

As SMBs Adopt Blockchain, Factoring Industry Meets Demand

Driven by relationships with global corporations, SMBs are moving to blockchain-based technology, with factoring companies rising to meet demand.

EL PASO, TX, UNITED STATES, February 27, 2025 /EINPresswire.com/ -- Leading invoice funding company Viva Capital says the factoring industry is well-poised to meet demand as small and mid-sized businesses (SMBs) begin integrating blockchain technology into their operations. Additional coverage of the topic is available in "[Blockchain in Invoice Factoring: A Pragmatic Transformation.](#)" now live on VivaCF.net.



While blockchain technology can potentially bring many benefits, such as smart contracts with automated execution, efficient supply chain tracking, and faster, more transparent financial transactions, recent surveys show the global adoption rate for blockchain sits at just ten percent. However, SMBs are warming up to the idea, particularly in the B2B sector among those serving multinational corporations.

"Most SMBs are still reliant on the traditional banking system, so financial transactions involving blockchain aren't on their radar just yet," explains Greg DiDonna, President and Partner of Viva Capital. "However, there's traction in terms of invoice-related processes, as global companies increasingly require the use of blockchain-driven systems."

He says that factoring companies like Viva Capital are happy to work with these early adopters and will tap into blockchain-based software to streamline activities like invoice verification, allowing them to expedite payment even more. He notes that, while Viva already offers same-day payments for businesses and has processes and technology in place to facilitate this, it could profoundly affect the timelines for others that sit closer to the industry norm of three to five days.



Our focus is providing factoring solutions that match what businesses prioritize today while ensuring we're prepared to meet the demands of tomorrow."

Greg DiDonna, President and Partner of Viva Capital

However, other applications of blockchain technology, such as widespread invoicing and payments, lag, especially among smaller businesses. DiDonna attributes this to the traditional accounting, invoicing, and banking systems businesses use today, paired with the challenges of integrating an emerging technology. Because of this, many factoring companies have also yet to integrate blockchain technology.

"Our focus is providing factoring solutions that match what businesses prioritize today, while ensuring we're prepared

to meet the demands of tomorrow," he explains. "That means we put reliability, service, and speed first, but also integrate newer technologies as usefulness grows and barriers to adoption decrease."

To learn more about how modern factoring solutions can streamline payments for businesses, visit Viva Capital at VivaCF.net.

ABOUT VIVA

Founded in 1999, Viva helps B2B businesses of all types accelerate cash flow through specialized funding solutions like factoring, accounts receivable financing, and asset-based lending. Their simple qualification process makes it easy for small and mid-sized companies to get vital funding despite a lack of credit or time in business. [Additional information is available at VivaCF.net.](http://VivaCF.net)

Armando Armendariz

Viva Capital Funding

+1 915-615-6664

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