

B2B Payment Trends to Watch in 2026.

Your Trusted partner in B2B Payments
Technology Consulting and Engineering



01

Account to Account Payments and Open Banking

Key move:
Integrate banking APIs
+ offer pay-by-bank

96%
manufacturers shifting
away from checks

A2A cuts fees and speeds
settlement by removing card rails.

Industries most impacted: Manufacturing • Wholesale / Distribution •
Construction / Field Services • Online B2B Marketplaces



02

Real Time Payments Become Mainstream

Key move:
Enable RTP and FedNow
rails

87%
businesses expect real-
time to replace slower rails

Instant payout becomes
expected, not exceptional.

Industries most impacted: Manufacturing • Distribution / Supply Chain • Gig
Economy Platforms • Contracted Services • Healthcare • Insurance



03

AI Driven Automation in AR and AP

Key move:
Automate reconciliation
+ exception handling

≤70%
reduction in manual
AR/AP effort

AI shrinks AR/AP workload
and predicts cash gaps.

Industries most impacted: Manufacturing • Large-Scale Supply Chain
• Healthcare • Insurance • Enterprise Shared Services • BPOs



04

Embedded Payments in ERP and Business Software

Key move:
Offer SDKs + API-first
embedded modules

25–50%
revenue lift reported by
SMBs using embedded
payments

ERP becomes the new checkout.

Industries most impacted: Enterprise ERPs (manufacturing, distribution)
• Healthcare Software • Insurance Platforms • Real Estate Management
• Construction Management • Vertical SaaS (various industries)



05

Blockchain, Stablecoins, and Digital Currency Rails

Key move:
Integrate stablecoin rails +
compliance APIs

Settlement can occur
within minutes instead of
multi-day wires

Stablecoins offer near-real-time
cross-border settlement.

Industries most impacted: Cross-Border Trade • Import/Export
• Logistics • Treasury • Fintech Lenders • Public Sector (procurement)
• Supply Chain (food, pharma)



06

Virtual Cards and ePayables Expansion

Key move:
Enable virtual-card issuing
with ERP/AP integrations

370%
Projected growth for
virtual card spend by
2028

Single-use cards tighten AP
control and reduce fraud.

Industries most impacted: Travel & Hospitality • Procurement-Heavy
Industries • Manufacturing • Retail • Healthcare • Education



07

B2B Buy Now Pay Later and Flexible Financing

Key move:
Embed BNPL decisioning
directly into checkout or
invoices

\$14B
B2B BNPL market +
continues strong growth

Buyers get terms instantly;
sellers get paid immediately.

Industries most impacted: Wholesale • Distribution • Manufacturing
• Capital Equipment • Online B2B Marketplaces • E-commerce Platforms



08

Payment Orchestration and Unified Platforms

Key move:
Deploy smart routing and
unified token vaults

\$15B
Orchestration market
projected worth

Multiple processors behave like
one coordinated network.

Industries most impacted: Large Ecommerce • Retail • Global Marketplaces
(travel, gig platforms) • SaaS • Subscription Businesses



09

Streamlined Cross Border Payments and Currency Solutions

Key move:
Integrate local payout
rails (Pix, UPI, SEPA
Instant) + FX engines

Track-and-trace and
predictable FX timing are
now becoming standard.

Local-rail links reduce FX
cost and waiting days.

Industries most impacted: Import/Export • Global Trade • Logistics • Freelance
Platforms • E-commerce (Cross-Border Sellers) • Digital Services Businesses