WHITE PAPER

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

KEY FINDINGS

The top priority for credit managers in 2025 is **conducting more rigorous credit reviews** (17%), followed closely by **digital onboarding and new underwriting insights** (15%).

Bank and trade reference delays remain the biggest blockers to faster credit approvals.

Credit teams are increasingly relying on fraud detection tools, with **over 59% using government identity verification.**

44% of credit professionals say their credit evaluation process is at least **partially digitized, with many seeking full automation.**

AI is emerging: **Over 62% have either fully or partially adopted AI** into their credit decision-making process.

OVERVIEW

The B2B credit landscape in 2025 reflects a profession that's evolving at the speed of technology yet rooted in its same mission: protect company cash flow while enabling business growth. This year's Credit Industry Insights survey, conducted by Nuvo in partnership with NACM, gathered responses from hundreds of credit professionals to explore how credit departments are balancing innovation, compliance and efficiency.

As digital solutions and automation tools become more common, credit managers are reassessing how they collect, verify and analyze customer data. From credit reviews and onboarding to fraud prevention and third-party partnerships, this white paper highlights where the profession is heading and how credit teams are rising to meet the challenge.

CUSTOMER ONBOARDING

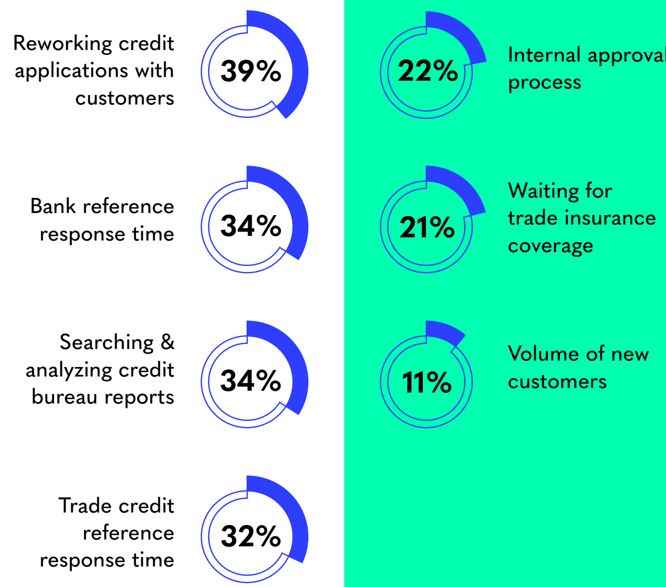
Customer onboarding continues to be a critical area for credit teams, and digitizing this process was identified as a top priority for the year. This aligns with broader trends in the B2B world, where speed and accuracy are key to securing and retaining customers.

However, onboarding remains a point of friction. The survey revealed that delays are commonly caused by the time it takes to collect and verify references. Trade credit reference response time (32%) and bank reference response time (34%) were among the most frequently cited causes of delays. Additionally, 39% of respondents said they have to rework credit applications with customers, further slowing approvals.

