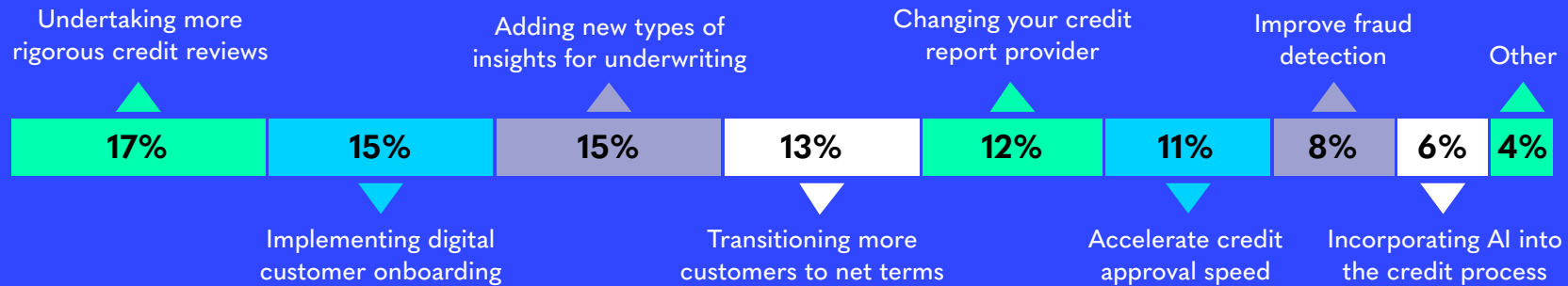


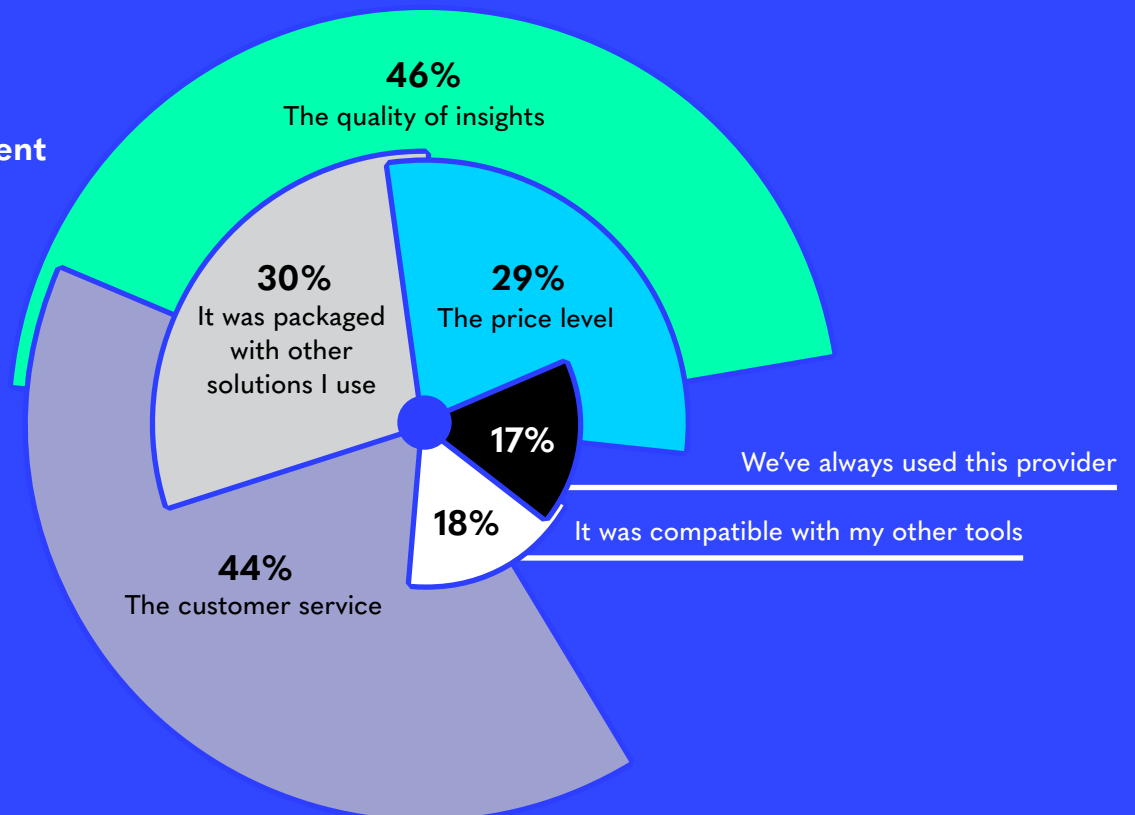
# 2025 B2B CREDIT INSIGHTS: DATA-DRIVEN DECISIONS IN A DIGITIZED ERA



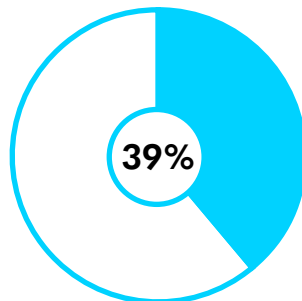
## What is your top priority for your credit process in 2025?



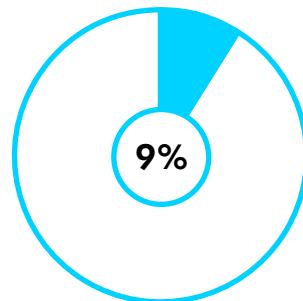
## How did you select your current credit bureau provider(s)?



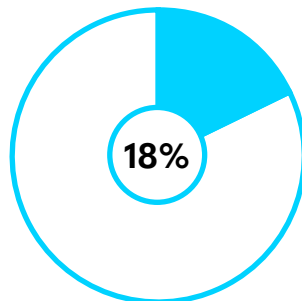
## How do you request bank references?



