

Credit Cards Don't Drive Loyalty

Improve the B2B Customer Experience With Alternative Payment Options

More than half of B2B buyers primarily use credit cards to make online purchases. But recent data suggests B2B buyers aren't completely happy — 50% actually prefer to pay with methods other than credit cards when given the option.

Providing an alternative payment option that supports an innovative, buyer-friendly purchase experience gives sellers the advantage over the competition. But to successfully implement these new purchasing options, sellers need to know exactly what drives buyer loyalty and where the current B2B credit card experience suffers most.



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Why Are Credit Cards Still the Most Common Payment Method for B2B Buyers?

The unique needs of B2B purchasing are being ignored. Without other choices, B2B buyers turn to credit cards.

Whether in-store or online, B2B purchasing is complex and requires special attention: multiple departments are involved and varying purchasing controls are needed. Credit cards limit how much businesses can purchase at one time — and that limits what they can do as an organization.



of B2B buyers said their buying experiences could be improved if vendors prioritized offering additional payment options beyond credit cards.

Credit Card Pain Points:



B2B Buyers Want Options

The B2B payments space is transforming, providing buyer-driven customer experiences that inspire loyalty. Sellers can elevate the purchase experience and eliminate pain points for B2B buyers by offering better payment options.

57% of B2B buyers who make online credit card purchases once a week agree vendors should offer additional payment options.

Without More Payment Options, Buyer Loyalty Falts

Buyer loyalties shift quickly. As credit cards continue to fall short of buyers' needs, the B2B customer experience becomes the driving force behind purchase method innovation — like all-in-one solutions and omni-channel payment options.

80% of B2B buyers said they would choose a different vendor if that vendor offered invoicing

73% of B2B buyers said they would buy more if invoicing was available

Only 39% of B2B buyers who frequently use credit cards are very loyal to the companies they work with. But that number jumps to **50%** for B2B buyers who frequently use other purchasing methods (invoice, PunchOut, COD, checks, wire transfer).



9 out of 10

B2B buyers research the payment options a company offers before purchasing from a vendor.

Explore Credit as a Service™ to Inspire Loyalty

The ability to offer a wide range of payment options is an incredible advantage for sellers. With options like Credit as a Service (CaaS), sellers can future-proof their business and support the unique needs of B2B buyers from organizations of all sizes.

Seamless Onboarding

Buyers can apply in under 30 seconds and get real-time credit approval for up to \$250,000 with instant onboarding and account set up.

Low Cost

CaaS costs 30% less than traditional credit cards and MSTs assumes the risk.

Extend Terms

Term-based transactions give B2B buyers the power to manage their cash flow while also establishing loyalty to your organization.

Smart Integrations

Simplify the purchasing experience by integrating ERP, CRM, eCommerce platforms and legacy business systems.

Invoicing at Checkout

Provide a frictionless buying experience and meet your customers' purchasing expectations with InvoiceMe, a tool within CaaS that makes paying by invoice at checkout possible.

Learn More

Request a demo to learn more about alternative payment solutions for your small business or [contact a salesperson directly](#) for further information on how MSTs can future-proof your business.