



The Five Critical Factors to Scaling Your Supply Chain Finance Business

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Contents

A	Introduction	03
B	SCF Evolution and Market Trends	04
C	Why Scaling SCF Matters More Than Ever	05
D	Five Critical Factors for Scaling Supply Chain Finance Business	08
E	Conclusion	20





Introduction

The landscape of Supply Chain Finance (SCF) is rapidly evolving, driven by technological advancements and shifting market dynamics. As businesses increasingly recognize the strategic value of optimized working capital, there is a growing demand for innovative SCF solutions.

To effectively scale an SCF business profitably, heads of eMACH.ai SCF business must embrace a multifaceted approach that leverages technology, fosters strong partnerships, and delivers tangible value to clients.

This paper explores the key strategies and best practices for scaling a SCF business. We will delve into the critical role of technology in driving efficiency, enhancing customer experience, and mitigating risks.



The SCF Evolution and Market Trends

Today, open account transactions represent over 80% of all global trade arrangements, a stark contrast to the earlier dominance of traditional trade finance instruments such as letters of credit. As businesses continue to embrace open account trade as the preferred mode for cross-border dealings, traditional trade finance methods, while still relevant, are being challenged by more agile, technology-enabled SCF solutions.

Take the example of United Overseas Bank, a leading financial institution based in Singapore. UOB successfully expanded its SCF business across multiple geographies by offering its corporate clients a full range of solutions—from procurement to payment, ordering to production, and finally sales to collection—all on a single platform. Clients can also access financing at different stages of the supply chain, ranging from pre-shipment to post-shipment supplier financing, distributor financing, and accounts receivable purchasing.

(SRC: <https://www.uobgroup.com/uobgroup/newsroom/2022/uob-infinity-fscm.page>)

Global banks such as Citi Bank, JP Morgan, and MUFG continue to scale up their SCF business on the back of technology. Technology is used to streamline processes, integrate with various enterprise resource planning (ERP) systems, facilitate the electronic onboarding of suppliers, and offer dynamic discounting alongside payable finance solutions, helping programs expand to hundreds of anchors and thousands of counterparties.

(SRC: <https://www.jpmorgan.com/payments/solutions/trade-and-working-capital/supply-chain-finance>)

This presents both an opportunity and a challenge for the Head of SCF and transformation leaders



Opportunity

On the one hand, SCF offers the potential to unlock trapped working capital, strengthen supplier relationships, and create value across the supply chain.



Challenge

On the other hand, scaling these solutions requires overcoming numerous hurdles, including choosing the right platform that caters to diverse client needs and replacing existing technology so that it does not adversely impact existing business adversely..



These considerations must be at the forefront of any strategy aimed at scaling your SCF business.

Why Scaling SCF Matters More Than Ever

In a world where supply chains are more interconnected yet vulnerable to disruption, SCF has emerged as a critical tool for maintaining liquidity and operational continuity. Global events like the COVID-19 pandemic have highlighted the fragility of supply chains and underscored the need for greater agility and financial flexibility. For large enterprises and financial institutions, eMACH.ai SCF plays a pivotal role—not just as a financing solution but as a strategic enabler of business resilience.

Referring back to UOB example, the recent developments underscore this urgency, focusing on digital transformation and the integration of eMACH.ai SCF solutions to help businesses optimise their financial management. In the 2022 UOB Infinity Financial Supply Chain Management (FSCM) report, new capabilities were introduced to enable seamless digital interaction between suppliers, buyers, and distributors.

The key point to note is that UOB’s eMACH.ai SCF Infinity solution was developed to tackle several critical problems in supply chain finance:

Inefficient Financing Processes: Many businesses face lengthy and complex procedures when obtaining funds against receivables, hindering their cash flow

Lack of Digital Solutions: The absence of streamlined digital platforms leads to a lack of transparency and accessibility in managing financing options

Risk Exposure: Companies struggle with inadequate visibility into their supply chains, increasing the risk of payment defaults and disruptions

Limited Access for SMEs: Small and medium-sized enterprises often encounter significant challenges in securing traditional financing, leaving them vulnerable

Poor Collaboration: Ineffective communication and collaboration between buyers and suppliers can create inefficiencies and weaken the supply chain

These problems highlight the urgent need for a comprehensive solution like eMACH.ai SCF Infinity to modernize and optimize supply chain finance. (SRC: <https://www.uobgroup.com/uobgroup/newsroom/2022/uob-infinity-fscm.page>)

As companies strive for resilience and competitiveness, understanding the reasons behind the necessity of scaling SCF is essential. As businesses navigate challenges such as economic uncertainty, rising costs, and supply chain disruptions, effective cash flow management becomes crucial.

Every banker must ask themselves: Why does scaling SCF matter, and what are the key questions to address in order to thrive in competitive environments?

Why is The Role of Technology Critical?

