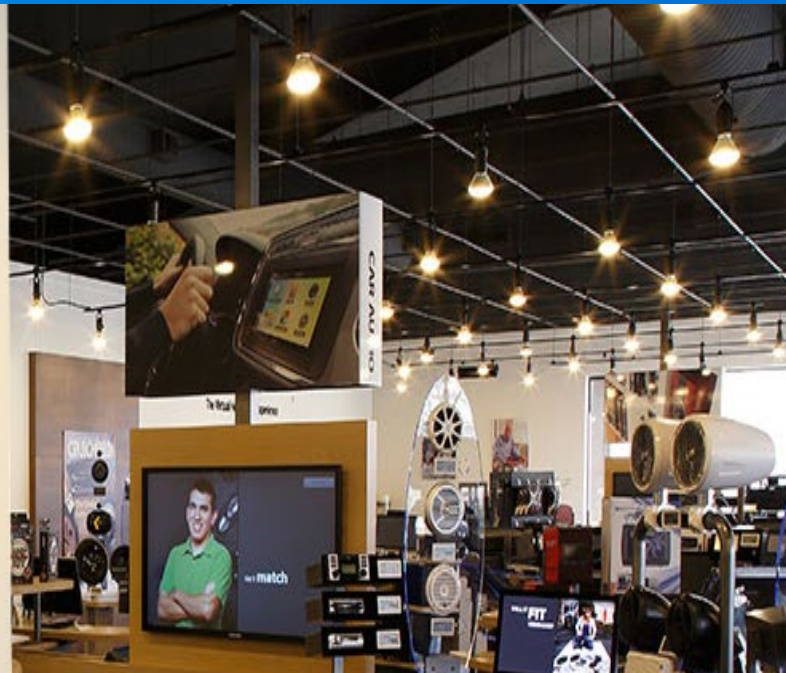


CASE STUDY

credit as a service[®]

Crutchfield improves their online customer experience and scales their B2B program



msts[™]

We help businesses grow

Overview

Crutchfield is a North American B2C and B2B retailer specializing in a wide range of electronics, including mobile audio and video equipment for the automotive industry, along with speakers, televisions, and other electronics, serving both the United States and Canada. MSTs' Credit as a Service[®] solution facilitates purchases on terms for business-to-business customers online and through direct sales.

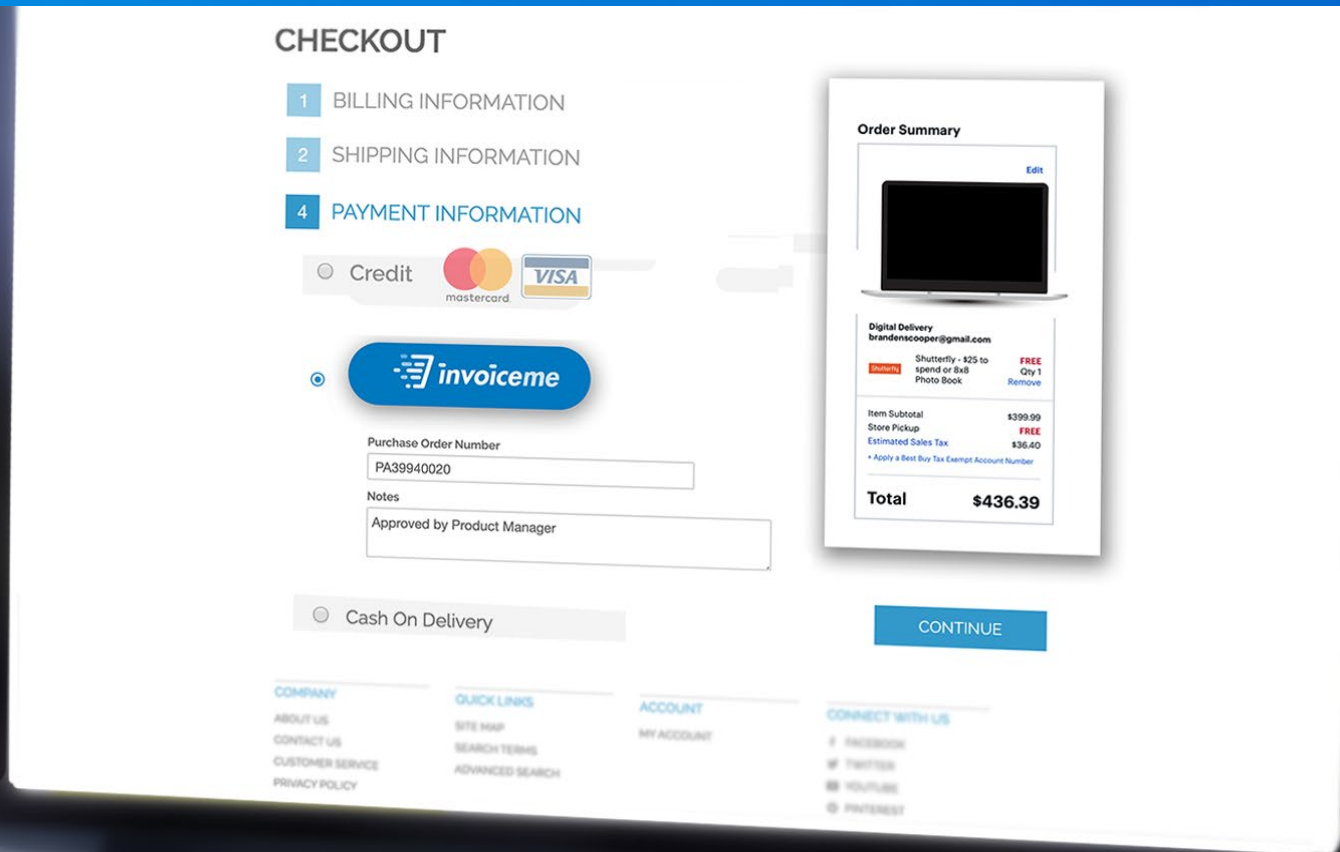


Problem

Crutchfield needed to scale their B2B business and improve the customer experience online. The eCommerce site had limited payment options and the sales team spent too much time on accounting functions instead of selling. With strained internal resources and limited working capital, Crutchfield was unable to provide a B2B net terms program, in-house and the purchasing experience did not seamlessly flow across sales channels.

Solution

MSTS introduced automated credit decisioning across sales channels and offloaded the risk from Crutchfield. With real-time APIs, the CaaS tool InvoiceMe integrates into their eCommerce platform allowing customers to pay on terms at checkout. In order to provide this service to enhance the customer experience and scale Crutchfield's B2B program, they outsourced all other AR functions including credit approvals, onboarding, dispute management, customer support and collections to help them scale and grow.



*Example of InvoiceMe, it does not emulate the Crutchfield checkout experience.

About MSTs

MSTs is a global leader in B2B payment and credit solutions, facilitating \$6 billion in transactions per year in 17 currencies for customers in more than 190 countries. Our cutting-edge Credit as a Service®(CaaS) solution is setting the stage for the future of omni-channel B2B payments. The company specializes in payment and credit management for B2B companies across transportation, manufacturing and distribution, retail, eCommerce, and marketplaces. MSTs' Credit as a Service solution is a suite of applications and services that facilitates B2B payments by extending terms, handling invoicing and managing collections.

Want to learn more? [Request a demo now.](#)

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