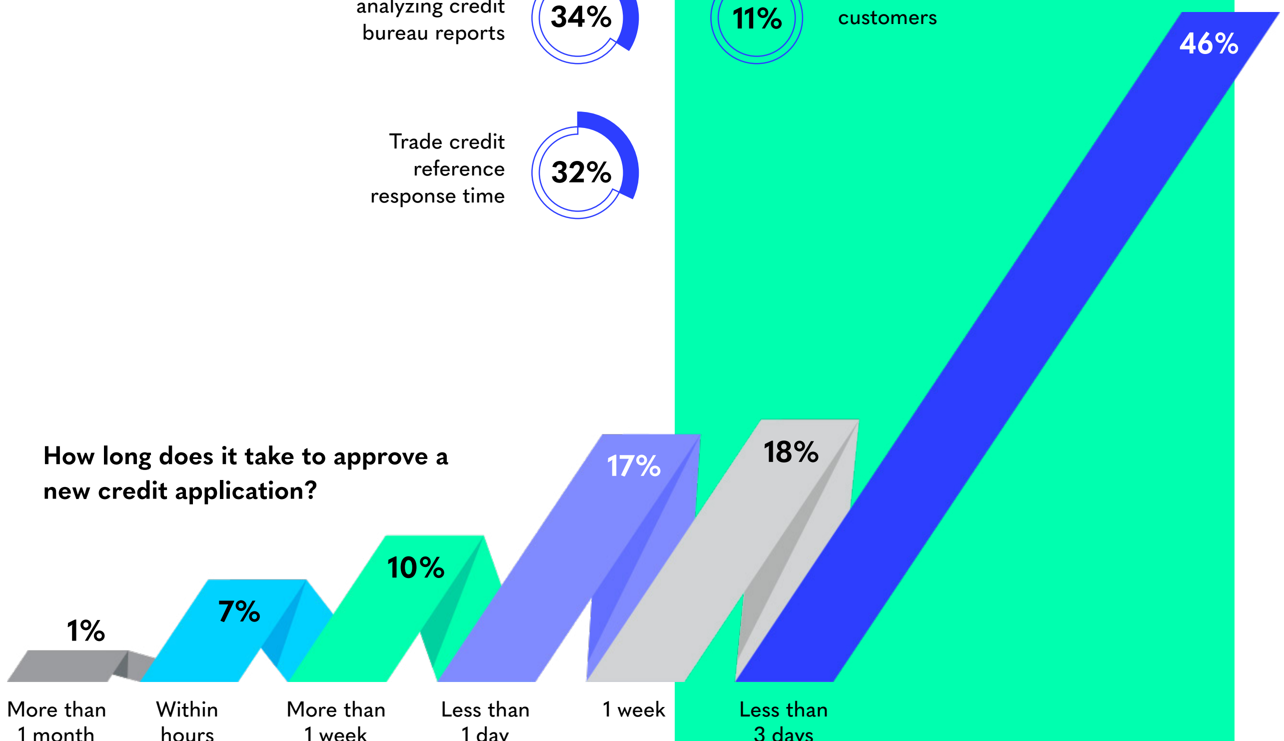
While 46% of respondents reported approving new credit applications in under three days, more than a quarter said it takes them a week or more. These delays can impact sales, customer satisfaction, and overall business ability.

To address these challenges, credit teams are beginning to automate common onboarding tasks. Many are using digital forms, automated reference checks and CRM integrations to reduce manual data entry and standardize processes. Others are simplifying reference requirements—most now request two or more references rather than three or more—to strike a balance between due diligence and speed.

What causes the greatest delay in approving net terms?



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



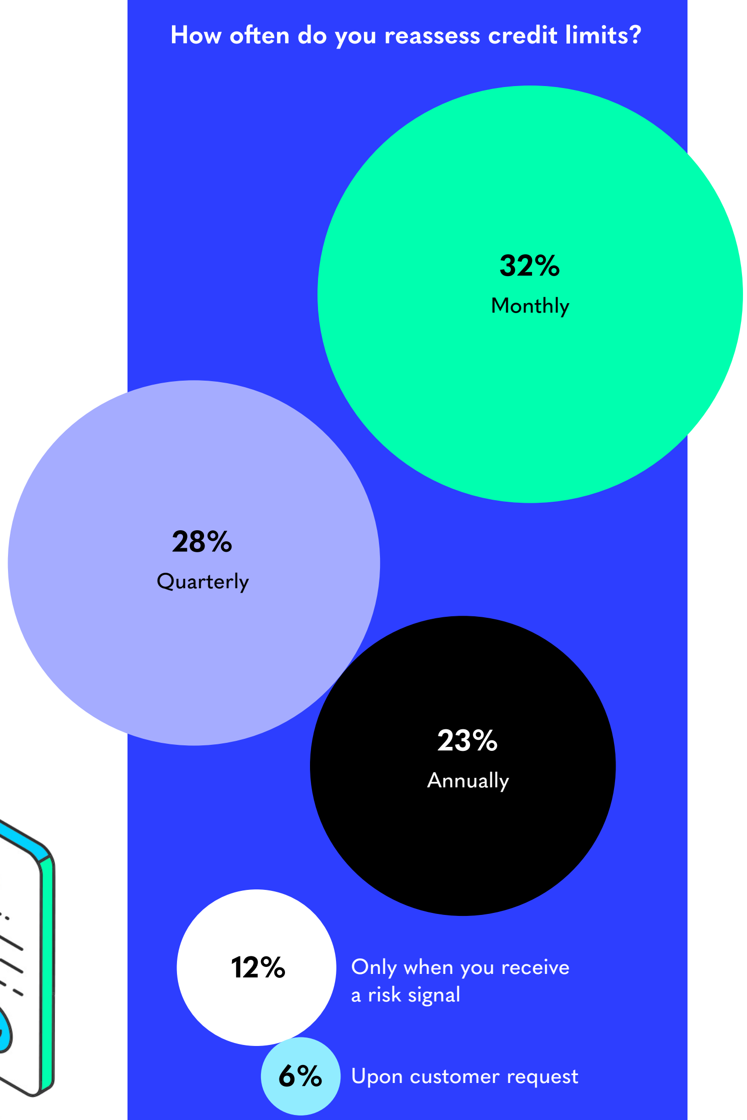
THE CREDIT REVIEW:
A RENEWED FOCUS ON RISK

