Top 10 reasons businesses choose a third-party AR program

Research shows that businesses prioritize the customer experience when considering using a third-party AR program for their B2B transactions.[1] But that's not the only reason.

1 Improved customer experience

Third-party AR programs can meet and exceed customer expectations with near-instant credit decisioning, digital servicing, flexible terms, commercial-sized credit lines, individual treatment, and co-branded or even white-labeled touch points.

2 Lower risk and greater security

A third-party AR solution provider has expertise in credit risk and fraud detection that can lower your exposure to bad debt and fraud.

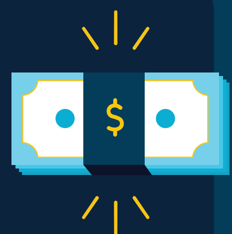
3 Ease of implementation

Managing your own AR can be complex, requiring valuable time, resources and technology. Third-party AR solution providers have systems already designed and ready to go, making them easy for you to implement.

4 More streamlined and efficient

Accounts Receivable is the core competency for third-party AR solution providers, so they know the best ways to run programs smoothly and efficiently.

5 Improved cash flow



Choosing a third-party AR solution provider that pays you upfront on your B2B sales, at the frequency of your choice, means you'll have more working capital to invest in other areas of your business.

6 Instant online tools and e-commerce

Providing online tools and e-commerce for customers are often not within the area of expertise for most companies, but third-party AR programs often come standard with them. Some are even award-winning.

7 Grow sales

When you offer longer terms and more credit through a third-party AR solution provider—that can be used across purchasing channels—your customers are likely to buy even more from your company.

8 Seamless integration

Programs from third-party AR solution providers are often designed to work seamlessly with your existing systems and workflows through APIs.

9 Lower cost

The costs of a third-party AR program are often lower than the costs of managing an AR program internally—and can be lower than credit card exchange fees.

10 Time savings

So much time savings comes from working with third-party AR solution providers. They can take on credit, collections and servicing, freeing up your time to work on other business priorities.

If these reasons speak to you, it might be time to consider a third-party AR program.
Learn more about how we can help at **capitalone.com/trade-credit**

Capital One Trade Credit

1. Chadwick Martin Bailey research commissioned by Capital One Trade Credit, June 2022.