

# B2B Payment Technology Key to Small Business Challenges

As small businesses across the country face cash flow and growth difficulties due to common receivables issues, B2B payment tech provides a path forward.

HOUSTON, TX, UNITED STATES, October 28, 2025 /EINPresswire.com/ --

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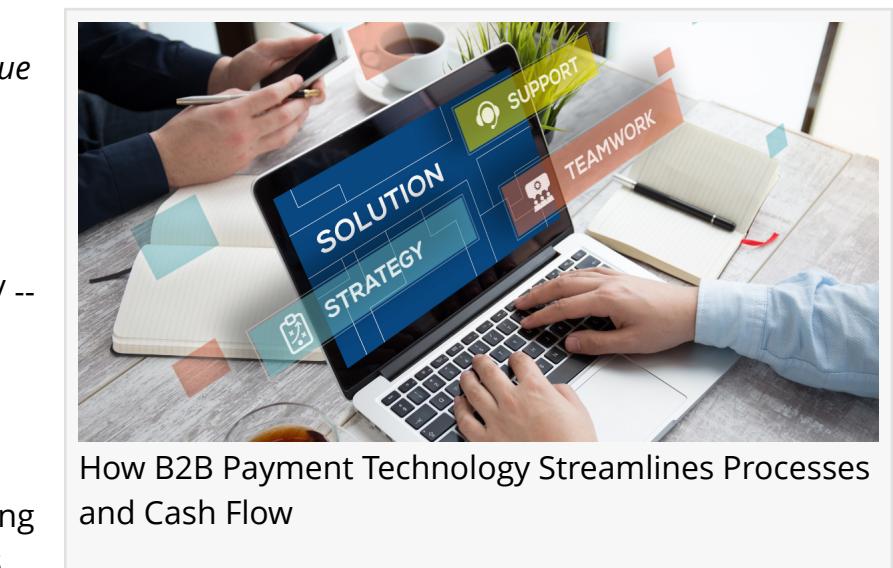
Charter Capital reports that small businesses across the nation are grappling with high rates of late payments, bad debt, and more, leading to cash flow management challenges and stalled growth. Additional insights are shared in "[How B2B Payment Technology Streamlines Processes and Cash Flow](#)," now available at CharCap.com.

## MOST SMALL BUSINESSES FACE PAYMENT CHALLENGES

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*Gregory Brown, Co-founder and Executive Manager at Charter Capital*



How B2B Payment Technology Streamlines Processes and Cash Flow

Challenges in collecting outstanding receivables are pervasive, impacting small businesses nationwide and creating serious concerns.

- > Late Payments: Three in five B2B invoices are paid late.
- > Bad Debt: One in 12 invoices is written off as uncollectible.
- > Administrative Inefficiencies: Eight in ten businesses lack a fully integrated payment system.
- > Time Lost: The typical business spends 14 hours per week chasing payments.
- > Cash Flow Challenges and Growth Limitations: Two in five businesses struggle to meet financial obligations, and nine in ten say late payments restrict growth.

“Cash flow is the foundation of every small business decision,” explains Gregory Brown, Co-founder and Executive Manager at Charter Capital. “When receivables stall, it limits not only

today's operations but tomorrow's opportunities."

## B2B PAYMENT TECHNOLOGY GETS SMALL BUSINESSES ON TRACK

Payment technology provides practical solutions that address these challenges and help businesses improve cash flow, efficiency, and growth.

- > Accounts Receivable Automation Tools: Reduce manual work with automated reminders, reconciliations, and real-time visibility into receivables.
- > Automated Payment Platforms: Speed up settlement with digital invoicing, embedded "pay now" options, and automatic reconciliation.
- > Credit Risk Management Solutions: Assess customer payment behavior in advance and minimize exposure to bad debt.
- > ERP and Finance Suites with Payment Modules: Integrate payments across accounting, purchasing, and supply chain for full financial visibility.
- > Alternative Rails for Faster Settlement: Accelerate cash flow through factoring, real-time payments, and open banking innovations.

"Advances in payment technology, paired with proven funding solutions, give small businesses control over receivables in ways that were once unimaginable," Brown adds. "That control creates resilience, and resilience creates growth."

Those interested in learning more about invoice factoring or who would like to request a complimentary quote may do so by calling 1-877-960-1818 or [visiting charcap.com](http://visiting charcap.com).

## ABOUT CHARTER CAPITAL

Headquartered in Houston, Texas, Charter Capital has been a leading provider of flexible funding solutions for the B2B sector for more than 20 years. Competitive rates, a fast approval process, and same-day funding help businesses across various industries secure the working capital necessary to manage daily needs and grow. To learn more, visit [charcap.com](http://charcap.com) or call 1-877-960-1818.

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