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May Dates to Remember:

- 5th:** Cinco de Mayo
- 11th:** Mother's Day
- 17th:** Armed Forces Day
- 26th:** Memorial Day



How Gen Z is Reshaping B2B Payments—and What It Means for Your Business

By: Amanda Wilson, Senior Vice President, Sales, Billtrust

The paper check isn't dead yet, but it's certainly on life support. And the generation hastening its demise? The digital natives now reshaping our workforce. What was once standard financial practice has rapidly transformed from a routine back-office function into a strategic business priority precisely because Generation Z professionals—who have never known a world without instant digital transactions—are now climbing into decision-making roles. Their expectations, shaped by seamless consumer payment experiences, aren't just influencing B2B payments—they're completely redefining what's acceptable in business financial interactions.

For credit and accounts receivable professionals, this shift presents both challenges and opportunities. Our research at Billtrust, based on responses from 1,000 Gen Z professionals, reveals a clear shift in the business payments landscape. Payments are no longer just about moving money from one account to another—they've become critical elements of brand perception and relationship building. Finance departments clinging to outdated payment systems aren't just risking operational inefficiencies; they're jeopardizing their organization's competitive position in a marketplace increasingly influenced by digital natives.

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The Rising Demand for Payment Flexibility

The numbers tell a compelling story: 94% of Gen Z professionals consider payment customization important, with 27% calling it "extremely important." The era when businesses could dictate rigid payment terms is fading fast. What worked well for decades—standardized invoicing processes and predictable payment cycles—now creates friction that younger professionals simply won't tolerate.

Perhaps most eye-opening is that 65% of Gen Z professionals report they would abandon a business relationship after just two or three negative payment experiences, while 16% would walk away after a single frustrating encounter. In practical terms, this means clunky payment processes directly threaten revenue and customer relationships in ways they never have before.

The Digital-First Mindset of Gen Z

For a generation raised on instant digital experiences, the gap between consumer and business payment experiences feels increasingly absurd. Our research found that 93% of Gen Z professionals regularly use peer-to-peer payment platforms, with 40% using them more than five times monthly. They've grown accustomed to sending money with a few taps—then they enter professional environments where payments take days or weeks to process.

For businesses still operating with manual invoicing and traditional payment cycles, this creates an urgent challenge. How do you modernize systems that have been entrenched for decades? The businesses gaining advantage are those implementing technology that delivers the real-time insights, seamless digital interactions, and frictionless transactions that younger professionals expect as standard.

Why Payment Technology is a Competitive Advantage

Payment technology isn't just an operational tool anymore—it's a business differentiator. Our research shows that 68% of Gen Z professionals say a company's acceptance of new digital payment methods directly influences their perception of the brand. This underscores the importance of modernizing B2B payment processes to stay competitive.

Mobile wallets (Apple Pay, Google Pay, etc.) and credit/debit cards now account for over 92% of Gen Z's preferred payment methods, while traditional methods such as checks continue to decline in usage. Businesses that fail to keep up with these evolving preferences risk being perceived as outdated, which can erode trust and loyalty among customers and partners.

The Strategic Role of Payments in Business Success

Adapting to Gen Z's payment expectations is not just about convenience—it is about positioning for long-term success. Organizations that embrace flexible, technology-driven payment policies can achieve several strategic advantages. First, they can significantly improve cash flow management through real-time payments and automated invoicing, which reduce Days Sales Outstanding (DSO) and enhance overall liquidity.

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Second, they can build stronger customer relationships by offering multiple payment options and transparent terms that foster trust and satisfaction.

Finally, they can increase operational efficiency by automating payment processes, thereby reducing administrative burdens and freeing up valuable resources for higher-value initiatives.

Key Strategies for Modernizing Your Payment Approach

To stay ahead of the curve, businesses should consider a comprehensive approach to payment modernization. Begin by offering robust payment customization that gives customers the ability to choose from a variety of methods, including digital wallets and real-time payment solutions.

The most successful implementations approach payment modernization as an integrated, cross-functional initiative rather than a siloed finance project. This means involving stakeholders from IT, customer experience, sales, and even product development to ensure alignment with broader digital transformation efforts.

Next, leverage the power of AI and automation to predict payment behaviors, optimize terms, and streamline invoicing and collections processes.

It's equally important to enhance payment transparency by clearly communicating policies, fees, and terms to build trust and prevent disputes. Finally, invest in secure, cloud-based solutions that ensure seamless transactions while providing real-time access to critical financial data.

Preparing for the Future of B2B Payments

As Gen Z continues to shape the future of business transactions, companies that proactively adapt their payment strategies will be better positioned for success. The next generation of decision-makers expects efficiency, flexibility, and digital-first experiences. Businesses that fail to meet these expectations risk losing customers, partners, and competitive standing.

Now is the time to rethink how payments fit into your broader business strategy. A modern, technology-driven approach to payments is no longer optional—it's essential for sustained growth and success in the evolving B2B landscape.



About the Author

Amanda Wilson, Senior Vice President, Sales at Billtrust, is a SaaS subject matter expert and sales executive with over 15 years of experience in building relationships and driving tangible results for her clients.



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Credit Professionals Alliance has been working hard to provide our clients with the most up-to-date webinars concerning today's challenges in the credit field. Watch your email for upcoming registration information on all of the following webinars.

- May 6th:** **The Rise of E-Invoicing and its Implications on the “Office of the CFO”**
- May 13th:** **Mastering Invoicing Compliance: Navigating Portal Billing, Retainage, and E-Invoicing Mandates**
- May 14th:** **Smart Credit Policies that Improve Collections**
- May 21st:** **Managing Credit Risk in a Global Market**

Be sure to check out our website www.nacskc.com/education.html for additional educational opportunities as these are constantly being updated.

Are you looking for Certification and Certificate opportunities? Credit Professionals Alliance can lead you in the right direction, contact Rhonda Ross for additional information at rross@nacskc.com or (913) 383-9300.

CONGRATULATIONS to Amber Brandt with Henny Penny for achieving her CCP (Certified Credit Professional) and CPC (Certified Professional Collector) credentialing.

For information on how to achieve this please email us at nacskc@nacskc.com.

**Educational Update:
Credit Research Foundation Webinars**

May 2025

CRF offers a variety of educational programs: Proctored Courses, On-Demand Courses as well as webinars.

August 18-20, 2025 August Forum & Expo—Austin, TX

October 27-29, 2025 October Forum—Ft. Lauderdale, FL

It is very simple to participate: Go to <http://www.crfonline.org> and click on the Education.

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The following webinars are being offered by NCS Credit to register for these go to: <https://www.ncscredit.com/education-center/events/>

May 13th: Understanding Lien Waivers

June 17th: The Importance of Gathering Job Information