



# B2B Retail Case Study

This retailer increased volume by \$215M and fully automated their underwriting process, end-to-end.



## Overview

TreviPay serves more than 1,000 brick-and-mortar retail locations and 15,000 business account holders in a business-to-business closed loop credit solution for an electronics retailer.

In more than a decade of experience with the retailer, TreviPay has grown to accommodate requirements of

public schools, furniture retailers, consumer financing companies and Fortune 1000 enterprises.

TreviPay facilitates purchases on terms for electronics, appliances and related services to business-to-business customers, in-store, through a direct sales channel and online.

**10+** Years of B2B Clients Supporting:



Public Schools



Furniture Retailers



Consumer Financing Companies



Fortune 1000 Enterprises

# Problem

- 1 The retailer identified an additional source of revenue through B2B channels but lacked the technological tools and resources required to meet the demands of today's commercial customer AP departments, such as purchase controls and technology to provide invoices with SKU-level detail.
- 2 This widely recognized business-to-consumer retailer was unable to scale the commercial program at their desired rate, nationally and internationally.
- 3 **Unable to span across multiple sales channels.**

# Solution

TreviPay provides a B2B payment and credit solution to extend credit and back-office resources to help scale their B2B program.

TreviPay provides Net 30 payment terms and extends lines of credit exclusively for use with the retailer, as well as the required back-office resources to support business-to-business transactions.

More than 900 customers receive credit lines of \$250,000 or greater and SMBs, nearly 86%, receive smaller credit lines around \$15,000 or less.

TreviPay introduced automated application decisioning to the program, and with real-time APIs, the TreviPay credit system runs all applications through automated fraud checks to reduce risk.

The system automatically pulls a business applicant's credit report and instantly compare the results to the TreviPay scorecard to provide an automated credit decision. The retailer also has access to customized dashboards to leverage data for actionable business intelligence.



Step 1

**White-Label Online Application**



Step 2

**Omni-channel Supported Transactions**



Step 3

**Authorization**



Step 4

**Settlement**



Step 5

**Billing & Invoicing**



Step 6

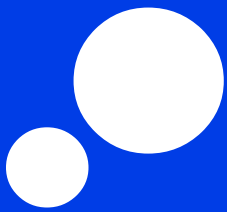
**Buyer Payment**

## Solution Cont.

Their customers have the opportunity to request physical cards, customize purchase controls to manage spend and reduce risk of account misuse, establish parent/child hierarchies and utilize electronic invoicing integrations.

A branded online portal is also available for customers to view:

- General account information
- Purchase history
- Account aging data
- Specific invoices
- Manage online users
- Request, activate and deactivate cards
- Make payments

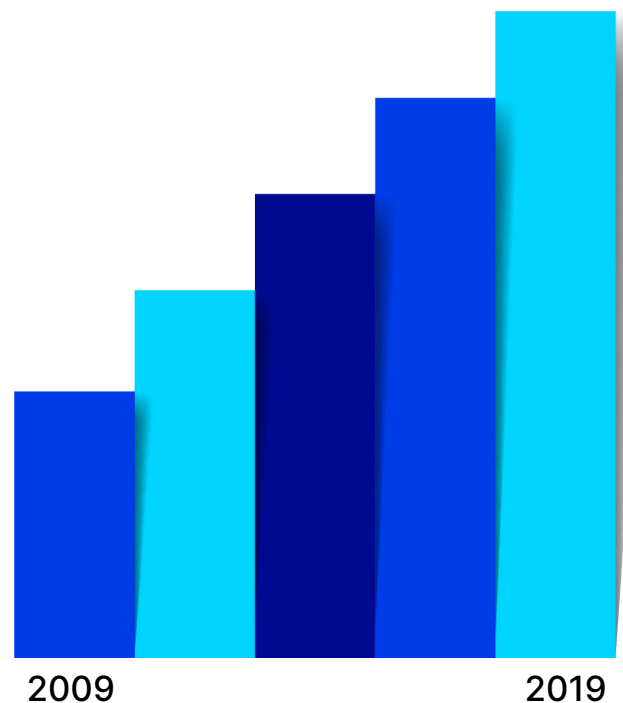


Over 10 years, this retailer saw a **\$215 Million increase** in program volume after the launch with TreviPay.

## Results

Today, the end-to-end underwriting process is fully-automated, enabling customers to be onboarded within seconds of application receipt. By integrating the solution with multiple business systems, from the retailer's in-store POS to internal ordering systems for sellers, TreviPay was able to streamline business processes, decrease manual work and improve the customer experience.

Over 10 years, this retailer saw a \$215 Million increase in program volume after the launch with TreviPay. TreviPay has also differentiated the underwriting process to accommodate the idiosyncrasies of the retailer's customers within specific verticals, helping them grow into new markets.



**\$215M**  
Growth Over 10 Years



# About TreviPay

TreviPay is a global B2B payments company, facilitating \$6 billion in transactions per year in 18 currencies for customers in more than 27 countries. We specialize in payment and credit management for B2B companies across the globe, setting the stage for the future of omni-channel B2B payments by extending terms, handling invoicing and managing collections.

**For more information, visit [trevipay.com](https://www.trevipay.com).**