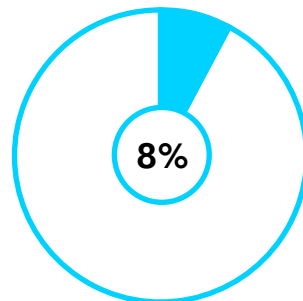
Email



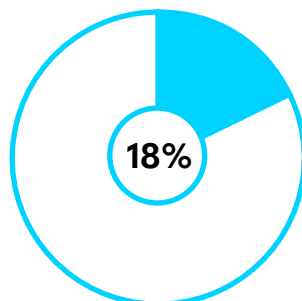
Phone calls



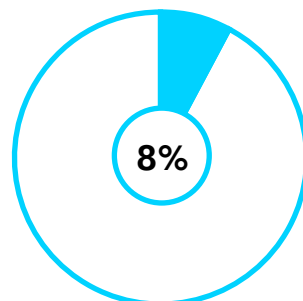
Outsourced to a provider



We never requested bank references

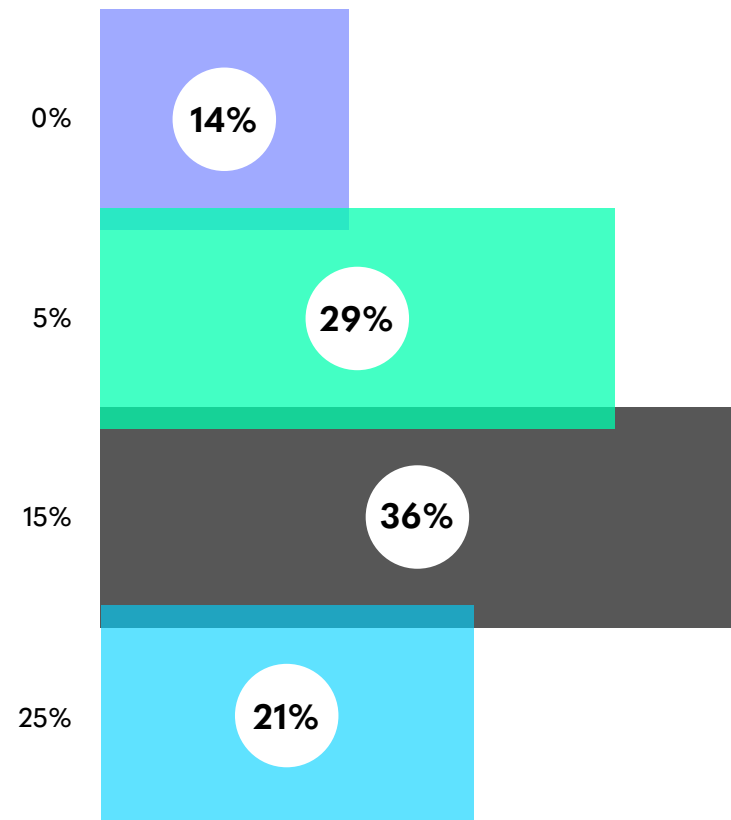


Instant bank references



We stopped collecting bank references recently

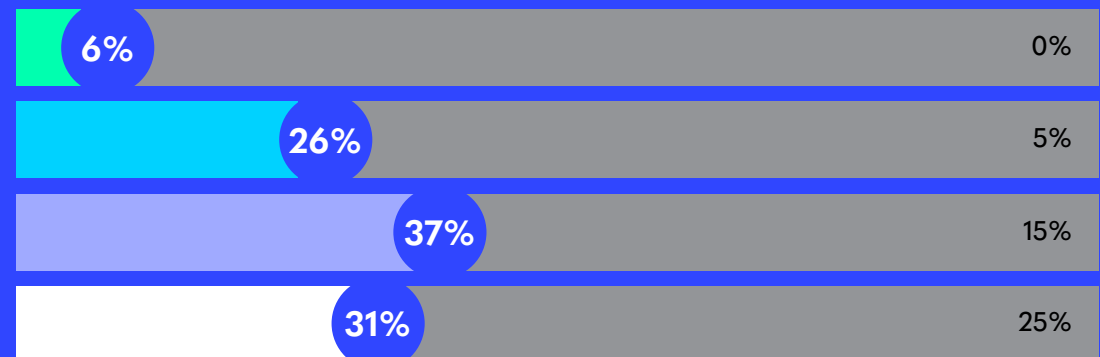
## What percentage of your bank reference requests are successful?



