



Going digital: how pixels are transforming supplier onboarding



Dr Maria Mogilnaya
Digital Trade and Fintech Advisor

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As a strategic adviser to start-ups and scale-ups in supply chain finance (SCF), I have witnessed firsthand how digital transformation has been reshaping the sector. Yet one critical challenge remains stubbornly persistent: getting suppliers onboarded quickly and efficiently, particularly in domestic long-tail or cross-border supply chains.

In emerging markets, many sound businesses still struggle to access working capital. While global banks and larger SCF platforms may serve subsidiaries of multinational companies, they often hesitate to work with local suppliers. This is mainly because of the burdensome KYC and AML requirements and manual onboarding processes that make SCF programmes expensive, selective and inflexible.

But the landscape has shifted. The question is no longer whether seamless supplier onboarding is possible, but how quickly we can make it happen.

The legacy challenge

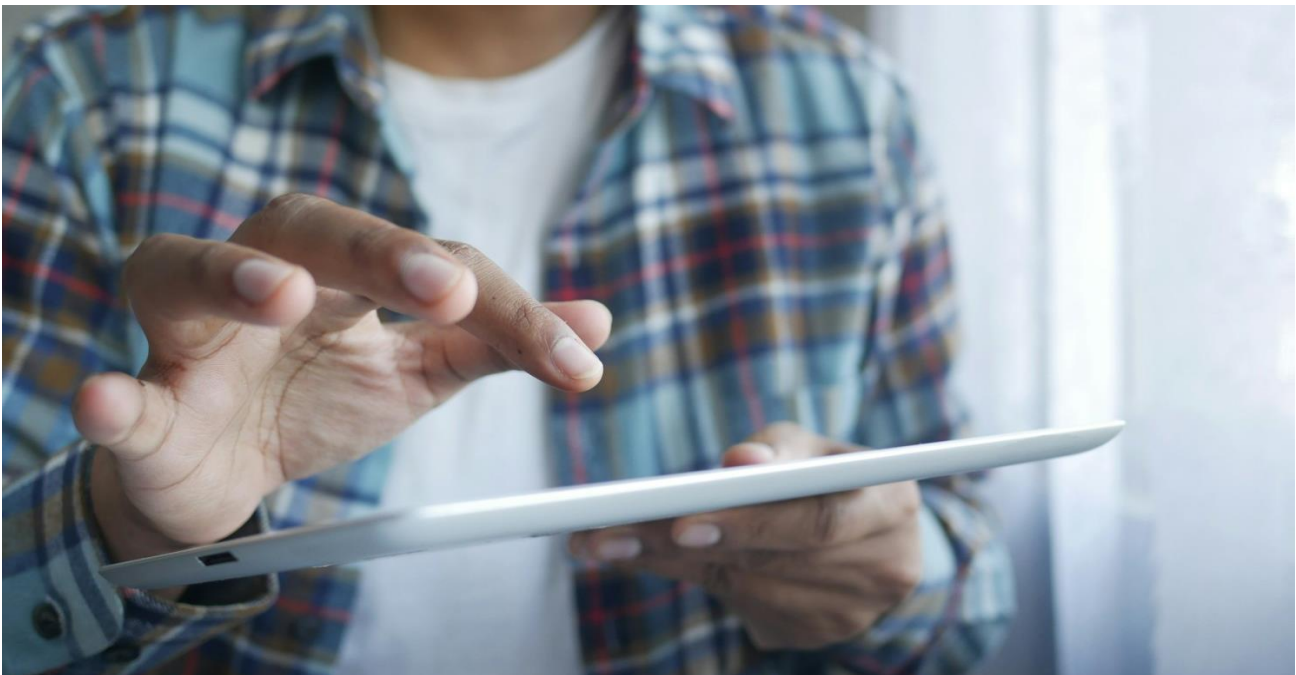
Banks, particularly those with global or regional footprints, face three main obstacles when implementing digital supplier onboarding:

- *Legacy systems* that were not designed to integrate with new digital technologies make implementation difficult and costly.
- *Regulation and compliance* requirements vary across markets. While digital onboarding offers efficiency and automation, establishing the necessary controls and oversight across different jurisdictions adds complexity.
- *Cost and resources* for implementation can be substantial, requiring significant budget allocation and organisational commitment.

These barriers have slowed the transition to digital delivery in SCF, despite the existence of powerful catalysts such as fintech innovation, blockchain and API technologies.

From paper to pixels

Since 2020, regulators have increasingly updated legal frameworks to mainstream electronic signatures and identifications. This shift enables more secure and efficient supplier onboarding while meeting compliance requirements.



Digital identity verification is becoming standard in supplier onboarding

The future of supplier onboarding is already taking shape through five key developments:

- *Digital document exchange* has transformed how suppliers onboard. SCF platforms enable suppliers to submit required information electronically, streamlining what was once a paper-intensive process.
- *Integration with e-business registries* allows automatic data retrieval, reducing manual entry and human error. This is particularly powerful in markets with well-developed digital infrastructure.
- *Digital identity verification* has become standard practice. Suppliers' legal representatives can now provide personal information and identity documents electronically, with

verification happening automatically against credit bureaus and government records. This reduces fraud risk while accelerating the process.

- *Automated KYC and AML checks* leverage technology to handle compliance requirements that once required extensive human intervention. The growing ecosystem of regtech and compliance solutions means funders who adapt quickly will gain competitive advantage.
- *Real-time transparency* keeps all parties informed throughout the onboarding journey, with automated updates and alerts on progress.

