

HSBC Launches HSBC TradeCash, a Digital Trade Finance Solution to Help Businesses Access Working Capital Fast

Jakarta, 25 June 2026 – HSBC today announces the launch of HSBC TradeCash, a new trade finance solution that enables customers to upload sales invoice data online and draw down a loan against it, helping them access working capital fast.

Subject to eligibility criteria, HSBC TradeCash lets customers receive funds within minutes¹ once all required information has been submitted via HSBCnet and then approved. The scheme allows businesses to access liquidity faster than the typical payment cycle of 30 days or more.

HSBC TradeCash bridges cash flow gaps, reduces administrative burden, and supports business growth. Demand for working capital is rising amid geopolitical volatility and a global trend of higher interest rates, which is fueling liquidity pressure.

Amid geopolitical turbulence, Indonesia's continued strong trade growth is driving demand for fast, accessible working capital. According to Statistics Indonesia (BPS)² exports reached US\$25.30 billion in April 2026, up 21.98% year-on-year from April 2025. Import activity also rose 22.49% to US\$25.21 billion in the same period.

A recent [HSBC survey](#)³ of 3,000 business leaders and investors found that 88% have recalibrated their capital allocation approach in response to increased volatility, while 89% are actively increasing capital deployment in high-growth markets.

"Amid rising volatility, longer payment cycles, and increasing operational costs, access to working capital has become a strategic necessity for sustaining liquidity and growth. Ease of access to working capital is a critical factor determining competitiveness, particularly for Indonesian businesses expanding into export markets," said Delia Melissa, Country Head of Global Trade Solutions, HSBC Indonesia.

Vivek Ramachandran, Global Head of Trade at HSBC said "HSBC TradeCash is designed to help customers unlock cash tied up in receivables, with a digital journey that helps reduce

¹ The bank will process a customer's loan application once all required information is received. Processing times may vary depending on a customer's application circumstances

² <https://www.bps.go.id/id/pressrelease/2026/06/02/2583/ekspor-dan-impor-indonesia-april-2026-masing-masing-tercatat-usd-25-30-miliar-dan-usd-25-21-miliar.html>

³ The independently commissioned survey was conducted in mid-March 2026, ahead of the annual HSBC Global Investment Summit. The full report is available here: [HSBC: New Networks of Capital - The World Rewired](#)

administrative burden. By providing fast access to funding, we're helping businesses spend less time on paperwork and more time fulfilling orders, investing and expanding.”

Geopolitical disruption and tariffs are also increasing the cost of goods and contributing to shipping delays, further intensifying the need for accessible, efficient working capital solutions. HSBC TradeCash complements HSBC's existing trade finance capabilities, including HSBC TradePay, a digital solution enabling customers to access finance and pay suppliers faster.

The HSBC survey also shows many suppliers find that longer payment cycles can tie up cash and put added pressure on day-to-day liquidity. At the same time, securing financing can involve a meaningful administrative burden, with businesses often spending several hours each month managing paperwork and related processes.

In the Indonesian market, HSBC has been ranked the No. 1 Trade Finance Provider by Euromoney for three consecutive years⁴. HSBC Indonesia also ranks first in trade finance services in the technology, products, and client service category.

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About PT Bank HSBC Indonesia

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The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group. HSBC serves customers worldwide from offices in 62 countries and territories in its geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of US\$2,990bn at 31 March 2023, HSBC is one of the largest banking and financial services organizations in the world.

⁴ <https://www.euromoney.com/corporate-banking/competitive-intelligence/trade-finance-survey-2026-rankings-report/>