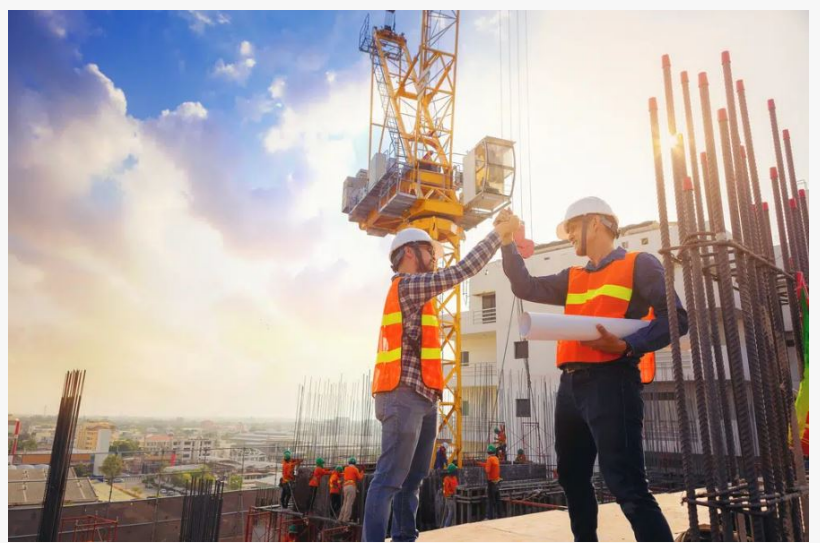


Viva Capital Highlights Impact of Quick Pay Program on Subcontractor Cash Flow

Despite ongoing payment challenges for subcontractors, newer funding models are improving access to capital and keeping projects on track.

EL PASO, TX, UNITED STATES, March 26, 2026 /EINPresswire.com/ -- Leading [construction quick pay company Viva Capital](#) says, despite ongoing payment challenges, subcontractors across the nation are improving project outcomes and strengthening their businesses through Quick Pay. Full coverage of the topic is available in "How Viva Capital's Quick Pay Program is Revolutionizing Subcontractor Financing," [now live on VivaCF.net](#).



CONSTRUCTION SUBCONTRACTORS FACE UNPRECEDENTED CASH FLOW CHALLENGES

As material and labor costs remain at near-record highs, traditional construction payment models are putting the squeeze on subcontractors.

- > High Retainage: Five to ten percent of all payments are held until the project concludes on average, squeezing subcontractor cash flow.
- > Slow Payments: Subcontractors wait an average of 56 days for payment, creating cash flow gaps that make covering expenses difficult.
- > Personal Sacrifices: More than three-quarters of subcontractors dip into personal savings or retirement accounts to cover labor and materials while waiting on payments.

"Cash flow challenges don't stay at the subcontractor level. They ripple through projects and cause delays that can throw the full timeline off track," says Armando Armendariz, Director of Business Development of Viva Capital.

SUBCONTRACTORS WITH ACCESS TO QUICK PAY IMPROVE PERFORMANCE

In light of these payment and cost challenges, Armendariz says Quick Pay is rapidly gaining popularity among subcontractors and earning approval from general contractors as well.



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*Armando Armendariz,
Director of Business
Development of Viva Capital*

- > Access to Capital Improves: Most subcontractors qualify for Quick Pay because approval is determined at the project level.
- > Projects Stay on Track: With capital for labor and material available sooner, project timelines stay intact.
- > Debt is Avoided: Quick Pay is not a loan, so subcontractors do not get trapped by repayment schedules and interest.
- > Business Financials Strengthen: By avoiding debt and being able to accept more or larger projects, subcontractors improve their financial situation and grow.

"Quick Pay is revolutionizing the subcontractor funding industry and opening new avenues for growth," Armendariz adds.

Those interested in [learning more about construction quick pay](#) or who would like to request a complimentary quote from Viva Capital may do so by visiting VivaCF.net.

ABOUT VIVA

Founded in 1999 in El Paso, Texas, and often regarded as one of the best factoring companies, Viva Capital Funding helps B2B businesses of all types accelerate cash flow through specialized funding solutions like invoice factoring, accounts receivable financing, and asset-based lending. Their simple qualification process makes it easy for small and mid-sized companies to secure vital funding, even without credit or time in business. Additional information is available at VivaCF.net.

Armando Armendariz
Viva Capital Funding
+1 915-615-6664

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