI is moving from experimental to essential in SCF platforms. Tools that once required heavy training are being replaced by intelligent, embedded systems that simplify workflows and elevate decision-making.

What to watch:
- AI assistants guiding customer and supplier interactions
- Automated document processing and exception handling
- Early warning indicators signaling portfolio stress
- Real-time pattern detection across buyers, suppliers and invoices

Why it matters:
AI is becoming the operating layer of SCF – improving speed, accuracy and scalability across every part of the value chain.

2 Fraud pressures accelerate the push for advanced controls

What's happening:
High-profile fraud incidents across AR, inventory and payables structures have reshaped industry expectations. Lenders are tightening controls and demanding greater transparency.

What to watch:
- Automated matching of AR and inventory
- Behavioral analytics to detect anomalies or volume spikes
- Stronger supplier verification and onboarding
- Integrated data ingestion from ERP systems

Why it matters:
SCF risk models must evolve to keep pace with increasingly sophisticated fraud schemes – and prevent losses before they occur.

3 Private credit's expansion creates new operational demands

What's happening:
Private credit providers are entering SCF at scale, drawn by attractive yields and the ability to diversify portfolios. However, SCF requires more operational maturity than traditional private lending.

What to watch:
- Heavy reliance on data, reconciliation and monitoring
- Higher reporting expectations across jurisdictions
- Need for automated risk analytics
- Increased appetite for receivables, payables and inventory finance

Why it matters:
Success for private credit depends on access to technology infrastructure that can support high frequency data flows, risk oversight and cross-border program management.

4 Macro volatility drives surge in SCF demand

What's happening:
Geopolitical instability, tariff shifts, inflation cycles and supply chain diversification are prompting companies to seek flexible liquidity solutions.

What to watch:
- Increased use of SCF as a resilience tool
- Strong demand for multi-currency, multi-jurisdiction programs
- Liquidity needs rising in stressed or emerging markets
- Treasurers prioritizing optionality and rapid adaptability

Why it matters:
SCF acts as a stabilizer during market uncertainty – as corporates adopt SCF during disruption, they tend to maintain it long-term.

5 Product mix shifts: Payables rebound, receivables stay strong, inventory emerges

What's happening:
Product demand is shifting in response to regional dynamics, treasury priorities and market liquidity.

What to watch:
- Payables finance regaining momentum as onboarding becomes easier
- Receivables finance remaining strong in high-rate environments
- Inventory finance emerging as a strategic frontier for banks and private credit
- Multi-product ecosystems replacing single product programs

Why it matters:
Institutions must adopt diverse product portfolios to stay competitive blending AP, AR and inventory offerings to meet evolving customer needs.

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