

 Transcard**INDUSTRY:**Financial Services /
Digital Payments**TECHNOLOGIES:**Azure Deployment,
Data Modernization,
AI Integration, API
Enablement**PARTNERS:**

Coretek, Microsoft

CASE STUDY

Delivering AI-Driven Insights to Transform Trade Finance

OVERVIEW

Transcard is a leading provider of embedded payment solutions that streamline transactions between buyers and suppliers. By offering flexible, real-time payment options, Transcard helps businesses improve cash flow, strengthen supplier relationships, and reduce friction in financial processes. As part of its innovation strategy, Transcard wanted to evolve its platform from simply processing payments to delivering AI-powered insights. Partnering with Coretek, Transcard built a secure Azure-based foundation to embed intelligence into its customer-facing experience—enabling smarter financial decisions and unlocking new value for clients.

THE CHALLENGE

As Transcard looked to modernize its embedded payments platform, several challenges emerged:

Complex Buyer/Supplier Dynamics

The platform needed to evaluate key characteristics—such as industry, transaction size, and supplier payment behaviors—to recommend tailored financing options.

Personalized Recommendations

Delivering relevant trade finance and working capital insights required advanced AI models to analyze large amounts of financial data.

User Experience Integration

Insights had to surface naturally within Transcard's Insight Tab without disrupting existing workflows.

Secure Scalability

The solution needed to process sensitive financial data with enterprise-grade security while remaining scalable to support rapid growth and future AI use cases.

THE SOLUTION

Transcard engaged Coretek to design and implement an AI-driven foundation on Microsoft Azure, combining advanced data services, APIs, and intelligent recommendations. Coretek delivered:

Azure Data Modernization

Migrated Transcard's financial data into Microsoft Fabric, enabling advanced analytics and AI readiness.

AI-Driven Insights

Developed models that analyze buyer and supplier profiles to recommend solutions like Buy Now, Pay Later, helping improve Days Payable Outstanding (DPO).

Seamless API Integration

Exposed insights through APIs that embed recommendations directly into the Insight Tab for a frictionless user experience.

Secure Architecture

Built on Azure's compliance and governance features, ensuring that financial data remains secure while enabling growth.



“Coretek helped us solve a real problem. Embedding AI-driven recommendations directly into our platform creates real value for our end customers and strengthens the experience we deliver.”

— **JEFF KAUFMAN**
EVP, AI & Data Insights

THE OUTCOME

The Coretek–Transcard partnership has established a new foundation for AI in trade finance, embedding intelligence directly into the platform and transforming payments into a source of strategic insight.

Customers can now make smarter financing decisions in real time—whether extending payment terms, optimizing cash flow, or strengthening supplier relationships. With a secure, scalable Azure architecture in place, Transcard has the flexibility to expand these capabilities across its customer base and continue co-innovating with Microsoft to deliver even greater value.

Transcard Business Value



Actionable Recommendations

Buyers and suppliers now receive context-aware insights that improve cash flow and financing outcomes.



Enhanced Customer Experience

Embedded AI helps deliver faster, more personalized guidance without adding complexity to the user journey.



Future Scalability

The Azure-based solution positions Transcard to expand AI-driven services across its platform and continue innovating with Coretek and Microsoft.

Customer Business Value



Improved Cash Flow

Customers are achieving tangible improvements in Days Payable Outstanding and strengthening supplier relationships.



Smarter Decisions

Real-time insights help businesses identify when to extend terms, leverage financing, or adjust payment strategies.



Greater Efficiency

Users experience faster responses and more streamlined processes without the need for manual intervention.



Reliable Compliance

All recommendations are delivered securely, maintaining trust and confidence in financial transactions.



Microsoft Partner
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Microsoft



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