Credit managers remain committed to protecting their companies against bad debt, and it shows in their priorities. When asked what their top focus is in 2025, 17% said more rigorous credit reviews, making it the most selected response.

This renewed emphasis on risk evaluation likely stems from an unpredictable economic climate marked by:

- **Increased fraud attempts**
- **Geopolitical tension**
- **Interest rate uncertainty**
- **Higher volume of new vendor onboarding**

However, many credit professionals still assess limits only periodically. According to the survey, approximately 32% of professionals reassess limits monthly, while 28% do so quarterly and 23% annually. Only 12% review limits upon receiving a risk signal. The gap between intention and implementation presents an opportunity to leverage technology for more efficient, automated credit review processes.



THE DIGITAL SHIFT:
AUTOMATING CREDIT EVALUATION

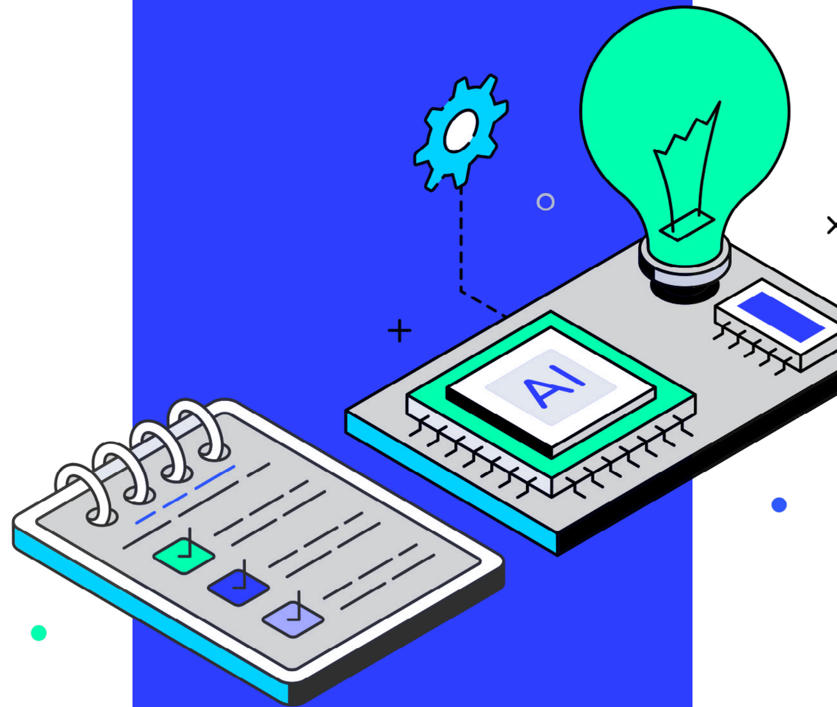
Technology adoption continues to accelerate in the credit field. According to the survey, 32% of respondents have fully digitized their credit evaluation processes, while another 44% are in the process of doing so. This shows a strong commitment to building faster, more integrated systems.