The role of technology is critical in scaling SCF, with advancements in AI, cloud-based platforms, and digital ecosystems driving transformation. AI enhances processes through automation and predictive analytics, while cloud-based platforms provide scalability, security, and real-time data access for efficient cross-border transactions. Integrated digital platforms offer tailored insights, empowering banks to move beyond transactional financing and foster deeper client relationships. Investing in these technologies is essential for maintaining a competitive edge and ensuring agility in a dynamic market.



Why Mitigate Risk Through SCF?

Mitigating risk through SCF is essential for financing supply chains effectively in today's volatile global markets. With challenges like currency fluctuations and shifting regulations, banks must prioritize risk management by embedding adaptable compliance measures and integrating risk strategies across the SCF lifecycle. Solutions like receivables and dynamic discounting help unlock liquidity while minimizing payment risks, enabling businesses to stabilize cash flow and ensure continuity. Effective risk management not only protects businesses but also supports sustainable growth in uncertain environments.

Why Scaling with a Client-First Mindset is Essential?

Ultimately, scaling an SCF business is about delivering value not only to your organisation but, more importantly, to your clients. As market demands evolve, so must your SCF solutions. By adopting a client-first mindset, banks can focus on developing offerings that meet clients' current needs while anticipating future challenges and opportunities. This approach, combined with leveraging technology and building strategic partnerships, positions your SCF business for long-term growth and success. Putting clients at the center of your scaling strategy ensures that your solutions remain relevant, adaptable, and capable of driving mutual growth.





Five critical factors for Scaling Supply Chain Finance Business

Scaling a SCF business requires focus on delivering value not only to your organization but, more importantly, to your clients. As market demands evolve, SCF solutions should adapt to meet current needs while preparing for future challenges and opportunities. A client-first approach, supported by the right technology and strategic partnerships, is key to fostering long-term growth and success. In the following sections, we highlight five key considerations that will help your SCF business scale effectively, ensuring your solutions remain adaptable, relevant, and capable of driving mutual growth.



Effective Value Communication



Designing the optimal Product Structure



Leveraging Technology for Scalability



Leveraging Emerging Trends



Building Strategic Partnerships



Effective Value Communication

The First Critical Factor

In order to build a SCF book, it is imperative that value of the product is clearly communicated from the bank's product leadership to their sales teams, onward to anchor clients and finally to the counterparties. The reverse communication, from counterparties to the product teams is also equally important. While it might sound obvious, we routinely find programs not achieving their true potential as the strength of the message weakens in this communication chain. Effective communication is, therefore, more than a tool—it is a strategic necessity.

Let's consider communication to buyers in a payable finance program. Banks need to:

- a) Ensure that buyers understand the value of strengthening their supplier relationships and resulting operational resilience by leveraging SCF
- b) Utilize simple spreadsheets based models (such as figure 1) to illustrate the tangible monetary benefit that buyers can derive by renegotiating terms (from 60 days to 90 days in this example) with their suppliers who avail of SCF

Illustration	60 days credit term	90 days credit term
Annual procurement (\$)	1,000	1,000
Average Account Payable outstanding (\$)	167	250
Reduction in working capital (\$)	-	83
Anchor's working capital benefit by renegotiating terms from 60 days to 90 days (@12% p.a.) (\$)	-	10

Figure 1: Commercial illustration for renegotiating credit terms



For suppliers, the draw lies in the ability to access cost-effective, off-balance-sheet financing, which is typically more advantageous than traditional loans burdened with higher interest rates and collateral demands. However, the ultimate success of any SCF program hinges on securing supplier participation, which requires precise, strategic communication that addresses their unique business priorities. It is crucial for the bank to be clear on the division of responsibilities with the anchor buyer. Many programs take too long to scale as the communication lines intertwine.

Figure 2 provides an illustrative division of work sample. It is also important to profile suppliers from a communication perspective. A tier-1, large supplier employing a high-profile CFO may require a very different communication strategy compared to smaller, proprietary suppliers.

	Buyer	Financier	Supplier
Supplier Targeting	P	P	
Supplier Marketing	P	P	
Payment Terms Negotiation	R		R
Supplier Release	R		
Supplier Documentation		R	R
Supplier site setup		R	
Supplier training		R	R
Supplier Go-Live		R	

Figure 2: Supplier onboarding - division of work sample

R – Responsible; P - Partnership

To maximise supplier adoption, banks must:

- Highlight the financial benefits in a way that they resonate with senior decision-makers at supplier organisations
- Instil confidence in the technology, ensuring seamless integration with their existing systems
- Provide assurances of the programme’s stability, ensuring suppliers trust that funds will be available when required

Successful supplier engagement is driven by several best practices

- Assigning a dedicated project manager from the buyer’s side to manage relationships and ensure alignment
- Offering comprehensive training and orientation programmes to build supplier confidence in the SCF platform
- Facilitating multiple engagement touchpoints, such as leadership townhalls, webcasts, and hands-on training sessions, to sustain momentum and address any concerns

Ultimately, scaling SCF is not just about offering financial solutions—it’s about building trust and fostering long-term, mutually beneficial relationships with both buyers and suppliers. A well-executed communication strategy, grounded in data and supported by ongoing engagement, is key to achieving that goal and driving sustained growth for the SCF business.



