

The Credit as a Service® Difference

Money should move as fast as your business. Unfortunately, high costs, limited payment options and inefficient processes often leave B2B commerce lagging. **It's time to bring B2B commerce into the digital world — and you can trust Credit as a Service (CaaS) to do just that.** Powered by robust payment and credit solutions, CaaS is a suite of tools strategically designed to enhance the B2B purchasing experience and improve buyer-seller relationships.

What are your B2B commerce pain points?

The cost of doing business shouldn't mean sacrificing revenue and growth. Here are some common challenges faced by buyers and sellers, and how CaaS can help.



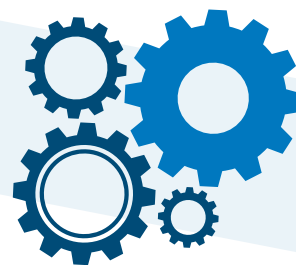
Rising accounts receivable (AR) costs?

Outsource your AR services to CaaS, which is proven to decrease the billing error rate from more than 20 percent to less than 2 percent.



Credit card costs too high?

With our proprietary Credit and Underwriting technology, credit is extended risk-free on your behalf, strengthening your customer relationship and costs up to 30 percent less than credit cards.



Can't scale your business?

Boost your sales strategy with instant onboarding, purchasing controls and customized pricing. With CaaS, you can accelerate sales growth by as much as 500 percent.



Increasing days sales outstanding (DSO)?

Globally, DSO is averaging 37 days and is expected to continue to rise.¹ High DSO affects your cash flow and working capital. CaaS provides funding in as little as one business day.



Poor customer experience?

CaaS enables frictionless, seamless payments with easy onboarding and support of more payment options. Just 37 percent of B2Bs are offering highly-tailored onboarding to their customers² — stay ahead of the curve with CaaS.

Why CaaS?

Our platform takes your business commerce to the next level and future-proofs your payments. Partner with MSTs to experience the benefits of reduced costs, mitigated financial and security risks, and increased sales and revenue growth.



Payments

Give your customers the freedom to pay when they want, how they want and where they want



Credit and Underwriting

Real-time technology that reduces fraud by supporting risk-free lines extended on your behalf



Managed Services

Deliver branded customer support, outsourced AR and improved CX via a white-label solution



Smart Integrations

Align customer and buyer systems by integrating ERP, CRM, eCommerce platforms and legacy business systems

¹Atradius ² North Highland Company

The Right Partner for Your Business

\$6B

TRANSACTIONS PROCESSED ANNUALLY

17

GLOBAL CURRENCIES

\$500M

IN COLLECTIONS PER MONTH

216K

INVOICES PROCESSED MONTHLY

3.3M

INVOICE LINE ITEMS PROCESSED MONTHLY



To learn more about how Credit as a Service can increase your sales growth and reduce the cost of your business purchases, contact us to [schedule a demo](#).