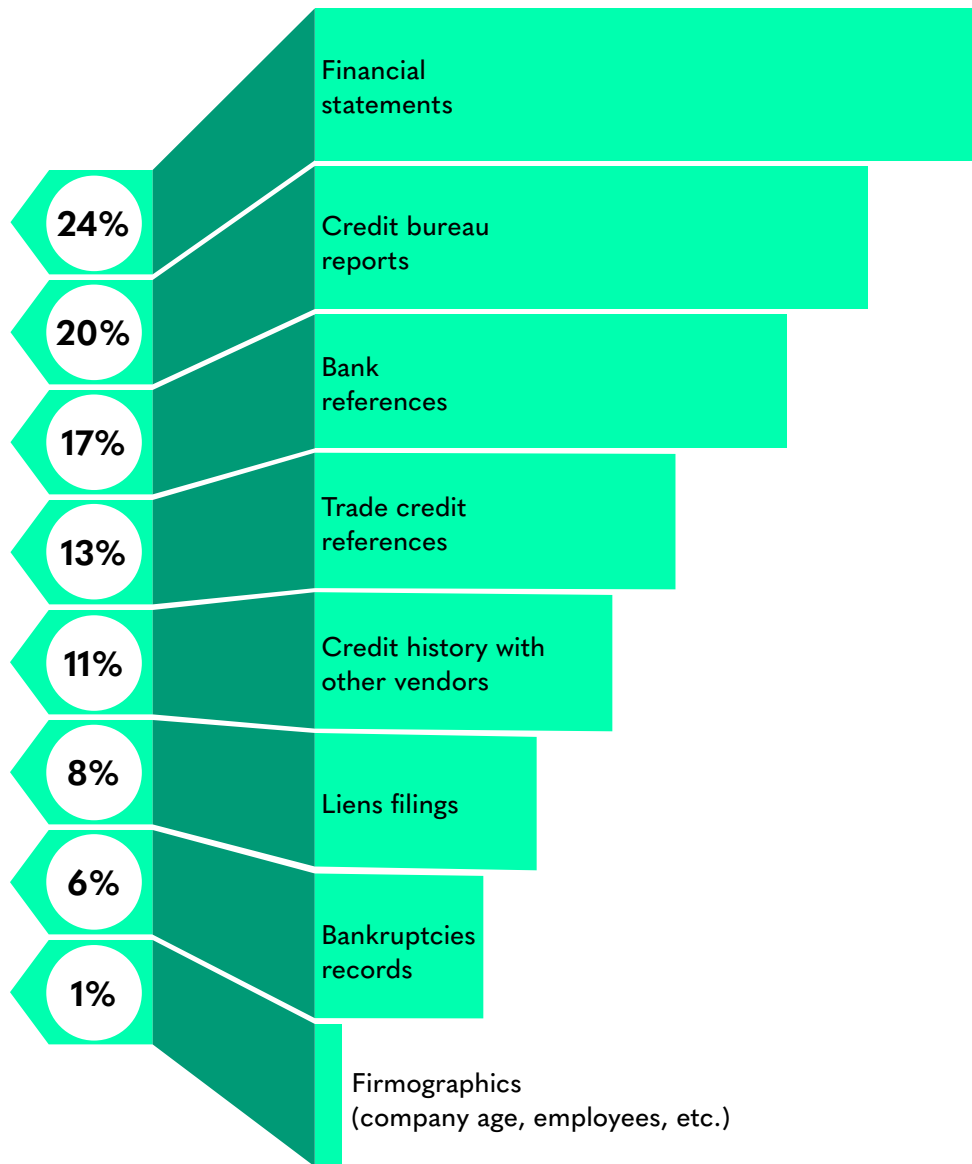
## How many trade credit references do you require for approval?



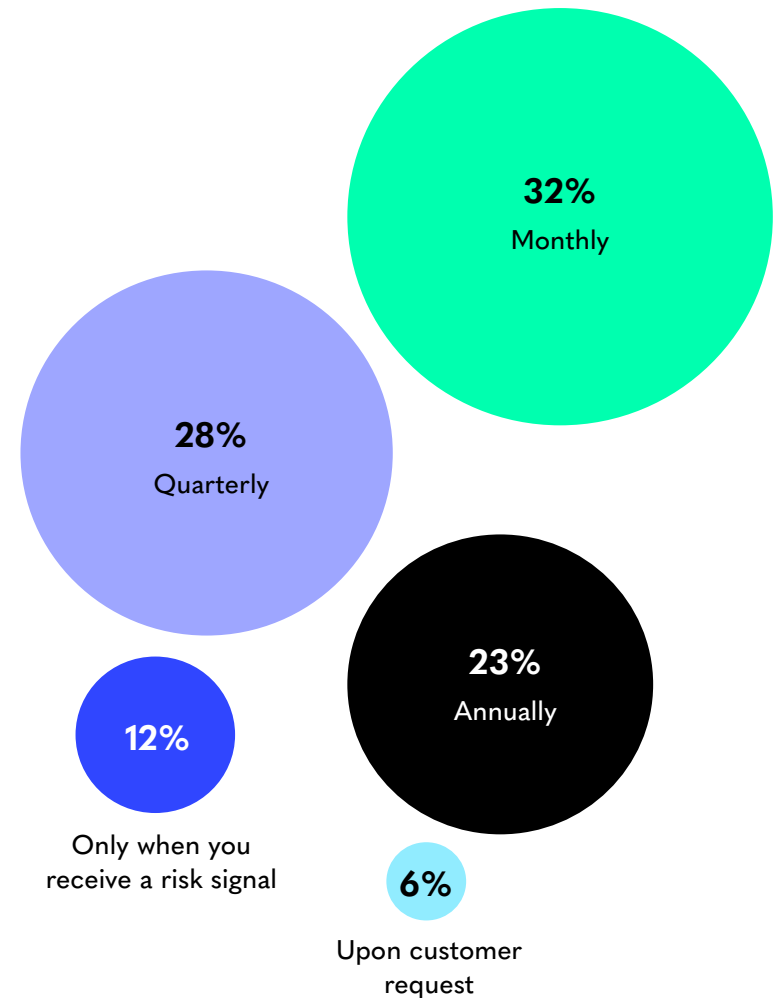
## What percentage of your trade reference requests are completed?



