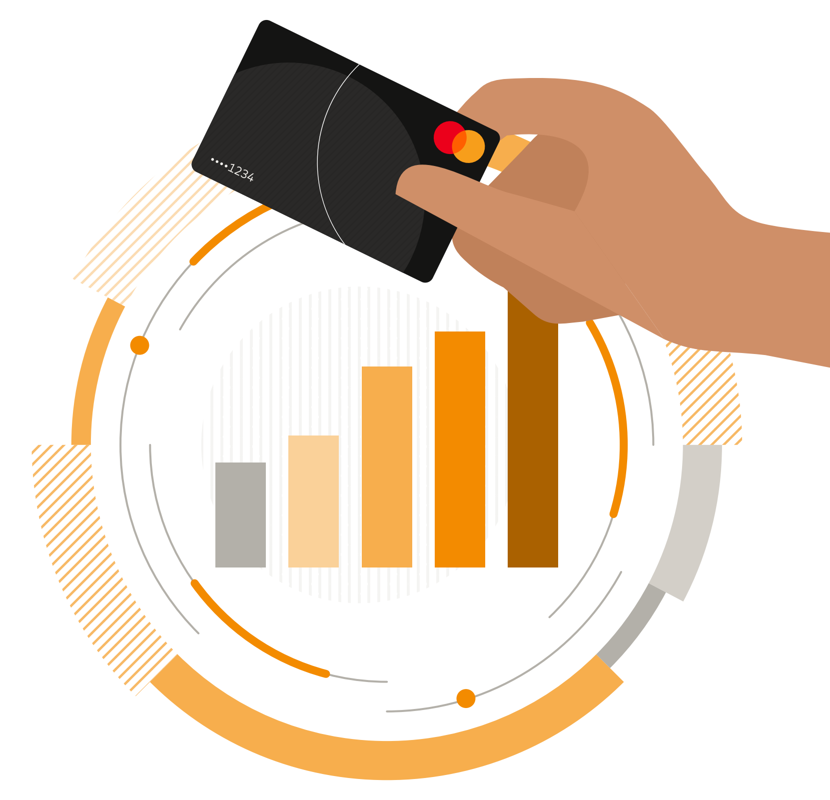
Is your B2B receivables strategy built for growth

The five pillars of a growth-ready receivables strategy



Receivables are more than a back-office function – they are a strategic lever for reinvestment, buyer satisfaction and scalable operations. This framework outlines **five foundational capabilities** that define a growth-ready receivables strategy – and **how B2B card acceptance helps deliver on each one.**

01 Speed that matches sales velocity

How card acceptance helps

Unlocks working capital faster, enabling timely reinvestment in inventory, talent and expansion.

Proof points among card acceptors

- **34%** report faster payments
- **14%** more likely to maximize working capital than those that do not accept card
- **12%** more likely to report fewer working capital challenges than those that do not accept card

02 Payment experiences that strengthen relationships

How card acceptance helps

Meets buyer demands for flexible payment solutions, creating seamless purchasing transactions while also addressing regulatory requirements.

Proof points among card acceptors

- **1 in 3** report greater customer convenience
- **34%** say it strengthens relationships with current buyers
- **33%** say it helps meet new customer demand

03 Risk reduction that scales

How card acceptance helps

Minimizes operational risk and fraud exposure as transaction volumes and complexity grow.

Proof points among card acceptors

- **31%** report increased transaction security
- **25%** report lower fraud incidence

04 Integrated visibility for better decision making and regulatory compliance

How card acceptance helps

Improves forecasting with real-time data, ensuring compliant data handling in line with regulations such as GDPR.

Proof points among card acceptors

- **57%** use services to automate transaction processing
- **60%** match payments to invoices
- **59%** use tools that provide real-time insights and reporting tools

05 Flexibility for strategic expansion

How card acceptance helps

Supports agile growth by allowing targeted pilots and scaling without disrupting existing systems.

Proof points among card acceptors

- **48%** of suppliers expect buyer demand for card payments to rise in the next five years
- **Easy to pilot** by buyer, region or unit

Modern receivables in action: from bottlenecks to growth

Before card acceptance

- Manual follow-ups and chasing payments
- Cash tied up, missed growth opportunities
- Challenges with regulatory compliance (e.g. PSD2 with SCA, GDPR)

After card acceptance

- Automated reconciliation and fewer delays
- Working capital unlocked and reinvested in growth
- Robust security and simplified regulatory adherence (e.g. PSD2 with SCA, GDPR)

Explore the impact of B2B card acceptance for your business

- **Download:** **The state of commercial card acceptance 2025**
- **Contact:** **your Mastercard representative or reach us at Mastercard Global to learn more**

*All stats are taken from The state of commercial card acceptance. This research was conducted by The Harris Poll and Mastercard, among 1,042 senior financial decision makers at large B2B companies across Brazil, Canada, France, Germany, Japan, Malasia, Saudi Arabia, Spain, U.K. and U.S.