

B2B Payment Trends to Watch in 2026.

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Technology Consulting and Engineering



01 Account to Account Payments and Open Banking

A2A cuts fees and speeds settlement by removing card rails.

01

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

96%
manufacturers shifting away from checks

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



02 Real Time Payments Become Mainstream

Instant payout becomes expected, not exceptional.

02

Key move:
Enable RTP and FedNow rails

87%
businesses expect real-time to replace slower rails

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



03 AI Driven Automation in AR and AP

AI shrinks AR/AP workload and predicts cash gaps.

03

Key move:
Automate reconciliation + exception handling

≤70%
reduction in manual AR/AP effort

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



04 Embedded Payments in ERP and Business Software

ERP becomes the new checkout.

04

Key move:
Offer SDKs + API-first embedded modules

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

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

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

05

Key move:
Integrate stablecoin rails + compliance APIs

Settlement can occur within minutes instead of multi-day wires

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

Single-use cards tighten AP control and reduce fraud.

06

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

370%
Projected growth for virtual card spend by 2028

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



07 B2B Buy Now Pay Later and Flexible Financing

Buyers get terms instantly; sellers get paid immediately.

07

Key move:
Embed BNPL decisioning directly into checkout or invoices

\$14B
B2B BNPL market + continues strong growth

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



08 Payment Orchestration and Unified Platforms

Multiple processors behave like one coordinated network.

08

Key move:
Deploy smart routing and unified token vaults

\$15B
Orchestration market projected worth

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



09 Streamlined Cross Border Payments and Currency Solutions

Local-rail links reduce FX cost and waiting days.

09

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

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

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