Is your organization ready for a stronger commercial payment program?

5 questions to ask



Many organizations start with a simple way to manage expenses and payments – a founder's credit card, employee reimbursements or a small corporate card program that may work well early on.

As an organization grows, that model can start to strain. More employees need purchasing authority. More vendors need to be paid. Finance teams spend more time reconciling expenses, reviewing approvals and tracking down missing information.

Organizations are recognizing that payment strategies may need to evolve. Instead of relying on one-size-fits-all approaches, more organizations are adopting commercial card programs designed to help improve efficiency, control and visibility.

76% of organizations expect to update their payments strategy within the next three years.[1]

Finding the right solution depends on how your organization operates today and where it needs to go next. These five questions can help you evaluate the best fit.

1. How is your organization changing?

What works for a 10-person organization doesn't always scale when adding locations, employees and more spend.

As that complexity increases, personal cards, reimbursements and small corporate card programs can start to create friction. Credit limits may become too restrictive. Reimbursements can add work for both employees and finance teams. Tracking expenses across multiple users and systems can become more difficult.

Commercial card programs can help organizations scale with stronger oversight, clearer spending controls and support for more cardholders and transactions. In addition, purchase liability can be set at the corporate level, helping separate business spend from employees' personal credit.

Understanding how your organization is changing can help identify where payment complexity shows up most.

2. Which payment needs matter most to your organization?

Payment complexity doesn't look the same for every organization. Some manage a large volume of employee travel and expense (T&E) costs. Others are more focused on procurement, supplier payments or recurring operational purchases. Many manage all these simultaneously.

Looking at how your organization pays today can help you identify which card structure would work best.

[1] "2025 AFP Digital Payments Survey." *Association for Financial Professionals,* October 2025.

Different card programs are designed for different kinds of spending. Purchasing cards help streamline procurement and supplier payments. T&E cards are often better suited for employee travel spending. Some organizations combine both in a single program, and virtual cards can provide added control for supplier payments or specific transactions.

Many organizations want payment tools that simplify workflows and reduce manual work. In recent Visa® research, North American growth companies cited streamlined workflows, better control over payment timing and approvals, and reduced operational burden as key advantages of commercial and virtual cards.[2]

An effective commercial card strategy fits the way your organization works rather than using the same payment process for every type of expense. From there, it helps to evaluate whether your current processes can support those needs efficiently.

3. How well does your current approach support payment activity?

Payment challenges are not always due to the payment method alone. It's also important to review the overall process.

As transaction volume increases, manual approvals, spreadsheet tracking, paper receipts and disconnected systems can create delays and add administrative work. Finance teams often feel this most through reconciliation, expense reviews and repeated data entry across systems.

At lower volumes, these processes may seem manageable. But as an organization grows, they can slow reporting, reduce visibility and make it harder to close the books or monitor spending effectively.

Modern commercial card platforms can help automate approvals, reconciliation, expense coding and reporting. Many also integrate with accounting and enterprise resource planning (ERP) systems, which can reduce duplicate entry and help finance teams work more efficiently.

Where a more efficient payment process may help:

- **Delays in the close cycle**
- **High volumes of manual expense reviews**
- **Frequent missing receipts**

Recent research reflects increasing interest in payment modernization. AvidXchange found 66% of middle-market finance professionals plan to expand electronic payment options or move primarily to digital payments within the next two years.[3]

After process gaps are clear, it becomes easier to define the outcomes that matter most in a new solution.

4. Which payment outcomes matter most to your organization?

Oversight is a common priority. Finance leaders need a clearer view of spending across departments, employees, vendors and categories. Centralized reporting can make purchasing activity easier to track and give teams more timely, accurate expense data.

Control is another important consideration. Commercial card programs can support spending limits, approval workflows and merchant category restrictions that align with organizational policies. These controls can reduce risk and create a more consistent purchasing process.

Fraud protection also matters. Virtual cards can reduce fraud exposure by generating unique payment details for specific vendors, merchant categories or even individual transactions. Centralized reporting and electronic audit trails can also improve oversight and make unusual activity easier to spot.

[2] "The Growth Corporates Working Capital Index 2025-2026." *Visa,* December 2025.

[3] "New Study Reveals 'The New Normal' in Finance: Economic Pressures Push Middle Market Teams Toward Faster Digital and AI Adoption." *AvidXchange,* November 2025.

Working capital may be another priority. Paying suppliers by card can give organizations more time before cash leaves the account while still enabling on-time supplier payments. That flexibility can help preserve cash on hand and support liquidity during periods of growth.

Some commercial card programs also offer rebates on eligible spending, which can help offset program costs and increase the value of everyday business purchases.

Clarifying the desired outcomes can also help identify barriers that may affect adoption or value.

5. Which challenges or barriers could limit value?

Many organizations see opportunities to improve their payment processes but may hesitate because of concerns about cost, supplier acceptance or disruption to established workflows.

These concerns are understandable. Finance teams are often balancing growth with limited resources, and changing familiar processes can feel risky, especially during transition periods.

Cost is one of the most common concerns. It's important to look beyond the direct cost of a program and consider the cost of staying with manual or fragmented processes. As transaction volume increases, time spent reconciling expenses, tracking approvals and managing paper-based workflows can create higher administrative costs.

Supplier acceptance is another consideration. Not every supplier accepts card payments, but some commercial card providers can help expand acceptance by working with suppliers directly. That support can make it easier to increase card use where it makes sense.

Risk can also be harder to manage when payment activity is spread across personal cards, spreadsheets and inconsistent approval practices. Commercial card programs can help support centralized oversight, stronger controls and more standardized processes.

Addressing these considerations early can make it easier to choose a solution that fits your organization and supports growth over time.

Building a stronger foundation for growth

As your organization grows, your payment needs may become more complex. Many organizations are rethinking how they manage payments and adopting commercial card strategies that help improve visibility, strengthen controls and streamline finance operations.

Understanding your current processes and future priorities is a good place to start. By asking the right questions and evaluating how payments are made today, you can identify a payment strategy that better supports growth over time.

To learn how a commercial card program could help simplify payments for your organization, contact your Horizon Bank Treasury Management Sales Officer.

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