Designing the Optimal Product Structure

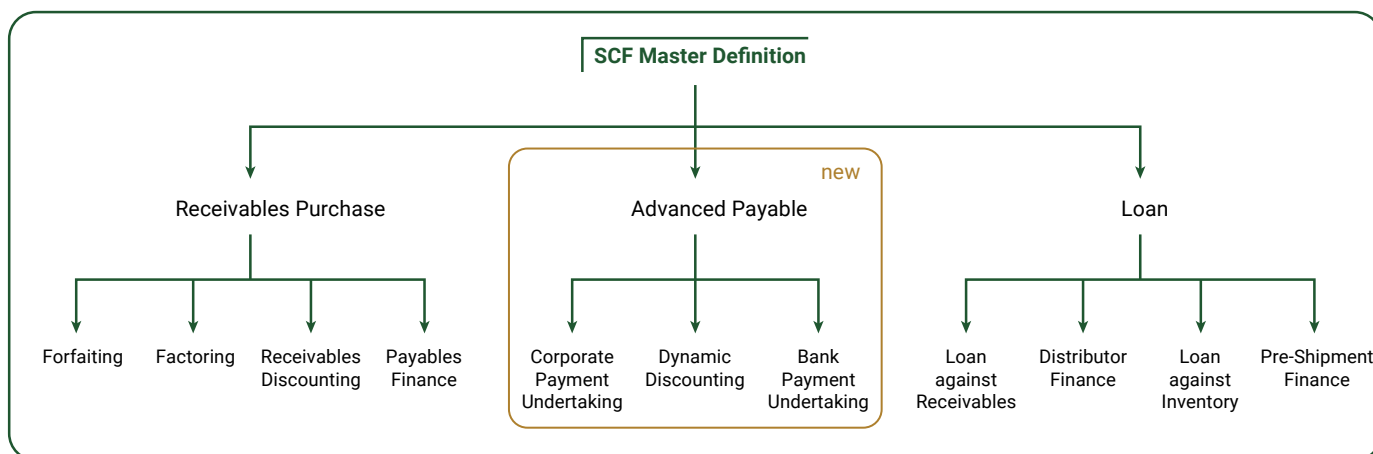
The Second Critical Factor

The SCF market offers a diverse range of products, which continue to evolve (see Figure 3). Banks must carefully assess the specific needs of their clients to create the most suitable product solution

Standard SCF Techniques

Global Supply Chain Finance Forum (GSCFF)

Proposed Hierarchy



Global Supply Chain Finance Forum, Overall Project Status

Figure 3: Standard hierarchy of supply chain finance techniques

Source: January 2021 | Enhancement of the the Standard Definitions for Techniques of Supply Chain Finance | BAFT, EBA, FCI, ICC, ITFA

Several banks, especially in developed markets, have limited their SCF offerings to Payable Finance and Receivable Finance programs. These programs finance the tenor of the invoice, i.e., from invoice acceptance to payment. There may be scope to enhance the product offerings on the back of robust technology

For Instance

Dynamic Discounting: Some buyers may prefer to fund their own eMACH.ai SCF programs when they have excess cash. However, buyers may or may not wish to be involved in the program scale up. Also, they may need the bank to fund on days when they do not have money to deploy to the program. Figure 4 illustrates how a bank can leverage inhouse and Fintech products to determine an appropriate product structure using a combination of Dynamic Discounting and Payable Finance products.

Key decisions to select provider (from a anchor buyer lens)