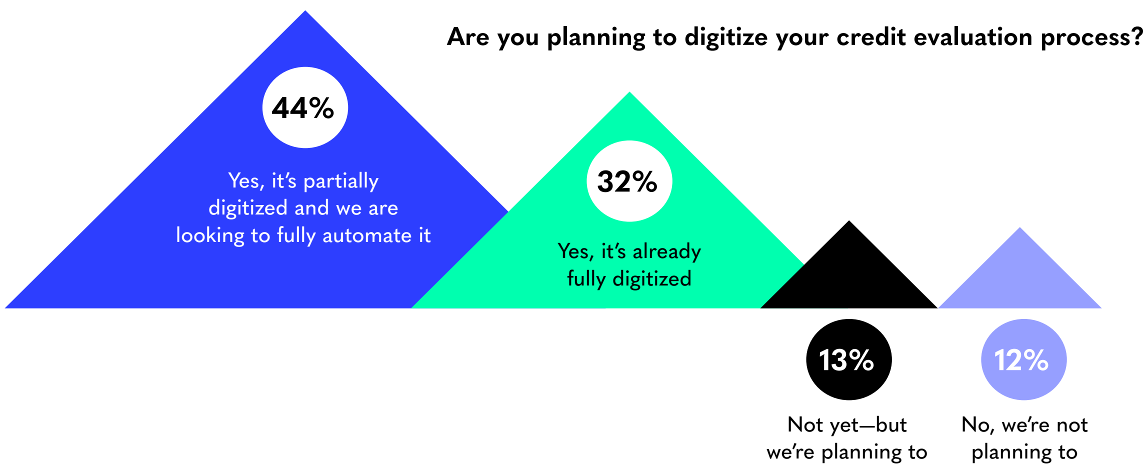
Artificial intelligence (AI) is also gaining momentum. About 37% of credit teams are using AI in limited ways, and 25% have fully integrated it into their decision-making workflows. Meanwhile, 20% are exploring AI options for the first time in 2025.

When asked what matters most when evaluating new credit software, credit professionals listed:

- **Fraud detection (48%)**
- **Cost (44%)**
- **AI-powered solutions like tax validation (41%)**
- **Self-serve portals and automation for references (36%)**
- **ERP/CRM integration (27%)**

These priorities suggest that credit teams aren't just looking for automation but are looking for tools that fit into their existing ecosystem and reduce manual effort without sacrificing accuracy.



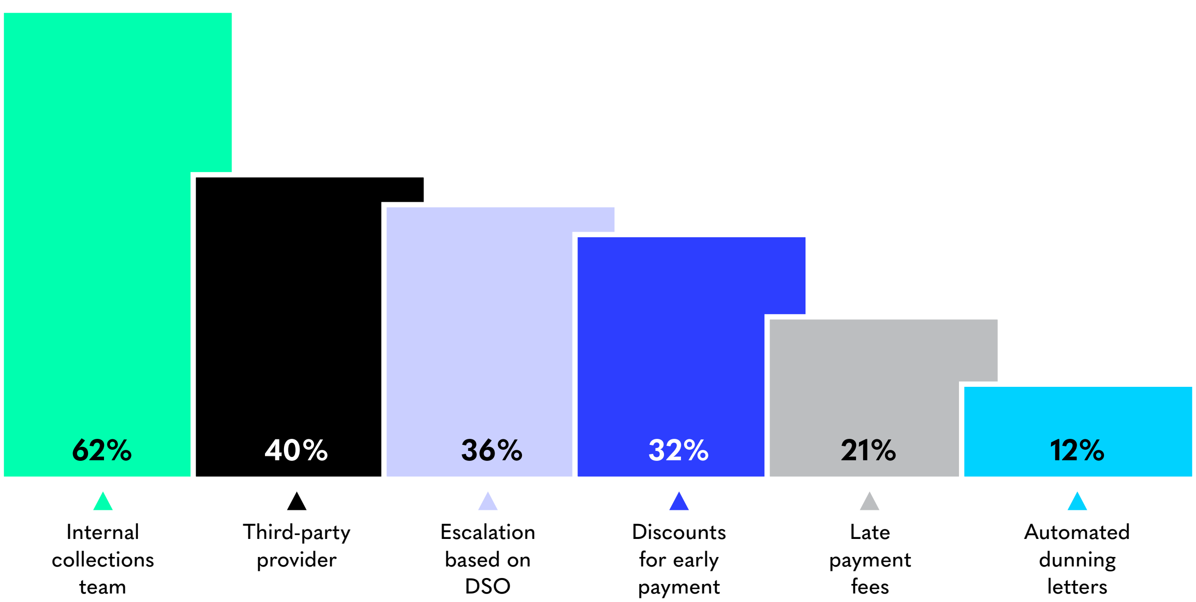


COLLECTIONS AND VENDOR MANAGEMENT

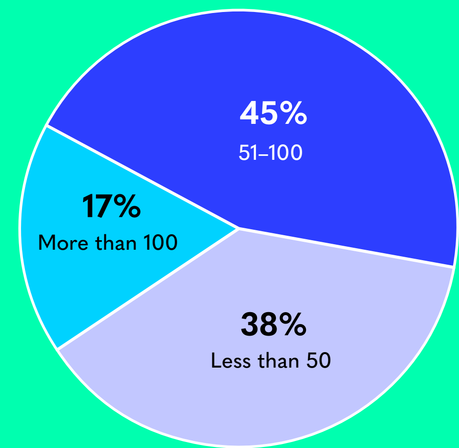
Beyond credit approvals, credit departments also manage downstream processes like collections and vendor onboarding. Internal collections teams remain the most common approach, used by 62% of respondents. However, 40% rely on third-party providers, and 36% use escalation triggers like DSO metrics to prioritize outreach. Discounting for early payment and applying late fees are also common tactics.