## What is the most important data source when assessing credit?



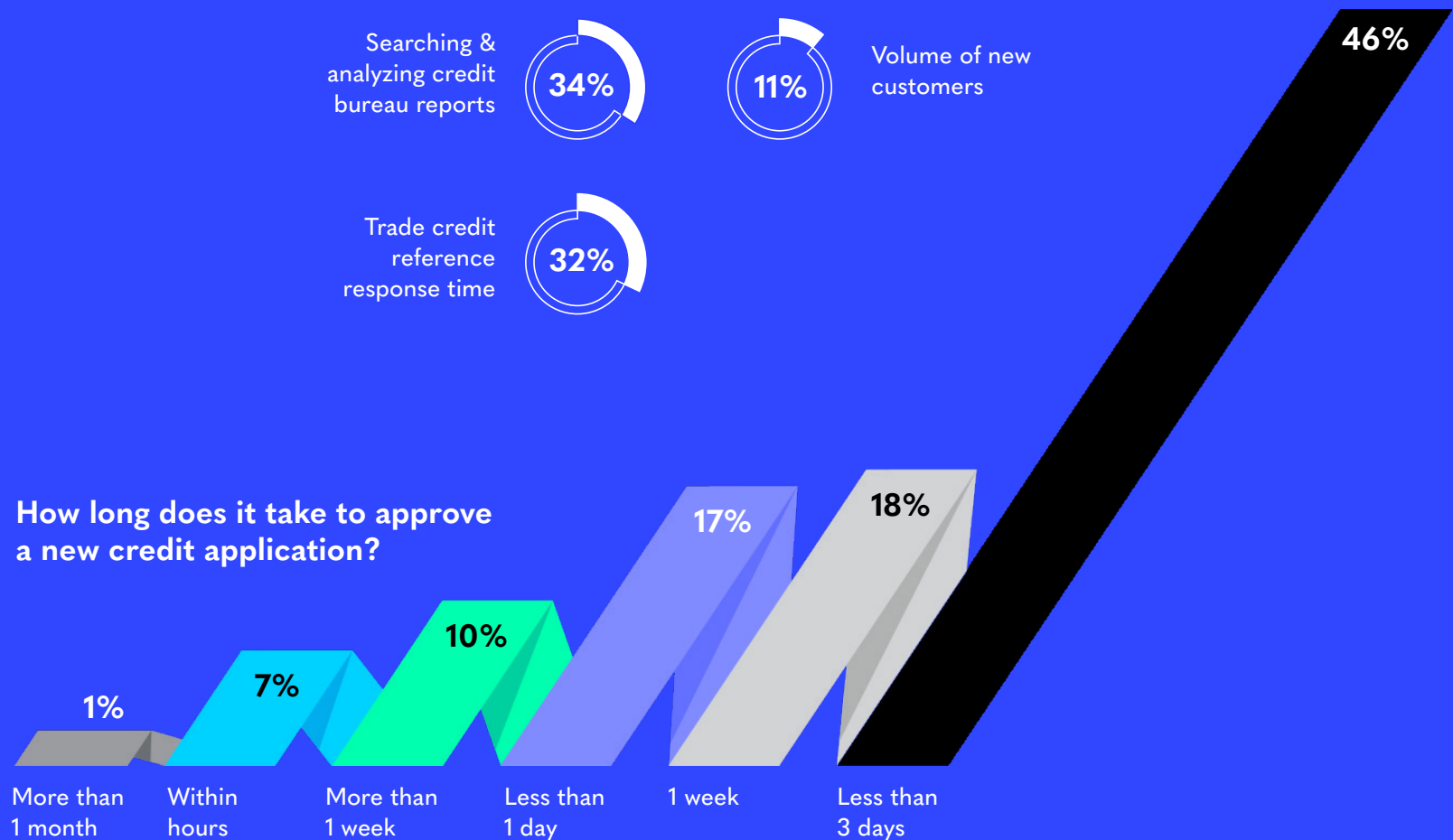
## How often do you reassess credit limits?



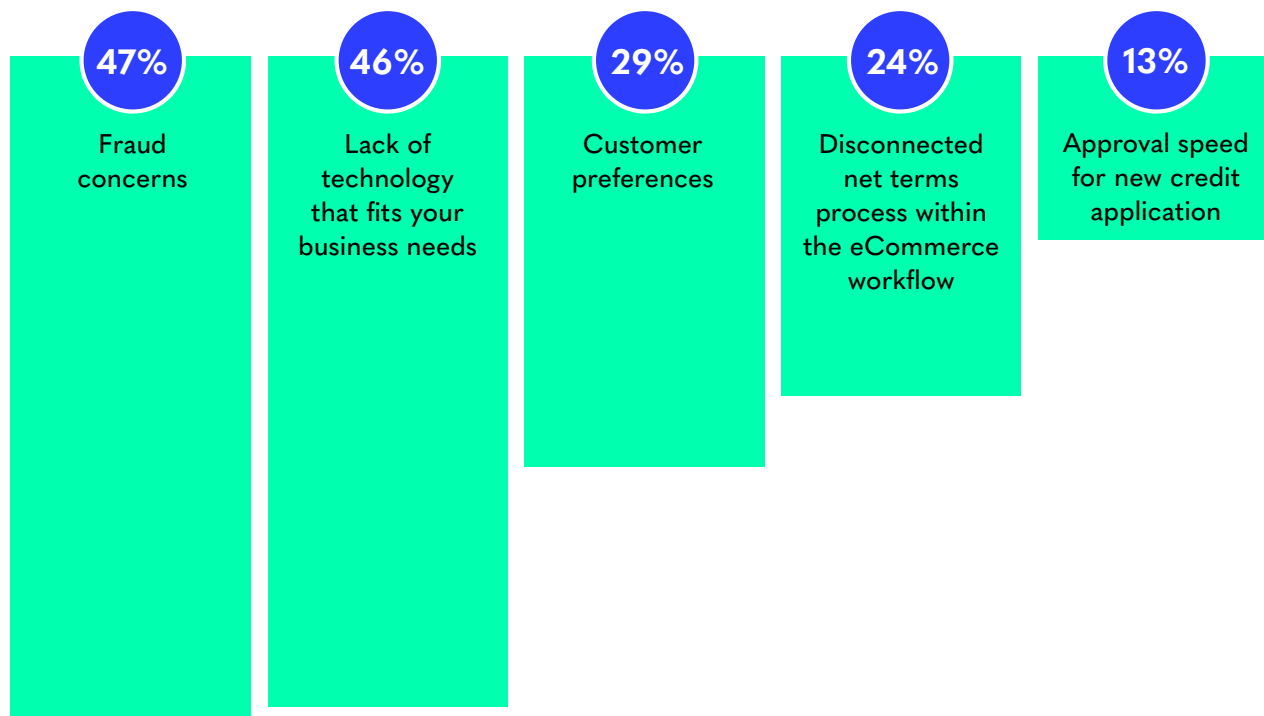
## What causes the greatest delay in approving net terms?