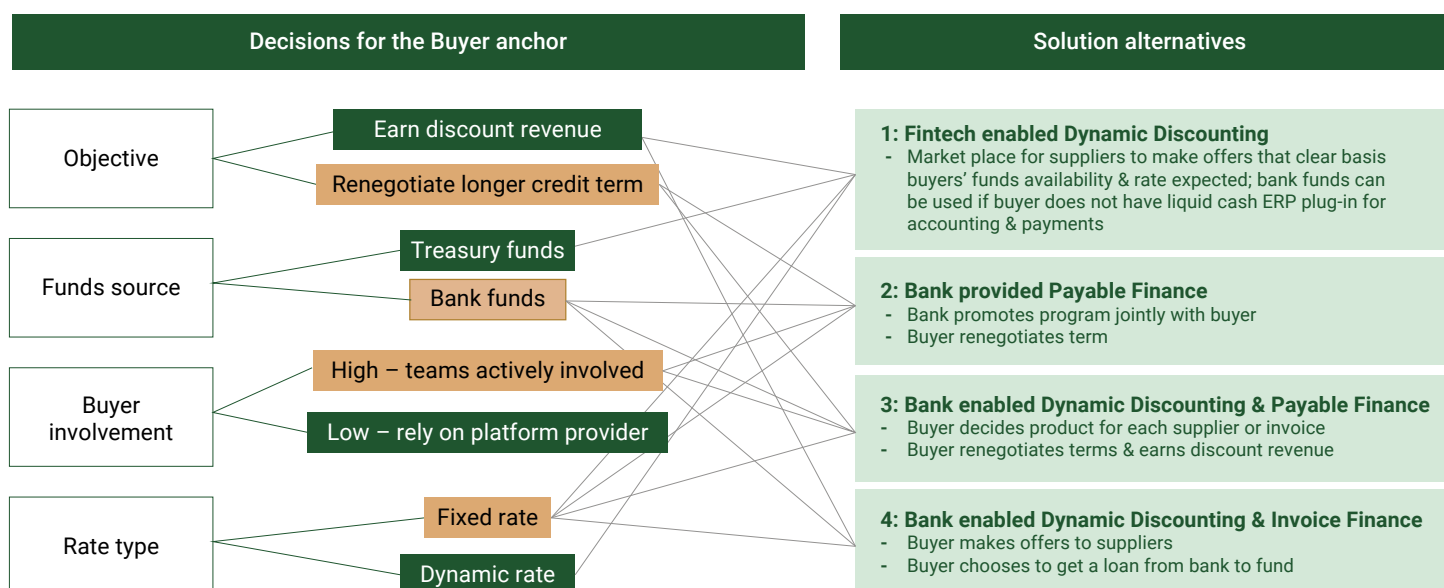


Figure 4: Creating the right product solution (from a buyer lens) – an illustration

PO Finance along with Instrument lifecycle: Banks can selectively offer PO finance to suppliers.

An outstanding PO finance can be designed to convert into an invoice finance program once the invoice is accepted. Also, when this happens, the risk party for the bank can be designed to switch from the supplier to the buyer.

This financing may be enabled on an 'Instrument lifecycle' supported on the bank's platform that buyers and suppliers use to exchange POs and Invoices. Besides offering a 'value-added service', this provides higher visibility of the end-to-end underlying trade to the bank.

Distributor Finance that settles a Receivable Finance: Banks finance suppliers using Receivable Finance structures. Banks can additionally finance the buyers as well using a distributor financing structure, such that the proceeds of the finance are used to settle the receivable finance outstanding to the seller.

Distributor Finance programs are a regular feature in Asian markets, while relatively unknown in the European and American markets. In a distributor finance program, the bank disburses a loan to a buyer (distributor/retailer) to pay the anchor seller on the due date of the invoice. The trick to scale a distributor finance program is in the bank's ability to perform regulatory, credit and legal assessment of buyers at scale. This is being achieved using digitized KYC, e-signing of legal agreements and credit assessments using bureau, tax, bank statements and other data.

Purchase Invoice Financing: Payable finance programs structures may result in banks getting categorized as ‘operational creditor’ in the event of buyer’s liquidation. If however, getting off-balance sheet finance is not a priority for the buyer, banks can consider simpler options like ‘purchase invoice financing’, used effectively in some Asian markets. This structure involves the bank extending a loan to the buyer that is disbursed to their suppliers at the buyer’s instructions. This structure can also help lighten supplier onboarding efforts

Trade receivables securitisation & receivables purchase: Treasury functions of large buyers facing increased borrowing costs may be interested in availing these relatively lower cost, asset-backed, albeit operationally complex solutions. In a securitisation solution receivables are pooled and sold to a special purpose vehicle that in turn sells securities to financiers. Receivable purchase may be recourse or non-recourse based with banks also offering credit and collection services. Technology is rapidly evolving in this space to make the end-to-end process seamless

Besides introducing new products, banks can enhance their risk management practices to be able to offer their products to more anchors and to more counterparties. Besides, digitization of the end-to-end process may be critical to scale.

