trevipay™

Revenue Growth Without Tradeoffs:

How Sales and Finance Teams Win Together With Modern Payments Infrastructure

Reframing the Tradeoff Between Sales Growth and Financial Control

Revenue growth and financial control are often treated as opposing forces. Sales teams are expected to accelerate revenue and get clients transacting quickly. Finance teams are responsible for protecting cash and managing risk, and buyers expect payment experiences that are fast, flexible and predictable.

When these pressures collide, organizations are forced into tradeoffs that slow momentum or increase exposure. With modern B2B payments infrastructure, growth and control don't have to compete. Instead, they can reinforce each other.

Sales is measured for faster growth:

- Closing more deals, faster
- Increasing conversion rates and average order value
- Expanding and retaining accounts with net terms as a payment option
- Getting clients to transact quickly.

Finance operates under risk pressures:

- Protecting liquidity and cash flow
- Minimizing DSO and bad debt exposure
- Maintaining forecast accuracy and regulatory compliance

The Growth Paradox

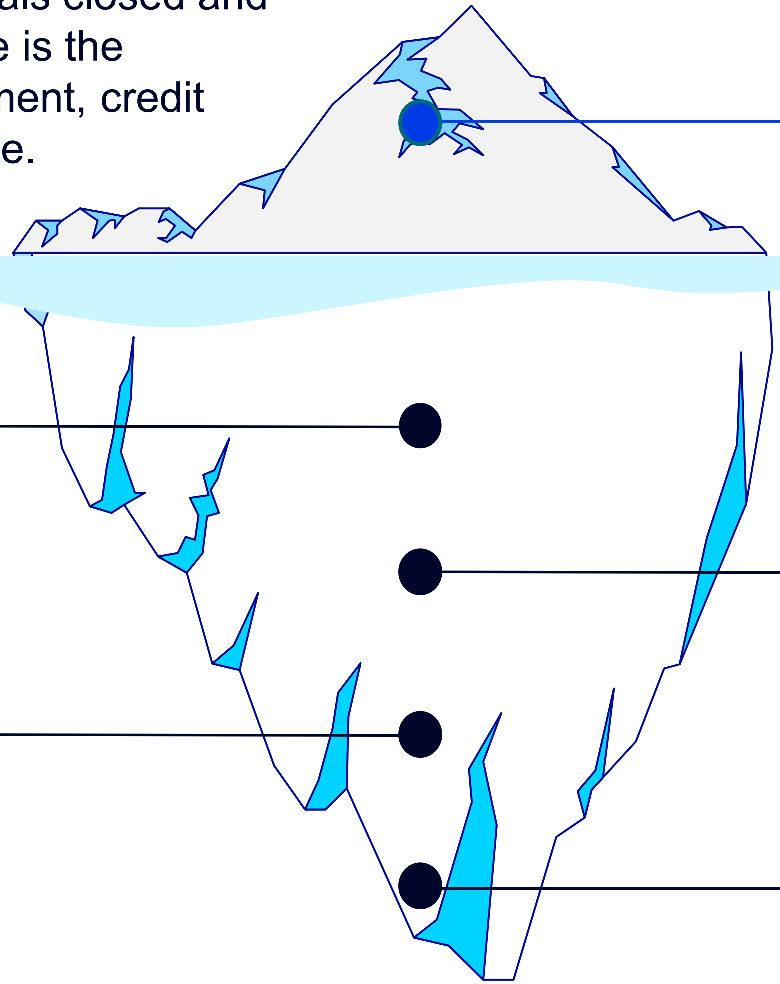
The paradox isn’t caused by misalignment between Sales and Finance – it’s structural.

Both teams are working to achieve their business goals. But most systems push critical financial requirements like payment terms, credit approval and invoicing requirements deep into the buying journey.

When these requirements surface late, friction appears after momentum is already built, making normal operational safeguards feel like blockers and turning system limitations into perceived team conflict.

The Invisible Revenue Drag Most Leaders Miss

Leaders see revenue at the surface: deals closed and growth forecasted. What’s harder to see is the operational drag beneath it, where payment, credit and cash-flow friction quietly erode value.



Product Sales

Managing payment terms, delayed cash conversion and rising receivable exposure.

Customer Underwriting

Financial analysis, credit checks, risk approvals and ongoing limit management.

