



Business credit cards become the go-to: 4 reasons companies are increasingly turning to credit cards



For many companies, using business credit cards has been a long-standing way to earn rewards and reduce security risks. With the current economic pressures and uncertainties, we're seeing those business owners take another look at optimizing how they use cards. And as they scrutinize their approach, they're learning that this go-to payment method has benefits far beyond rewards. Here's why businesses are thinking card first.



- 1. Cash flow is essential right now.** From fluctuating prices to the threat of tariffs, businesses need to keep as much money on hand as possible to navigate the uncertainty. They're increasingly moving spend to their credit card to take advantage of the extended payment option – so they can get payments in their vendors' accounts quickly while holding onto funds until their billing cycle ends.



2. Rewards are becoming essentials, not extras. While companies have traditionally used their rewards for purchasing equipment, incentivizing employees or fueling growth, many business owners are putting rewards right into essentials to support their bottom line. For example, one client that does a lot of international shipping puts every payment possible on their card: container costs, shipping, logistics and broker fees. Then, through cash back into their checking account, they use the rewards earned to pay for the one piece that requires ACH payment: customs fees and taxes.



3. Staff are stretched and looking for shortcuts. With continued employee shortages, many companies are focused on ways to streamline processes. Credit cards offer a great way to trim manual processes with tools like receipt capture and simplified reporting. Consolidating to a single credit card adds even more efficiencies.



4. They're seeking some wiggle room, and credit cards offer it. In the months when cash gets a little tight, some businesses are carrying a credit card balance beyond their billing cycle. This line of credit solution helps navigate short-term challenges – especially for companies that haven't established business credit yet.

As businesses increasingly turn to their credit cards, they're also realizing the importance of the relationship that comes with them. They seek a banking partner who knows them, understands their business goals, and can help them navigate today and prepare for tomorrow. That's exactly what the U.S. Bank Business Card Consultant team provides. We start by helping you find the right card for your business, showing you how to maximize your spend and checking your vendors to see which ones will accept credit card payments. And as your business needs evolve, we'll make sure you're supported at every stage.

Set up a complimentary spend analysis with a Business Card Consultant at U.S. Bank at businessbanking.usbank.com.