When Sales Wins Too Early: How Credit Can Reframe Risk Conversations

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When credit teams are brought into the sales process only after terms have been quoted, the company assumes risk it may not fully understand. Customers receive proposals with payment terms and delivery commitments before any financial analysis has taken place. Credit is left reacting to decisions it did not influence, often at a stage where changes create friction with both the customer and the sales team.

This pattern, where financial risk is evaluated too late, can erode margin, weaken cash flow, and undermine internal alignment. Research shows that excluding operational stakeholders from early-stage deals leads to higher churn, more margin erosion, and increased internal rework.

The costs of late-stage adjustments are not limited to financial terms. They extend to customer trust, team credibility, and the perceived professionalism of the entire organization.

Repositioning credit within the sales cycle, particularly at the front end, significantly improves deal quality and payment outcomes. This article outlines practical methods for integrating credit earlier in the customer engagement process and shows how that shift protects revenue while enhancing transparency and long-term relationships.

About the Author

Chris Woodard is the CMO and Co-Founder of Handle.com. Handle's software powers the largest credit and finance teams in construction. Fortune 500 material suppliers and contractors trust Handle on a daily basis to provide their credit and collections departments with an end-to-end solution that saves their staff 10-12 hours per week.