Businesses are overhauling inefficient, paper-based payment and invoicing processes by no longer heavily relying on checks. Learn why it’s time to make the switch to credit cards.

**REASON ONE**
Work-from-home and hybrid environments are here to stay.

45% of surveyed CFOs have planned to make some company roles permanently remote.1

This move would largely make paper checks and invoices:
- more error prone and expensive
- more time consuming and expensive

Newer payment methods like cards are being adopted to fit remote workplaces.2

**SOURCES**
1The Strategic Role of the CFO, PYMNTS.com, June 2021 (accessed August 12, 2021).

**REASON TWO**
The world is upgrading to e-payments.

Payment digitization isn’t just arriving throughout many industries and sectors.3

Checks can pose safety risks. Fraud is on the rise, accelerated by paper checks’ lack of security, particularly in work-from-home environments.4

Don’t get caught with paper-thin security.

Connect with your customers. Don’t forget to let your buyers know you accept American Express cards by displaying physical and digital signage.

**SOURCES**

**REASON THREE**
Breaking the late payment cycle is possible.

Next to paper, used check disbursements are the most wasteful payment method.5

Manual credit checks that can erode cash flows and lengthen days sales outstanding (DSO).6

Traditional ACH that can take several days to reach your recipient and is processed on business days only.7

Same-day ACH, which is limited to institutions that have joined the network and enabled client access to the system.8

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**SOURCES**

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