SBS Appoints US Leadership Team to Guide Wholesale Lenders as They Prepare for AI-Powered Growth

New leadership and a growing roster of regional clients signal SBS's commitment to modernizing wholesale finance infrastructure

NEW YORK, NY, UNITED STATES, September 10, 2026 /EINPresswire.com/ -- SBS, the global financial technology company whose wholesale finance platform powers operations for auto finance companies including Mercedes-Benz, Nissan, Toyota FS and Volvo, has appointed a U.S. leadership team as floor plan lenders search for a more efficient way to run their operations. The systems wholesale lenders depend on weren't built for the volume they manage today. SBS is replacing that infrastructure with technology built for scale, so they can operate more efficiently and ready their business for AI.

Net floor plan expense per vehicle rose 39% in Q2 2025, driven in part by vehicles sitting on lots longer and by rising interest rates. That combination puts more of lenders' portfolios at risk the longer inventory goes unmonitored, and it's pushing them to find faster, more efficient ways to track it. For most, the underlying challenge is their technology, because loan origination, dealer onboarding, inventory management and audit run on separate systems that do not communicate with each other. When that’s the case, data has to be tracked and pieced together manually across platforms, a slow, error-prone process that limits how fast lenders can grow and makes it nearly impossible for AI to work effectively.

SBS's wholesale finance platform addresses this, replacing disconnected systems with one connected infrastructure that gives lenders a complete view of their portfolio and the data foundation AI applications need to work. To lead its U.S. expansion, SBS has appointed Ron Spratt as Senior Vice President, tasked with growing SBS's presence among U.S. floor plan lenders. At SBS, he is leading an established US team of practitioners, with recent additions including Leigh Revis, who brings 15 years of experience in automotive finance and a background at Datascan, and Zak Gordon, formerly the Regional Director at NextGear Capital, as they help U.S. floor plan lenders replace their legacy technology systems.

The team's expansion comes as SBS's U.S. client base is growing. Among its recent additions is Dealer Financial, a floor plan lender serving independent car dealerships across South Carolina, North Carolina and Georgia, which selected SBS to modernize its wholesale finance operations.

The SBS wholesale finance platform connects dealer onboarding, inventory management and floor plan billing in one place, replacing the disconnected tools lenders rely on to manage these processes separately. Its digital audit solution takes that further, replacing paper-based inventory inspections with real-time, technology-driven audits that reduce cost and improve accuracy across dealership networks of any size. Whether a lender is managing thousands of dealer relationships for a global auto manufacturer or serving independent dealers across a few states, the platform scales without requiring separate implementations.

Because the platform consolidates the full wholesale lifecycle into a single data layer, it also creates the data foundation AI-driven applications need to automate decisions, surface portfolio risk earlier and reduce manual overhead.

“Wholesale finance lenders are still running on legacy technology systems that the rest of the financial services industry moved away from years ago," said Ron Spratt, Senior Vice President at SBS. "Most are still working with data across systems that do not talk to each other, managing audits manually, and all of these siloed systems mean that AI cannot be effective. The lenders that modernize now will be the ones who can use AI as a competitive advantage rather than scrambling to catch up.”

SBS recently announced the launch of SBS AI Foundation, which is being built into all SBS products, including those for wholesale finance lenders. The new functionality will enable faster innovation and growth, without compromising on risk management or compliance capabilities.

"The U.S. is one of the most strategically important markets in wholesale finance, and bringing on this new team to lead our expansion is the first step in that direction," said Adam Tait, Head of Specialized Finance at SBS. "I have full confidence that this team will help wholesale lenders overcome their biggest technology hurdles today to drive efficiency while also preparing them for AI-driven growth in the years to come."

More information about SBS's wholesale finance platform is available at sbs-software.com.

About SBS

SBS is a global software company helping banks and the financial services industry reimagine how to operate in an AI-driven world. Trusted partner to more than 1,500 financial institutions and large-scale lenders across 80 countries, including Santander, Société Générale, BNP Paribas, Groupe BPCE, Crédit Agricole, La Banque Postale, HSBC, Attijariwafa Bank, Nationwide, NextGear Capital, Mercedes-Benz, and Toyota FS, SBS combines 50+ years of banking domain expertise with a suite of award-winning solutions built for the AI era. SBS's composable architecture extends across core banking, lending, payments, compliance, open banking, and asset finance.

With 2,800 employees across 50 offices worldwide, SBS is recognized as a Top 8 Global Core

Banking Technology Provider by Everest Group (2026), a Strong Performer in The Forrester Wave: Digital Banking Engagement Platforms (2026), a SPARK Matrix Leader in Digital Banking Platforms (2025), a Top 10 European Fintech by IDC (2025), a Leader in Omdia's Universe: Digital Banking Platforms (2024), and a Leader in Everest Group's Banking Customer Experience Orchestration PEAK Matrix (2024).

SBS is part of 74Software alongside Axway, forming an international software group. SBS is headquartered in Paris, France.

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