

How Corporate Cards Can Support Working Capital

In today's ever-evolving economic landscape, stability matters. Optimizing your working capital with American Express® Corporate Cards is one way you can **help your business succeed**.

Here's how.



The power of working capital

Businesses with healthy working capital have sufficient assets to cover their liabilities.



Current assets

—



Current liabilities

=



Working capital

Maintaining adequate working capital after covering expenses allows businesses to invest and grow — and Corporate Cards can help.

91% OF SURVEYED BUSINESS DECISION MAKERS SAID THAT EASY, STREAMLINED AND SECURE PAYMENTS DRIVE BUSINESS GROWTH.¹

Using and accepting Corporate Cards can help improve your working capital.

How? Consider this example:



Example Scenario* **BEFORE** optimizing with Corporate Cards

“Collins Construction” faced cash flow issues as a result of unexpected events such as harsh weather conditions and an onsite accident.

Project delays caused a gap: The business’s current liabilities (accounts payable and short-term debt) started to exceed its current assets (cash and accounts receivable).

Assets



Pending accounts payable from prior projects



Limited cash on hand

Liabilities



Outstanding vendor payments



Equipment rental invoice due



Insurance premiums and utilities

Negative working capital means “Collins Construction” is unable to invest in the business.



Current assets

—



Current liabilities

=



Working capital

Example Scenario* **AFTER** optimizing with Corporate Cards

Using Corporate Cards for daily expenses can help “Collins Construction” maintain a healthy cash flow and reinvest its freed-up funds for growth.

Like many B2B companies, “Collins Construction” also benefits from accepting Corporate Card payments to help promote faster invoice payment.

Assets



Increased cash flow from faster payments via Card acceptance



Active accounts receivable from remaining projects

Liabilities



Corporate Card used to cover insurance and utilities



Corporate Card used to purchase supplies for new projects

Sufficient working capital means “Collins Construction” is able to purchase the latest equipment and upgrade its storage facility.



Current assets

—



Current liabilities

=



Working capital

Card acceptance: A win-win for cash flow

Card acceptance can help smooth cash flow for both buyers and suppliers.

With benefits like extended payment terms, enhanced cash flow visibility and financial incentives, B2B Card payments help provide businesses with tools to manage liquidity.²



Example Scenario* Like many B2B companies, “Collins Construction” is both a buyer and supplier. Card acceptance can help improve cash flow on both sides of a transaction.

Buyer Benefits

“Collins Construction” needs lumber for a new project. As the **buyer**, they decide to access working capital by paying with a Corporate Card. They get the materials they need to stay on schedule — and if the lumber company offers early payment discounts, Collins can take advantage.

Supplier Benefits

“Collins Construction” built a new addition to an office building and is awaiting payment from the property manager. As a **supplier**, they decide to accept Corporate Cards. They get paid on time and can use those funds to invest in new projects without worrying about gaps in their cash flow.

Why digitize payment systems?

Among middle-market firms that adopted digital processes:

- **97%** reported improved cash flow processing
- **96%** reported enhanced financial visibility and control
- **91%** reported these boosted their bottom lines³

Ready to optimize your working capital?

Visit [Business Class for Merchants](#) to [learn more](#).

*Illustrative example only. Individual results vary



DON'T *do business* **WITHOUT IT™**

SOURCES

¹Amex Trendex: B2B Payments Study Finds 8 in 10 Businesses Plan to Improve Payments Processes in 2025. Amex for Business. March 13, 2025.

²B2B Card Payments Usher in New Era of Supplier Enablement, PYMNTS, October 3, 2024.

³Getting Paid: Digital Payments for Improving Cash Flow and Customer Experience, PYMNTS Intelligence, June 2024.