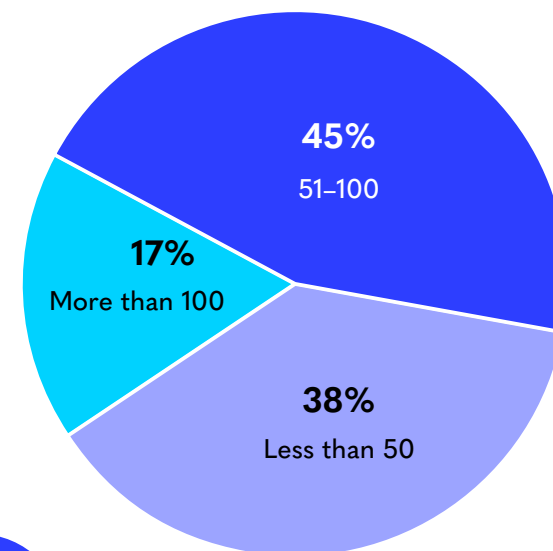
## How long does it take to approve a new credit application?



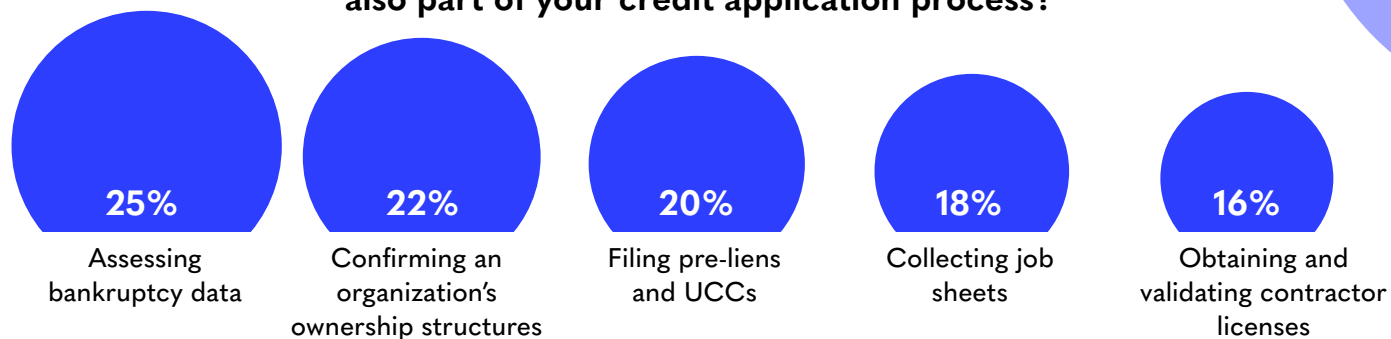
## What are the major blockers to your business selling more online?



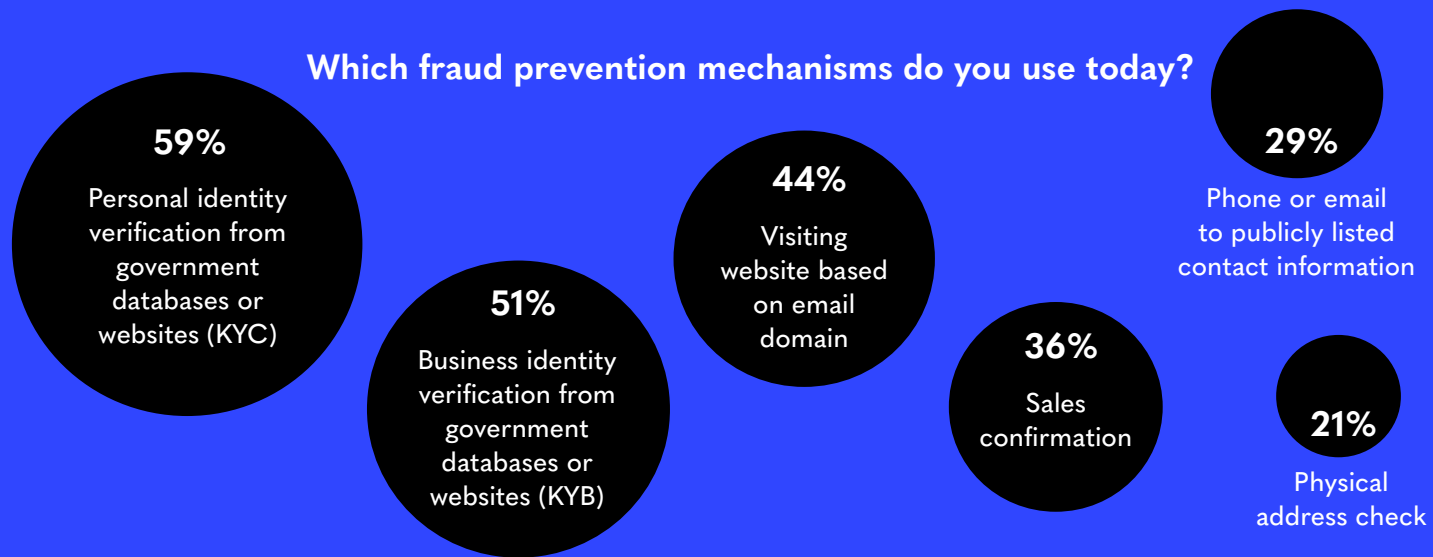
## Approximately how many new vendors does your business onboard each year?