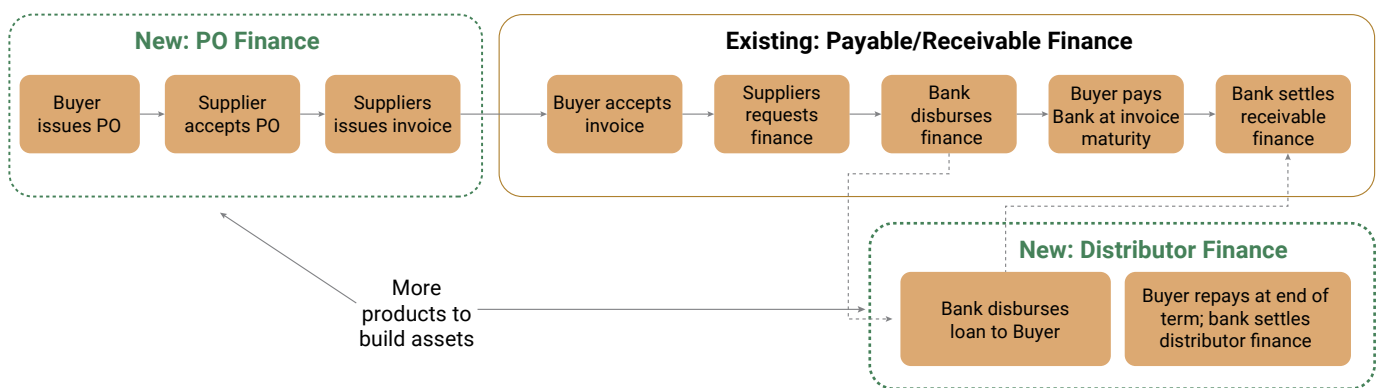


Figure 5: SCF – Beyond Payable Finance & Receivable Finance programs

Other avenues:

Offer more products

- Allow buyers to fund program – dynamic discounting
- ESG, deep-tier finance
- Distributor finance
- Earn FX revenue – allow transactions in different currencies

Manage risk to fund more programs

- Risk participation & syndication
- Offer loan facility, higher recourse to suppliers using digitized credit assessment
- Transactional controls: e.g., min/max tenors, grace period, fund appropriation, payment reconciliations, delinquency mgt.

Digitise to Scale

- Digitise onboarding – anchor self-onboarding
- Digitise transaction & reconciliation processes
- Use Gen-AI to improve participation, improve customer service





Leveraging Technology for Scalability The Third Critical Factor

In an era where digital solutions are reshaping the financial landscape, adopting advanced technologies is not just an option—it is a necessity. By integrating innovative tools and platforms into your SCF strategy, you can enhance efficiency, improve data visibility, and streamline processes. Scaling large-scale SCF programs can be challenging due to the complexity involved in managing hundreds of dealers, suppliers, invoices, and purchase orders. Additionally, banks must create customized products, configure complex limit structures, and handle charging, accounting, and delinquency management.

Embracing technology enables businesses to automate manual tasks, reduce errors, and provide real-time insights into cash flow and supply chain dynamics. This not only optimizes operational efficiency but also positions your organization to respond swiftly to market changes and emerging opportunities. Technology is the backbone of scalable SCF operations, enabling banks to expand efficiently while maintaining control and operational excellence.

A sophisticated SCF platform must be equipped to support diverse needs and offer flexibility to meet the demands of a growing client base.

Product Diversity: A robust platform should allow the configuration of a variety of SCF products, ensuring the bank can cater to different market segments and customer requirements.

API Integration: Seamless API integration enables partnerships with fintechs and third-party platforms, broadening the reach and capabilities of SCF offerings without compromising on speed or efficiency.

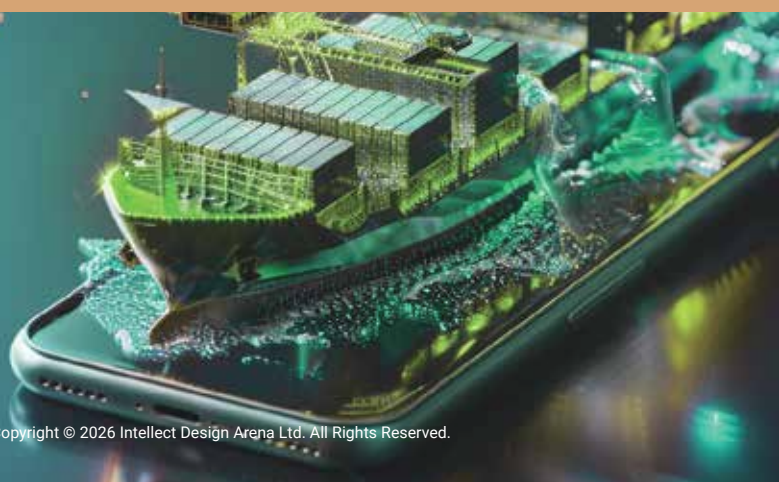
Embedded AI : Embedding AI into the platform enhances risk mitigation, optimises working capital management, and delivers predictive analytics that empower smarter, more informed decision-making.

Digitised Processes: Features like self-onboarding reduce manual errors and accelerate supplier inclusion, ensuring faster scalability without increasing operational complexity.

Revenue Opportunities: By embedding cross-selling capabilities, such as offering FX services and multi-currency financing, banks can unlock new revenue streams while delivering more comprehensive financial solutions.

Risks : Allow banks to control risks at transaction level, for e.g., control commodities, currencies, min/max tenor, grace period allowed under the program. Besides platforms support sophisticated delinquency management

Technology is, therefore, not just a facilitator but a critical driver of growth, enabling SCF programmes to scale seamlessly and sustainably.



