**Why it might be time to rethink checks for B2B payments**

# The hidden costs – and how card acceptance solves them

Checks may feel familiar, but they quietly erode margins and delay cash flow.

Mastercard's **The state of commercial card acceptance 2025** white paper reveals that much of that erosion stems from manual processes.

Card acceptance offers a safer, smarter alternative. While card acceptance may involve processing fees, these are often outweighed by the gains in speed, security and operational efficiency – making it a strategic upgrade rather than a cost center.

## Checks vs. cards: risk comparison table

Checks introduce friction and risk across operations. Cards solve for speed, security and efficiency.

| Risk | Checks | Cards |
|---|---|---|
| Mail delays | Delayed by transit and handling | Delivered instantly via digital |
| Fraud potential | High risk, especially large checks | Encrypted and tokenized transactions |
| Manual effort | Requires paper trails and matching | Automated reconciliation with AR |
| Customer experience | Seen as outdated and inflexible | Matches customer preferences |
| Forecasting | Slows visibility into cash flow | Real-time insights for planning |

## Business outcomes with card acceptance

Businesses who accept cards report stronger performance across customer satisfaction, working capital and operational efficiency.

**Stronger customer satisfaction**

**1 in 3** report greater customer convenience

**Improved working capital (measured vs. suppliers who do not accept cards)**

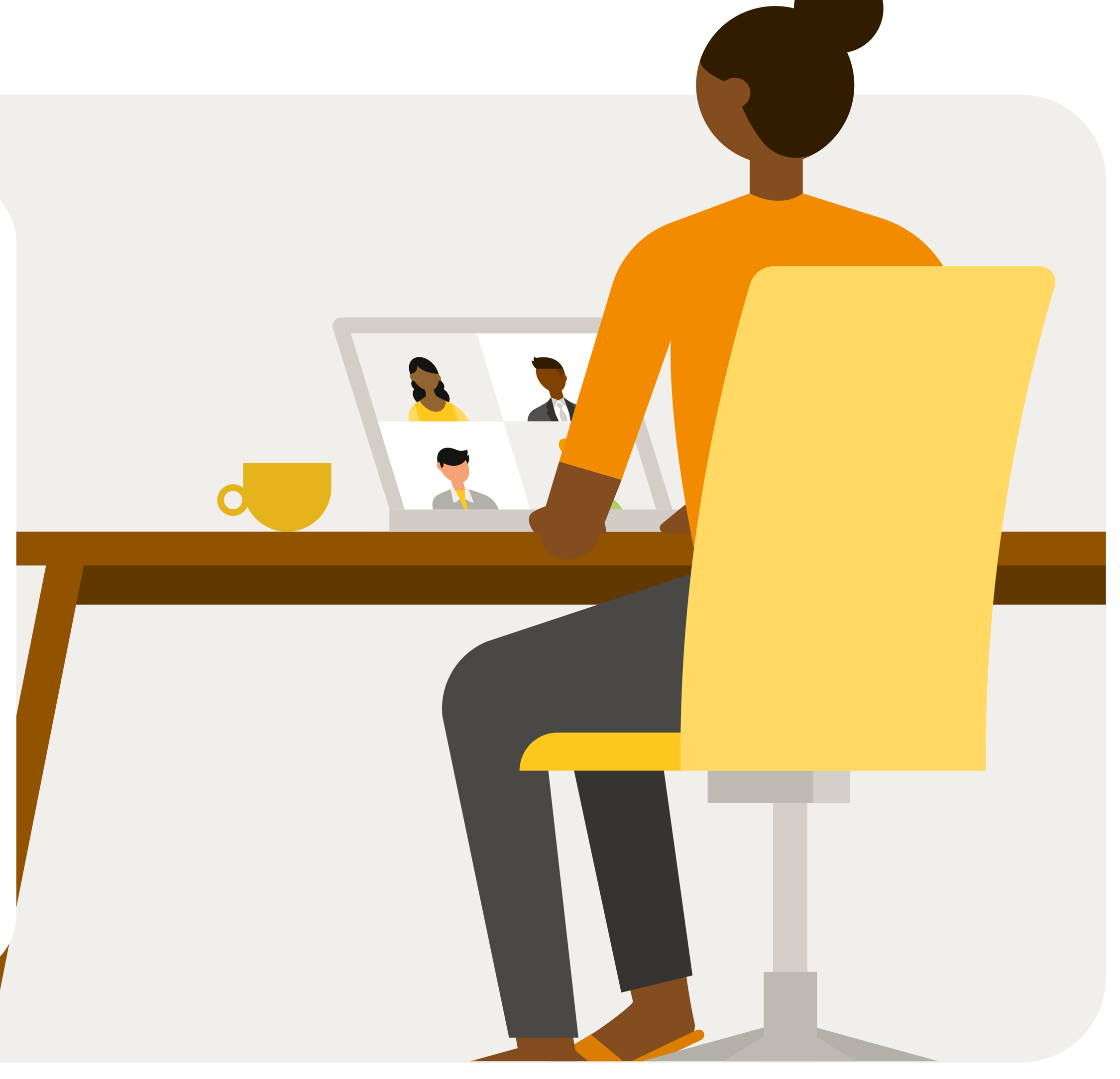
- **14%** more likely to maximize working capital
- **12%** more likely to report fewer working capital challenges

**Greater operational efficiency**

- **32%** report greater payment visibility
- **30%** experience faster payment processing
- **24%** report reduced payment processing costs

## 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.