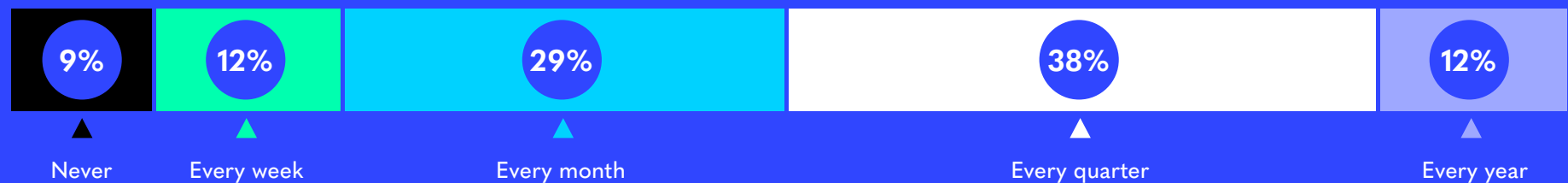
## Which of the following activities are also part of your credit application process?



## Which fraud prevention mechanisms do you use today?

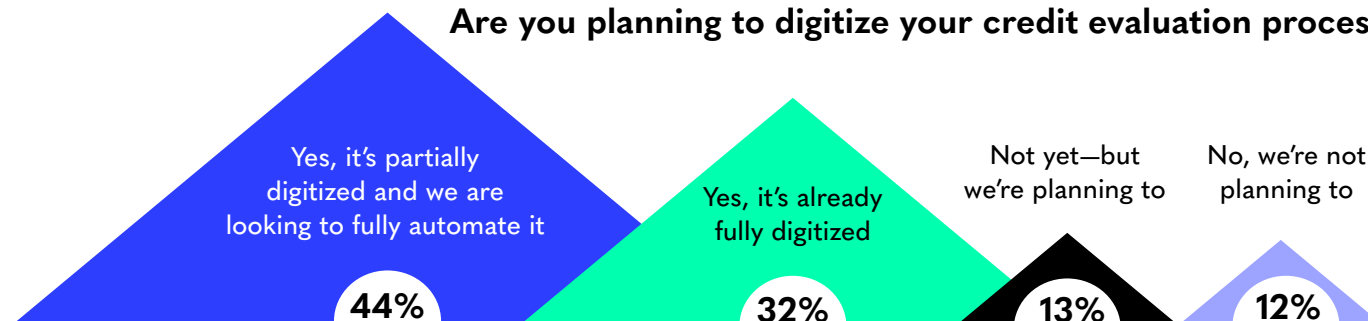


## How often do you detect fraud attempts?

