

The power of working capital

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







Working capital

expenses allows businesses to invest and grow — and Corporate Cards can help.

Maintaining adequate working capital after covering

DECISION MAKERS SAID THAT EASY, STREAMLINED AND SECURE PAYMENTS DRIVE BUSINESS GROWTH.1 **Using and accepting**

91% OF SURVEYED BUSINESS

Corporate Cards can help improve your working capital. How? Consider this example:



Example Scenario*

"Collins Construction" faced cash flow issues as a result of

BEFORE optimizing with Corporate Cards

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

is unable to invest in the business.

Negative working capital means "Collins Construction"











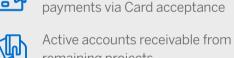
Example Scenario*

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

AFTER optimizing with Corporate Cards

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

Liabilities **Assets** Corporate Card used to cover Increased cash flow from faster



storage facility.



remaining projects

Corporate Card used to purchase supplies for new projects

insurance and utilities

Current liabilities Current assets Working capital

Sufficient working capital means "Collins Construction" is able to purchase the latest equipment and upgrade its







Card acceptance can help smooth cash flow for both buyers and suppliers. With benefits like extended payment terms,

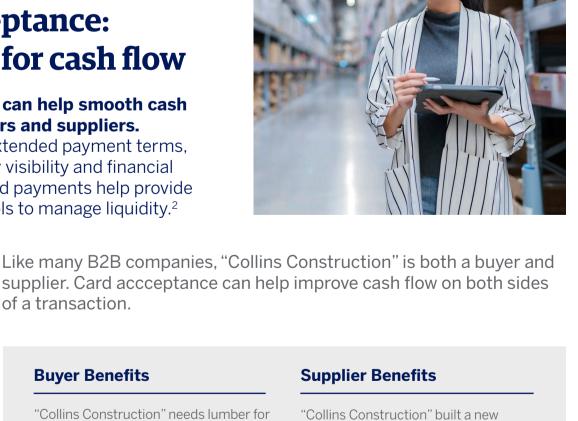
Example Scenario*

enhanced cash flow visibility and financial incentives, B2B Card payments help provide businesses with tools to manage liquidity.²

A win-win for cash flow

Card accceptance:

of a transaction. **Buyer Benefits**



a new project. As the **buyer**, they decide addition to an office building and is to access working capital by paying awaiting payment from the property with a Corporate Card. They get the manager. As a **supplier**, they decide to materials they need to stay on schedule accept Corporate Cards. They get paid - and if the lumber company offers on time and can use those funds to invest early payment discounts, Collins can in new projects without worrying about take advantage. gaps in their cash flow.

Why digitize payment systems?

Among middle-market firms that adopted digital processes:

• 96% reported enhanced financial visibility and control • 91% reported these boosted their bottom lines³

Ready to optimize your working capital?

• 97% reported improved cash flow processing



DON'T do business without it

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*Illustrative example only. Individual results vary