Vendor management is another area of growing complexity. 45% of respondents onboard between 51 and 100 new vendors per year, while 38% handle fewer than 50 and 17% onboard over 100. Managing credit risk across this volume requires strong documentation, centralized data, and often, the same tools used in customer onboarding.

Which methods do you use to manage past due collections?



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



FRAUD: THE GROWING DIGITAL THREAT

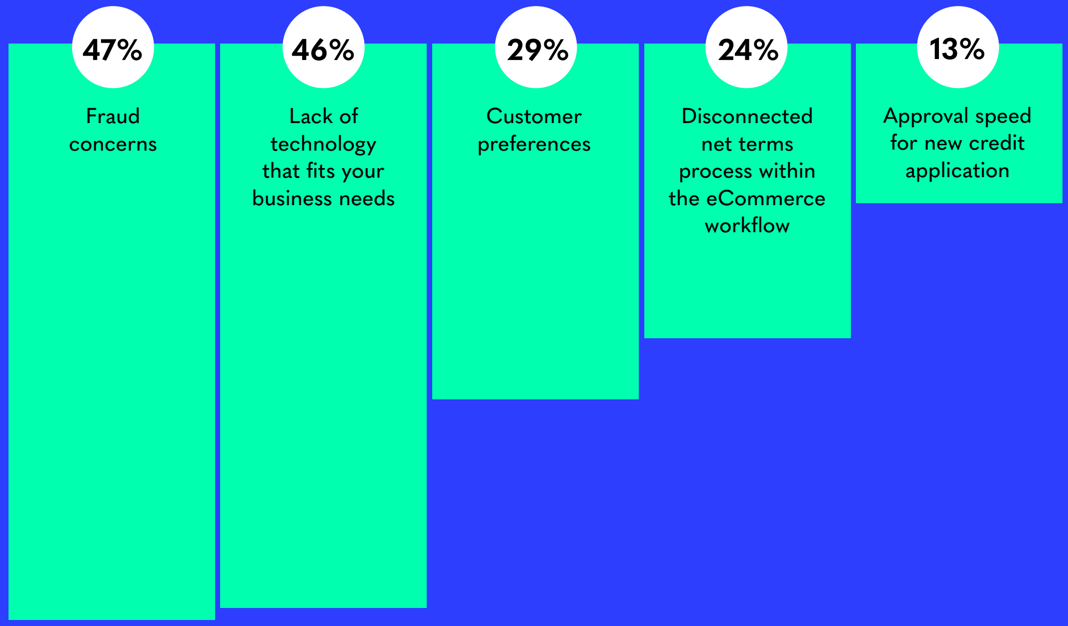
As more business is conducted online, fraud has become one of the most pressing concerns for credit professionals. In fact, 47% of respondents cited fraud as the biggest barrier to selling more online. Other challenges included lack of technology that fits business needs (46%) and disconnected credit workflows (24%).

Fraud detection is not just a concern—it's a frequent reality. 38% of credit professionals say they detect fraud attempts every quarter, while 29% report monthly occurrences and 12% deal with it weekly. These figures highlight the growing sophistication of fraud schemes targeting B2B credit processes.