Research from McKinsey indicates that banks using AI in eMACH.ai SCF operations can see operational cost reductions of 10-15%, while increasing productivity by up to 40%

Source: McKinsey & Company Report on AI in Supply Chain Finance, 2020



Leveraging Emerging Trends

The Fourth Critical Factor

Harnessing emerging trends not only enhances your ability to innovate but also positions your business as a forward-thinking leader in the SCF space. Whether it's incorporating sustainability practices, embracing digital currencies, or utilizing advanced analytics, aligning your strategy with these trends can unlock new opportunities for growth and operational efficiency. To stay competitive, banks must also adopt emerging trends such as generative AI, ESG-driven finance, and deep-tier SCF.

a) Generative AI: AI-powered solutions can streamline operations, optimise financial strategies, and improve supplier onboarding (see examples in the below table).

Problem	Solution	Result
A bank needs to on board dozens of dealers to a dealer finance program while keeping cost of acquisition low	Generative AI agent that performs: a) dealers profiling - verify line of business, country of operation, turnover, PEP check of entity & key personnel, negative media check as per bank's policy b) credit assessment as per bank's credit policy using documents/data provided by dealer or third party sources (example, financial statements, GST reports, bureau reports) or internet	An AI generated credit report of dealers with a score and recommendation.
As part of its 'green finance' initiative, a bank wishes to align credit limits and/or cost with suppliers/dealers ESG performance	An ESG AI agent extracts relevant information for the suppliers/dealers from their website, internet, transaction documents/data and partner providers. The agent prepares an ESG report with a score. Bank's SCF platform allows banks to set up their SCF programs such that limits and costs charged are in line with the ESG score	AI driven ESG SCF programs
Banks are unable to expand their SCF programs to full potential due to low supplier/dealer participation rates	An AI agent that generates: a) predictive analytics to identify suppliers/dealers most likely to benefit from the program b) personalized marketing to improve engagement c) automated enrolment process to minimize manual errors and improve efficiency d) dynamic discounting to optimize interest/discount rates e) AI-powered chatbots to answer questions/concerns f) automated reports to monitor participations trends	An AI-powered agent that helps banks scale up their SCF programs by improving supplier/dealer participation rates.
Bank's customer service team needs to spend significant time & effort to address customer queries, proactively identify & address issues, identify and report growth opportunities	AI customer service agent conversation answers questions asked in natural language. AI agent will: a) answer emails and respond to queries (e.g., transaction status, fees/interest, maturity date) as a bot b) Provide deeper context to the queries: provide historic trends for and root causes on transaction failures or delays c) Provide information proactively: analyse volumes, TATs, overdues and report variances proactively with root cause analysis and potential solutions	AI agent that can help answer customer queries, proactively identify issues & opportunities, help cross-sell products. Similar agents can be built for personas in the bank: operations manager, relationship manager

b) Deep-Tier Financing: Deep-Tier Supply Chain Finance (DTSCF) extends the traditional Payables Finance model to include lower-tier suppliers. This approach leverages the creditworthiness of the anchor buyer to provide financing to suppliers further down the supply chain. Banks are increasingly looking at technology solutions to finance the deep-tier. Fintech solutions that use tokens over blockchain platforms hold promise. Tokens allow all parties to avail finance on back of anchor buyer's risk while maintaining confidentiality of the trade and allowing for scale. Gen-AI use cases are also shaping up. By analysing information flows across deeply integrated supply chains, banks can re-evaluate their risk strategies to account for the complex interdependencies within ecosystems.

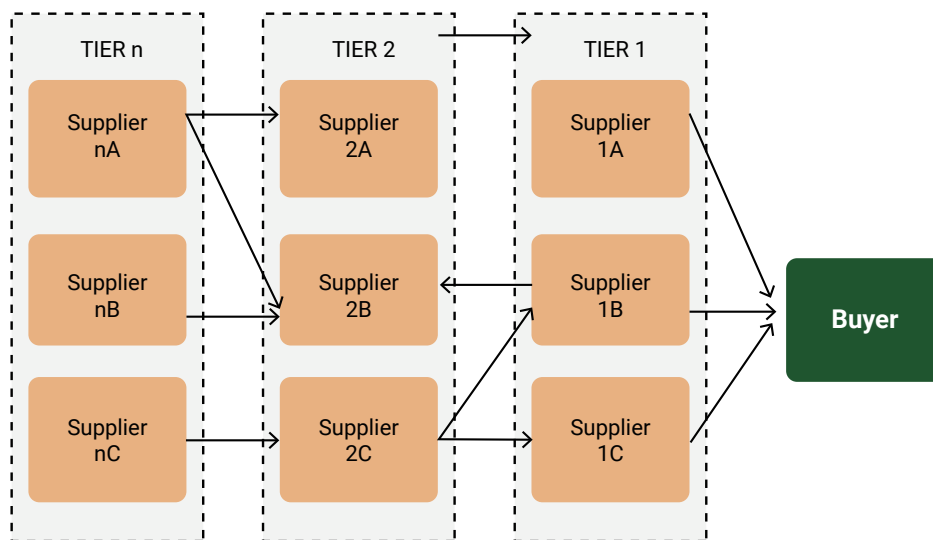


Figure 6: Deep tier financing

c) ESG Integration: With regulatory scrutiny on sustainability, banks can use technology including Gen-AI to map supply chains, assess ESG compliance, and offer incentives for sustainability-aligned initiatives. Banks that leverage these trends can strengthen their SCF offerings, providing clients with future-proof, ESG-compliant solutions.