Issuing and managing Invoices

Invoicing, reconciliation, dispute resolution and payment tracking.

Collections & Risk Monitoring

Chasing overdue invoices, analyzing payment behavior, escalating risk cases.

Liquidity Management

Financial forecasting and working capital lock-in.

Friction Travels Across the Journey

When friction appears early, Sales loses momentum. When it appears later, Finance absorbs risk.

In reality, the impact of purchasing friction doesn’t stay contained. It travels across the entire lifecycle, from discovery through payment and settlement.

Because the problem spans the journey, no single function can solve it alone.

When Sales Growth and Financial Control Pull in Different Directions

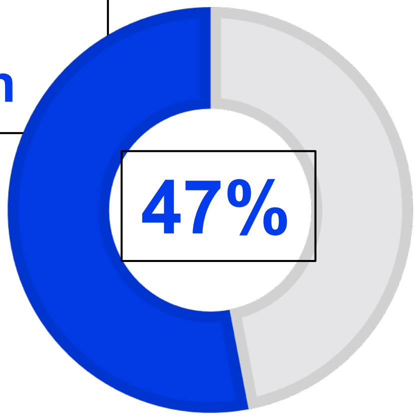
At most companies, Sales teams are measured on acceleration – closing deals faster, improving conversion and expanding accounts, while Finance teams are accountable for liquidity, predictability and risk exposure. As exposure grows and late payments become more common across global B2B transactions, that pressure intensifies.

When sales velocity collides with financial uncertainty, organizations feel the strain not because priorities are wrong, but because infrastructure wasn't designed to support scale without compromise.

Challenges emerge when deals stall or fall apart because onboarding requirements are too rigid or credit approvals surface too late.

Late Payments Are the Norm, Not the Exception

47% of B2B invoices overdue (Western Europe)



Source: Atradius

Buyer Expectations Are Reshaping the Entire Funnel

Today's B2B buyers expect purchasing experiences that feel as seamless as B2C. Payment flexibility, clarity and reliability now play a role in whether buyers move forward at every stage.

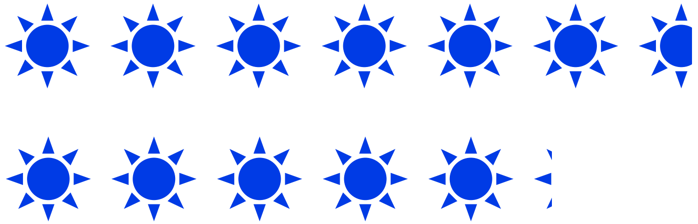
Meeting buyer expectations is the catalyst that drives action from Sales and Finance.

These expectations expose the same structural gaps that Sales and Finance experience internally, forcing alignment around moments that matter most to the buyer.

Average Acceptable Onboarding Time Is Decreasing

2023
6.7 Days

2026
5.1 Days



Source: Censuswide Report: How to Win and Keep B2B Buyers

Revenue Booked ≠ Revenue Realized

Revenue visibility is not the same as revenue realization.

Buyer expectations will continue to rise while complexity will continue to increase, creating an even greater gap between the two. Most companies don't recognize this until it's too late.

When purchasing is predictable and reliable, buyers return and expand.