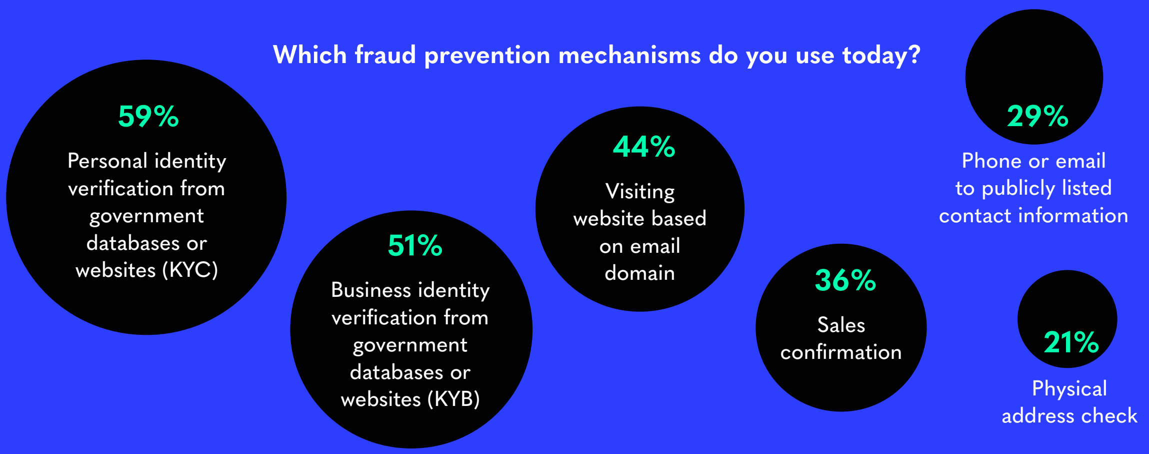
In response, credit managers are adopting layered defense strategies. Over 59% use personal identity verification through government databases (KYC), and 51% verify business identities (KYB). Nearly 44% investigate website domains, and others rely on sales confirmations and contact verification using public sources. These combined methods provide a more secure credit decision-making environment, especially when supported by automation.

The best protection, respondents suggest, comes from layering multiple tactics—combining digital verification with human review and automated red flags.

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



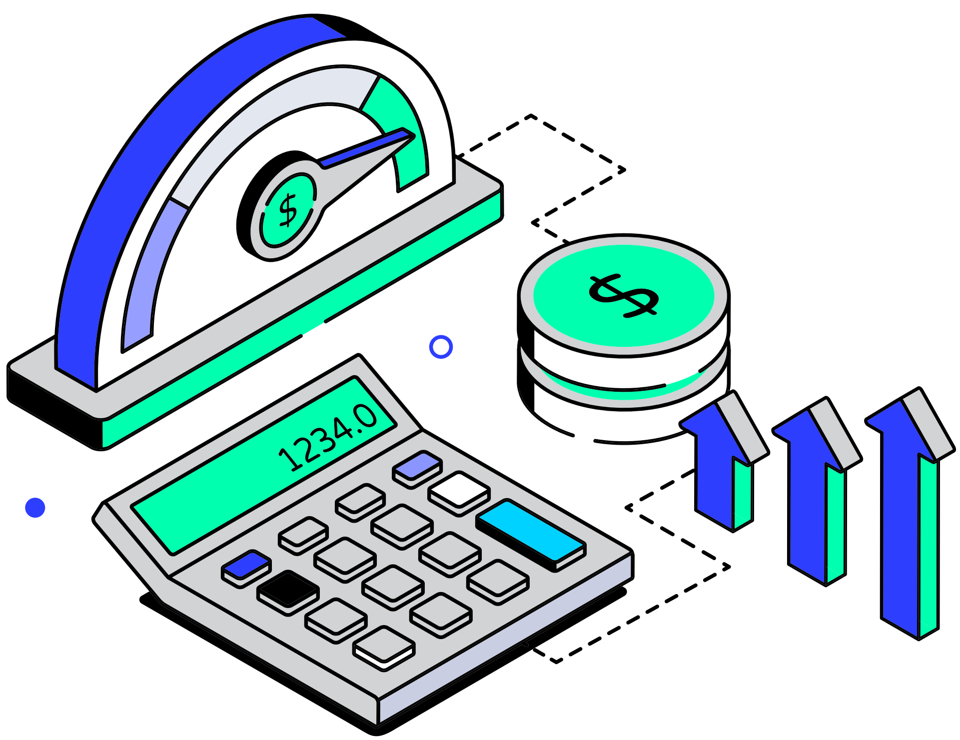
Which fraud prevention mechanisms do you use today?



WHAT'S NEXT?

The credit function is evolving from manual, fragmented workflows to fast, collaborative, data-driven operations. And while challenges remain—including reference delays, data overload and fraud—credit professionals are meeting them with the right mix of vigilance and innovation.

As 2025 unfolds, teams that invest in scalable, automated credit strategies will be better positioned to reduce risk, speed up approvals, and contribute to sustainable business growth. Whether through AI, process digitization or cross-functional collaboration, credit managers are showing what it looks like to lead with insight—not just instinct.



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