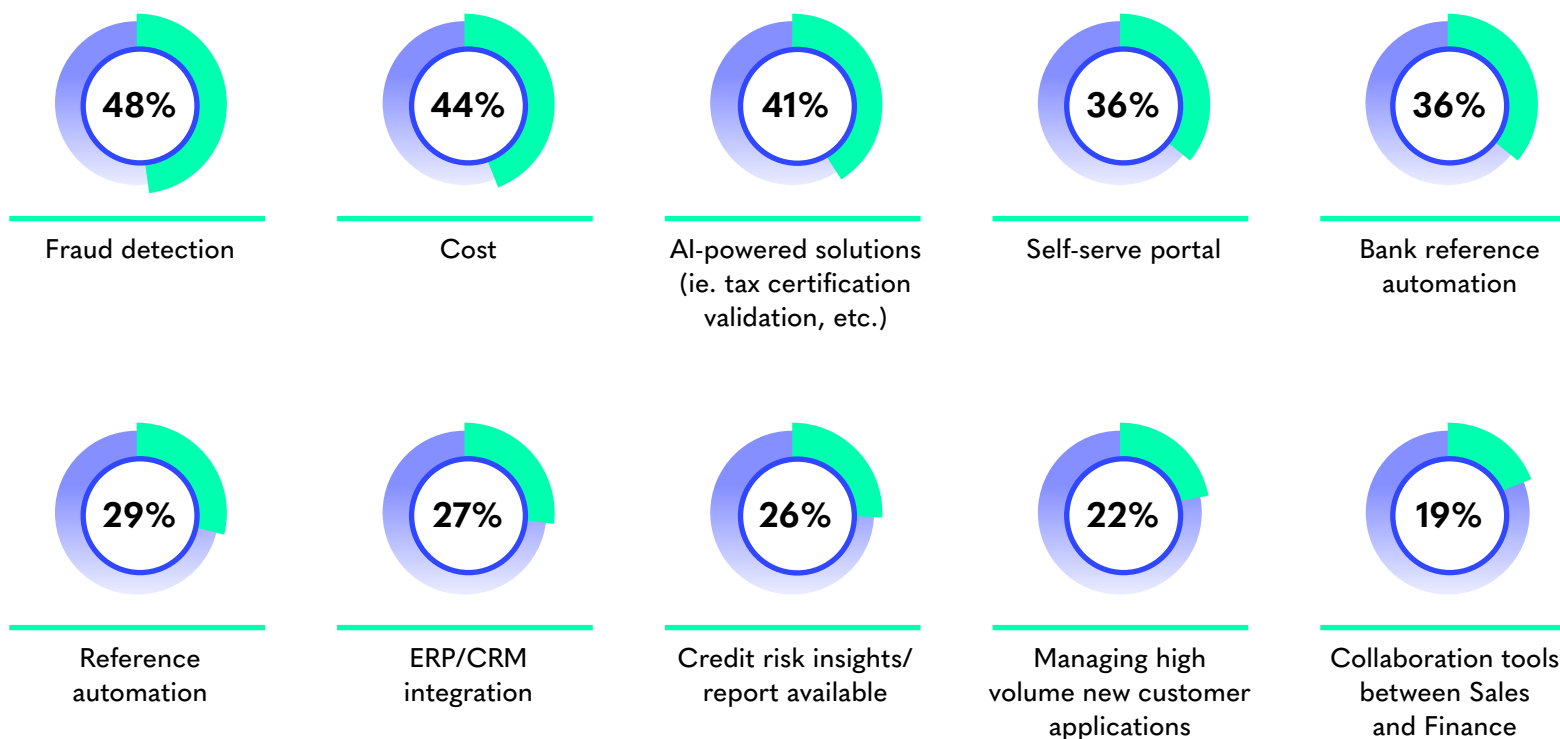




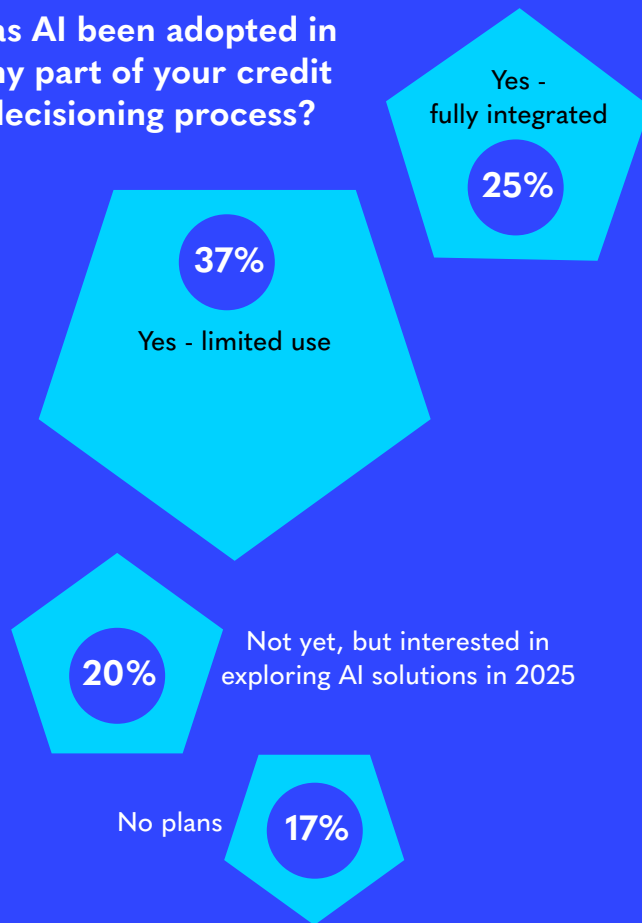
## Are you planning to digitize your credit evaluation process?



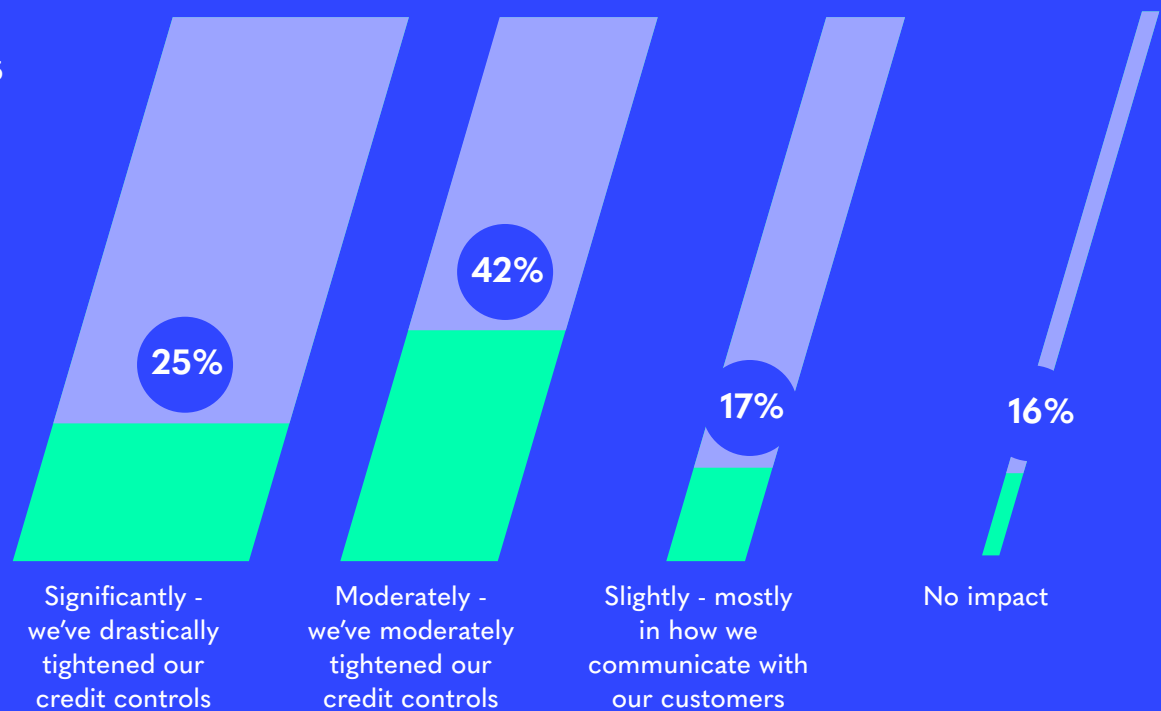
## If you were to adopt new credit software, what would matter most to you?