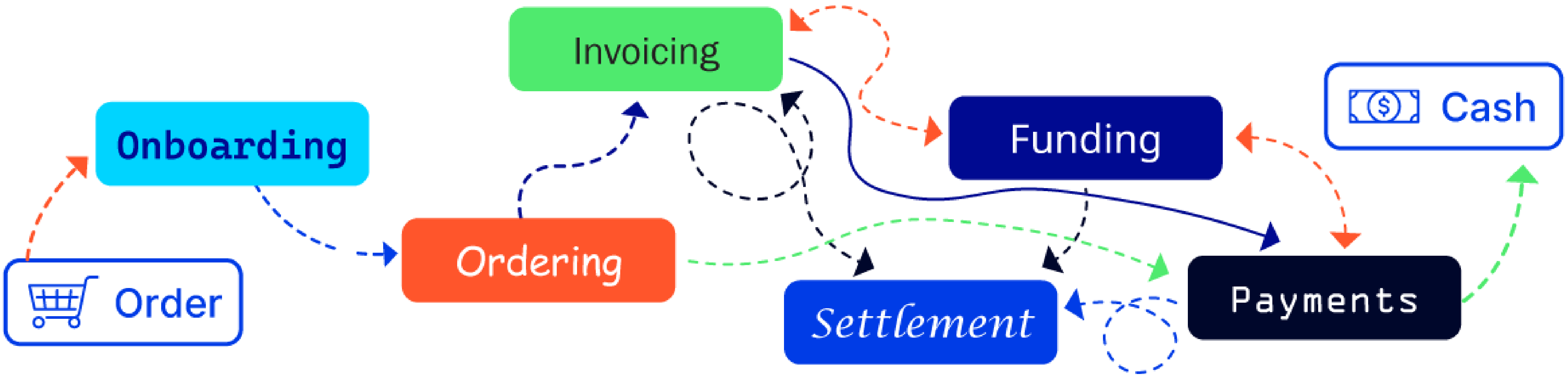
Clear payment terms, seamless integrations and accurate invoicing reduce hesitation and build confidence over time. Low-friction experiences compound, accelerating repeat purchases and creating stronger foundations for long-term growth.

Why the Gap Between Growth and Control Persists

As growth accelerates, complexity compounds inside the finance stack.

More tools, more handoffs and more exceptions introduce friction at precisely the moments that matter most to buyers.

Patchwork solutions may keep pace temporarily, but closing the revenue gap requires B2B payments infrastructure designed to scale with the business.



B2B Payments Infrastructure Creates Shared Outcomes Across the Funnel

Modern B2B payments infrastructure separates buyer flexibility from internal risk.

TreviPay enables organizations to meet buyer expectations without forcing Sales or Finance to compromise their objectives, creating alignment across teams through a shared foundations.

From Tradeoffs to Operational Alignment

With the right B2B payments infrastructure in place, organizations close deals faster, maintain control and deliver consistent buyer experiences from first transaction through renewal.

This goes beyond compromise to operational alignment built for modern B2B growth.

How TreviPay's Payment Infrastructure Enables Sales

- Providing the flexible payment terms buyers expect
- Enabling quick onboarding
- Transferring the credit risk to TreviPay

The Result: Speed, flexibility with no added risk.

How TreviPay's Payment Infrastructure Delivers for Finance

- Providing predictable, guaranteed DSO
- Reducing exposure to bad debt
- Creating stronger cash flow visibility and forecasting accuracy

The Result: Built-in compliance for stronger control & analysis

Bridging Buyer Expectations

- Pay by Invoice
- Instant credit terms
- Flexible payment methods
- Omnichannel checkout

The Result: No barriers. No delays.

A Win-Win-Win Proposition

Sales doesn't take on more risk.
Finance doesn't slow growth.
Buyers get a first-class experience.

TreviPay Technology Redefines B2B Payments

TreviPay applies AI to automate A/R workflows, streamline decisioning and enhance operational efficiency with the valuable infrastructure to ensure every transaction remains secure, compliant and seamless for global enterprises and their customers.

AI supports the growth engine to help our clients expand sales, unlock efficiency and elevate the buyer experience.

One B2B Payments Infrastructure.

Better Outcomes for Sales and Finance.

With TreviPay, Sales gains the flexibility to move faster and say yes with confidence, while Finance gains predictability, protection and control.

Buyer experience and financial discipline are no longer at odds—they're delivered through the same system, at the same time.

Align Finance and Sales Goals With the Right B2B Payments Infrastructure Partner

Explore how TreviPay helps businesses grow with confidence at **TreviPay.com**.

About TreviPay

TreviPay, The Pay by Invoice Company™, is the global B2B payments infrastructure partner for manufacturers, retailers, travel companies and banks. With our fully managed platform, intelligent apps, and 40 years of buyer intelligence, we help buyers buy, and sellers grow and get paid faster. Behind the scenes, we streamline the order-to-cash process, from fast customer onboarding and predictive marketing to smart invoicing and settlement, all powered by AI that improves with every transaction. The result is fewer errors, higher AOV and guaranteed DSO. Enabling more than $8B in global trade annually, TreviPay operates in 35 countries and was named a Leader for Embedded Payment Applications by IDC and a top vendor in cash application by The Hackett Group.

For more information, visit www.trevipay.com.