Activity check against United Nations Sustainable Development Goals (SDGs)	Activity check against Sustainable Finance Disclosure Regulation (SFDR) & Principle Adverse Impact (PAI) score, mapped using positive and negative SDGs
Activity check against dual-use goods and products lists	Activity check against Greenhouse Gases (GHG), Scope one, two and three
Activity check against dual use services	Company Adverse News
Activity check against illegal logging	Governance compliance (Data aggregated through open source information)
Activity check against EU Taxonomy Regulation	
EU Taxonomy Regulation Do No Significant Harm(DNSH) score in detail (Neutral contributions)	

217
Environmental

100
Social

238
Governance

205
Total

Figure 7: ESG Analytics play a hugely important role in the financing of supply chains

According to a 2022 study by Standard Chartered Bank, businesses are increasingly focused on building sustainable and resilient supply chains, with an emphasis on managing environmental, social, and governance (ESG) risks. This focus is driven by the growing need for banks to support sustainable finance solutions that meet evolving regulatory requirements and stakeholder expectations.

Source: Standard Chartered Bank, Sustainable Banking Report, 2022 (Standard Chartered)





Building Strategic Partnerships The Fifth Critical Factor

In today's interconnected market, collaboration with key stakeholders—such as suppliers, clients, and financial institutions—amplifies SCF capabilities and drives value. Strategic partnerships allow organisations to leverage complementary strengths, access new markets, and foster innovation, ensuring SCF solutions remain competitive.

Collaborating with fintechs and integrating third-party platforms through robust microservices and API-based architecture enables banks to expand service offerings, enhance operational flexibility, and manage risks more effectively. These partnerships help scale SCF programs while aligning with broader business strategies across risk, compliance, and technology, ensuring that SCF solutions deliver value at scale and remain responsive to market demands.

As fintech solutions continue to evolve across the supply chain, banks face increasing challenges in selecting the right partners.

Choosing the right fintech partner is essential for enhancing SCF capabilities and driving growth. Key considerations for banks include:

Multi-financier platforms and aggregators that help expand business footprint

Onboarding solutions that digitise KYC, credit, and legal assessments for seamless integration

Solutions that enable banks to offer products using electronic documents

Tokenization platforms for deep-tier financing

ESG-focused SCF solutions to align with sustainability goals

AI-driven solutions for process digitisation and optimization

Risk participation and securitisation platforms to manage portfolio risk and capital requirements

By selecting partners that align with their strategic goals and leverage robust microservices and API-based architectures, banks can ensure their SCF programs are scalable, flexible, and positioned for future success.





The Ultimate Catalyst: How eMACH.ai Trade & SCF Technology Platform Drives Success Across All Five Critical Factors

Incorporating these five critical factors into your SCF strategy is crucial for driving long-term success, but achieving this transformation at scale requires the right technological foundation. Our innovative solution is purpose-built to address each of these factors, acting as a key enabler to streamline operations, enhance decision-making, and ensure resilience in an increasingly complex supply chain landscape. From harnessing AI-driven insights to automating workflows and improving real-time visibility, our technology is more than a tool—it's the driving force that empowers you to realize the full potential of your SCF business.

In a world where scaling your SCF business is essential, **our solution emerges as the definitive catalyst** for driving success across all five critical factors. This is not just another tool in the market—it is the solution, purposefully designed to empower your SCF strategy from every angle. By adopting our technology, you will seamlessly address each of the five factors, ensuring operational efficiency, enhanced risk mitigation, and improved decision-making. Whether it's automating processes, leveraging AI for strategic insights, or enhancing real-time visibility, our platform is the essential driver for transforming these factors into sustainable, long-term growth opportunities.

eMACH.ai Trade & SCF is the world's leading Digital Integrated Trade and Supply Chain Finance (eMACH.ai SCF) platform. It is the first and only integrated Trade and Supply Chain Finance platform. It runs on an API-first microservices architecture built for the cloud. It equips banks with the technology infrastructure needed to scale their SCF programs successfully. eMACH.ai Trade & SCF addresses key challenges and enables seamless integration, cost savings, and business agility. Purpose-built to help banks drive growth and scale in their SCF programmes. As the first and only integrated platform of its kind, it leverages cutting-edge technology, including API-first microservices architecture and cloud infrastructure, to empower banks to meet the evolving demands of modern trade finance.