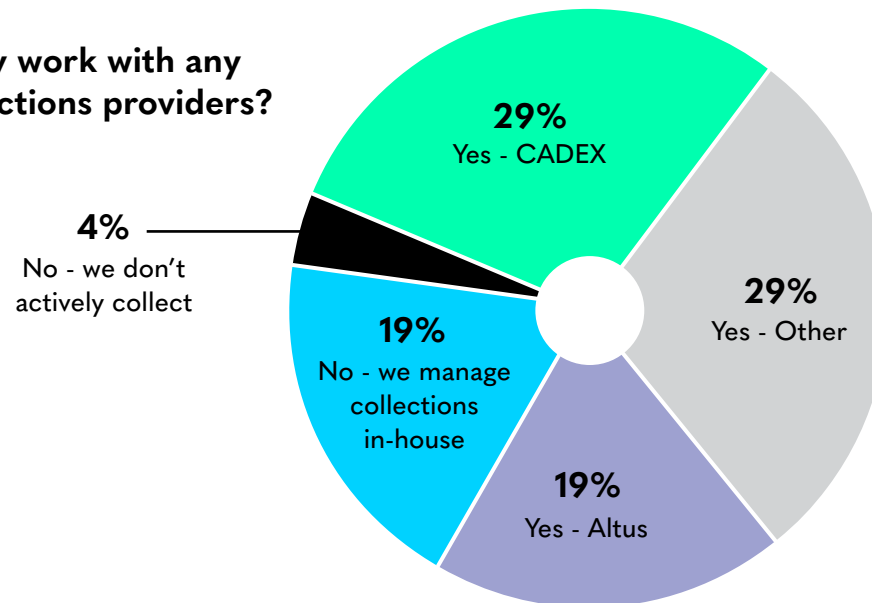
## Has AI been adopted in any part of your credit decisioning process?



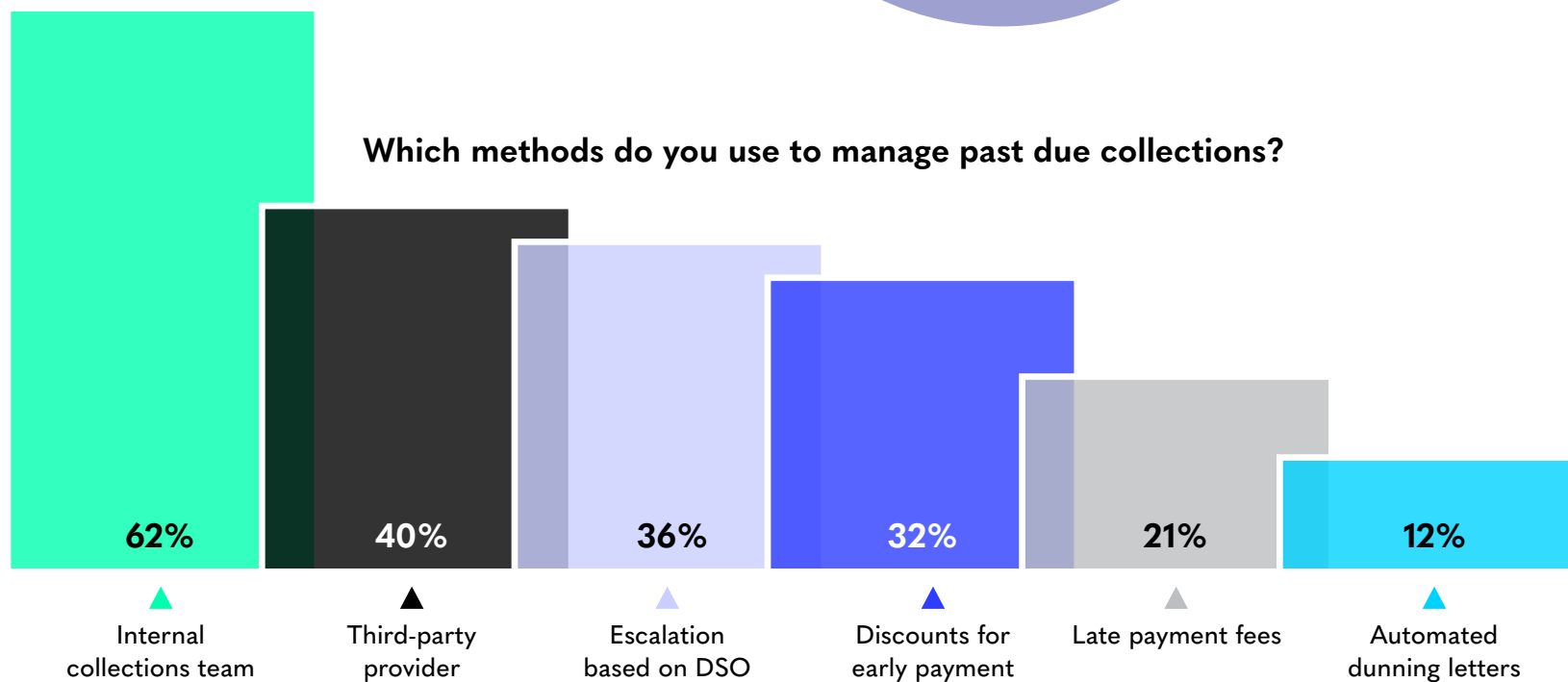
## Are tariffs or trade restrictions affecting your credit practices?



**Do you currently work with any third-party collections providers?**



**Which methods do you use to manage past due collections?**





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