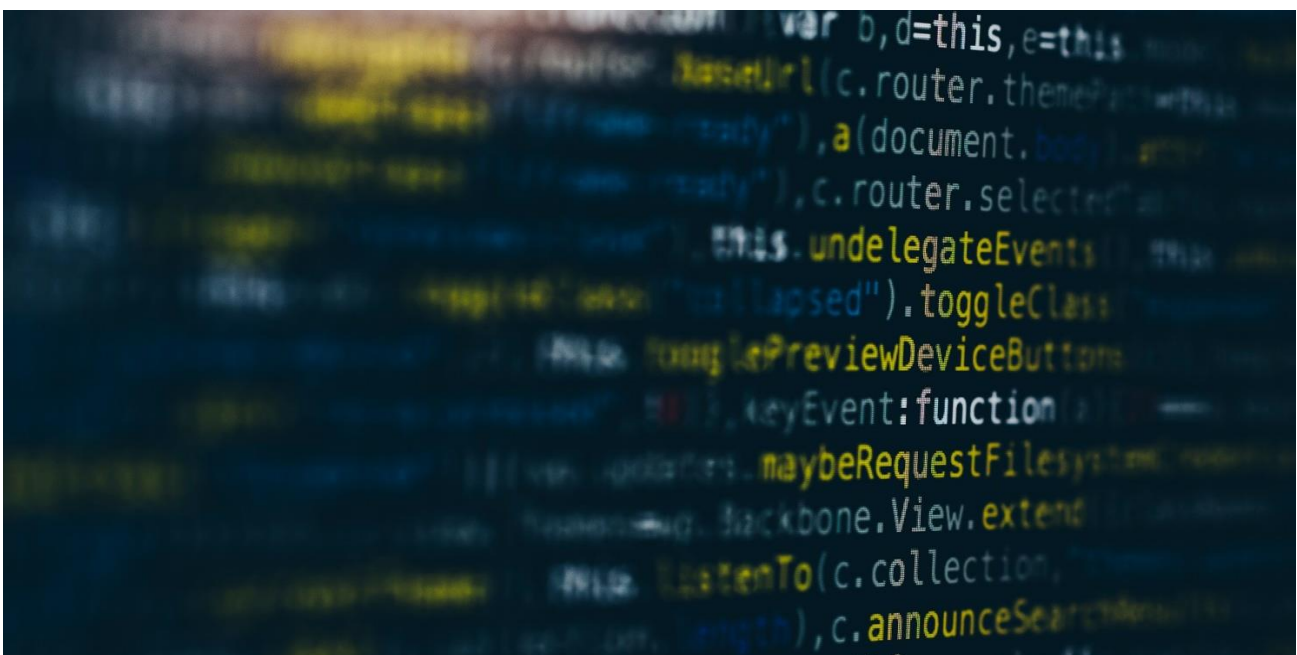
Making it work in practice

I have seen leading digital-first SCF platforms successfully implement these principles. They use legally binding electronic confirmations and qualified electronic signatures (such as those mandated by eIDAS Regulation in the European Union and accession countries). Automated KYC and AML checks screen suppliers against banking industry standards using national business registries and reliable database aggregators. Online identity verification solutions verify suppliers' legal representatives, while real-time compliance monitoring handles sanctions and adverse media screening automatically.

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The key is integration. By connecting with the right service providers and local infrastructure, these platforms generate comprehensive supplier profiles that funders can assess digitally, enabling quick decisions while maintaining compliance standards.

For markets requiring specific localisation, the most successful platforms have built widgets to integrate local electronic signature providers and ensure that personal data is stored and processed in certified local data centres. The electronic documents they generate comply with local accounting systems and funders' requirements for data exchange.



Automated systems enable faster, more transparent supplier onboarding across borders

The main challenge in emerging markets remains the lack of integration-ready digital data infrastructure. However, as this infrastructure develops, automation will enable even quicker onboarding with reduced errors.

No turning back

The move from paper to pixels that began during the pandemic is accelerating fast. Competition in SCF now extends beyond price and payment terms to the speed and ease of supplier onboarding processes.

If the aim is to onboard and service any supplier, regardless of size, geography or trade volume, automation is the most effective strategy. Those who have been investing in digital infrastructure and automation are best positioned to capture the growing demand for working capital solutions.

For suppliers in emerging markets, this digital transformation represents something more fundamental: access to the financing they need to grow, delivered with the speed and efficiency they deserve.

The question is no longer whether digital supplier onboarding will become the norm. It is how quickly we can make it accessible to every supplier who needs it.

This article is based on 'Going digital: how pixels are transforming supplier onboarding' first published in the World Supply Chain Finance Report 2023 by [BCR Publishing](#), updated to reflect recent developments.

About the author



Dr Maria Mogilnaya is an adviser in digital trade, trade finance innovation and digital supply chain finance delivery, currently working with start-ups and scale-ups on go-to-market strategy, technology integration and fundraising. She advises CargoX, a blockchain-based electronic trade document platform, on trade finance applications and banking partnerships, and works with Sea.dev, whose core product is an AI-powered credit risk underwriting engine, on use cases in trade finance.

Prior to her advisory work, Maria led regional expansion and sustainability-linked product development at SupplierPlus, an Estonian supply chain finance platform. Before that, she spent over a decade at the EBRD, managing the award-winning Green Trade Facilitation Programme and overseeing trade finance delivery across CEE, Central Asia and North Africa.

Maria holds a PhD in Banking Law and Regulation from De Montfort University and a Diploma in Jurisprudence from Saint-Petersburg State University. In 2022, she became a Certified Fintech Practitioner, receiving one of five Women in Fintech Scholarships from Fintech Diversity Radar and LIBF.