eMACH.ai Trade & SCF

World's Leading Trade and Supply Chain Finance Platform

INDUSTRY LEADING FUNCTIONALITIES



Integrated Trade and SCF Platform

Faster, cost-efficient implementation and a seamless customer experience



AI-Led Digitisation

Faster, cost-efficient implementation and a seamless customer experience



Digital Partner Ecosystem

Curated from the world's finest companies for ESG, compliance, analytics, and a lot more



Risk Distribution

To buy and sell Trade and Supply Chain assets seamlessly

COMPOSED ON eMACH.ai



Configurable, Low-Code Design with M-Aware Framework

Orchestrate product, programs and process workflows to suit your business needs



Modern, Contextual Front-End

"Build Your Own" UX for a rich, contextual and omni-channel experience



Futuristic Technology

Microservices based, API-first design for a resilient, scalable & future proof solution

eMACH.ai TRADE

IMPORT SERVICES

- Import & letter of Credit
- Bills Under import LC
- Import collections
- islamic letter of credit
- Bills under Islamic LC
- Islamic import collection

EXPORT SERVICES

- Export Letter of Credit
- Transfer LC
- Bills under Export LC
- Bills under Transfer LC
- Export Collection
- Islamic Export Collection

TRADE LOANS

- Trust Receipt
- Import Loan
- Export Loan
- Export Negotiation
- Pre Shipment
- FI Loans
- Islamic Trade Loans

GUARANTEE / SBLC

- Outward Bank Guarantee
- Outward SBLC
- Inward Bank Guarantee
- Outward SBLC
- Shipping Guarantee
- Islamic SBLC/BG

OTHERS

- Reimbursement
- Risk Participation & Syndication
- Delinquency management
- Interest & Charges
- Workflow management



eMACH.ai SCF

PO/INVOICE MANAGEMENT

- PO Creation
- Invoice Creation
- PO/Invoice Acceptance /Amendment
- Debit/Credit Notes
- Invoice & payment recon

SELLER CENTRIC FINANCE

- Receivable/bill
- Discounting
- Factoring
- Loan against receivables
- Distributor Financing
- Pre Shipment Finance
- Islamic SCF

BUYER CENTRIC FINANCE

- Payable Finance
- Corporate Payment
- Undertaking
- Dynamic Discounting
- Advance PO
- Islamic SCF

FINANCE MANAGEMENT

- Finance request
- Settlements
- Repayment appropriation
- Insurance
- Interest & Charges

OTHERS

- Limit management
- Risk participation & syndication
- Delinquency management
- Workflow management
- SLA management



It's Time to Transform Your Supply Chain Finance Business with eMACH.ai Trade & SCF

For banks aiming to scale their supply chain finance programmes, eMACH.ai Trade & SCF offers a future-ready, comprehensive solution. Its AI-driven automation, cloud scalability, and unified platform for trade and SCF empower banks to increase operational efficiency, reduce costs, and manage higher transaction volumes seamlessly.

By partnering with eMACH.ai Trade & SCF, your bank will not only streamline its SCF operations but also gain the agility and innovation needed to lead in a competitive market. Now is the time to transform your SCF business— eMACH.ai Trade & SCF is the key to unlocking that growth.



Conclusion

Scaling a Supply Chain Finance business necessitates a strategic and multifaceted approach. Success in this endeavor lies in mastering the five critical factors: from effectively communicating value to tailoring product structures and fostering successful partnerships. Each factor plays a vital role in enabling banks to remain agile, competitive, and responsive to evolving market needs.

As the SCF landscape continues to evolve, adopting emerging trends such as generative AI and ESG SCF will further enhance scalability, positioning your organization at the forefront of innovation. By focusing on these pillars, senior executives can not only navigate the challenges inherent in scaling SCF but also seize opportunities for sustainable, long-term growth.

In this fast-moving space, those who embrace these strategies will lead the way in delivering impactful, client-centric SCF solutions.

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Amit Maroo currently serves as the Global Head of Supply Chain Finance at Intellect Design Arena. Amit brings a unique perspective, having managed SCF products in multinational banks, fintech firms, and large buyer corporations. Notably, he rolled out Supply Chain Finance in India at Bank of America, developed fintech solutions with C2FO, Credable, and Veefin, and consulted Maersk on implementing a global SCF program across over 100 countries. Prior to his foray into SCF, Amit began his career as a process, tech, and risk management consultant with TCS and Deloitte Consulting. A strong believer in continuous improvement, Amit carries this philosophy into both his professional and personal life. When he's not innovating SCF solutions, you can find him on the badminton court or engrossed in a good book.

Feel free to reach out to Amit at amit.maroo@intellectdesign.com to discuss your SCF needs or connect on LinkedIn.

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