

Global B2B Digital Payment Market Size Study & Forecast, by Offering (Solutions, Services), Payment Method (Credit Cards/Debit Cards/Virtual Cards, Digital Wallet), Transaction Type (Domestic, Cross-Border), By Enterprise Type (Small & Medium Enterprises, Large Enterprises), By Industry (Government, Manufacturing, BSFI, Metal & Mining, IT & Telecom, Retail & E-commerce, Others) and Regional Forecasts 2025-2035

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Abstracts

The Global B2B Digital Payment Market is valued at approximately USD 4.8 billion in 2025 and is projected to expand at a robust CAGR of 14.30% during the forecast period 2025-2035. B2B digital payments refer to electronic financial transactions conducted between businesses to settle invoices, manage procurement expenses, and streamline cross-border trade flows. These solutions encompass payment platforms, integrated services, and digital infrastructures that replace traditional paper-based and manual payment processes. Market growth is being powered by accelerating enterprise digitalization, rising demand for faster settlement cycles, and the growing need for transparency and traceability in financial operations. The shift toward cashless ecosystems and the increasing complexity of global supply chains are further amplifying adoption.

The growing emphasis on operational efficiency and real-time financial visibility has significantly scaled up demand for B2B digital payment systems. Enterprises are actively phasing out legacy payment mechanisms and leaning into automated, secure, and data-driven payment infrastructures. Advancements in fintech innovation, API-

based integrations, and blockchain-enabled transaction frameworks are reshaping how organizations manage payables and receivables. However, concerns around cybersecurity, regulatory compliance, and interoperability across regions continue to pose challenges. Despite this, rising trust in digital ecosystems and increasing regulatory support are expected to sustain strong momentum through 2035.

The detailed segments and sub-segments included in the report are:

By Offering:

Solutions

Services

By Payment Method:

Credit Cards / Debit Cards / Virtual Cards

Digital Wallet

By Transaction Type:

Domestic

Cross-Border

By Enterprise Type:

Small & Medium Enterprises

Large Enterprises

By Industry:

Government

Manufacturing

BSFI

Metal & Mining

IT & Telecom

Retail & E-commerce

Others

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia

South Korea

RoAPAC

Latin America

Brazil

Mexico

Middle East & Africa

UAE

Saudi Arabia

South Africa

Rest of Middle East & Africa

Solutions Segment Expected to Dominate the Market

Among offerings, solutions are expected to dominate the market as enterprises increasingly adopt end-to-end digital payment platforms to consolidate transaction management, compliance, and reporting under a single interface. These solutions enable businesses to automate workflows, reduce human error, and improve cash-flow forecasting. While services play a critical supporting role—particularly in implementation and customization—the scalability and recurring value proposition of solutions position

them as the primary growth engine across large enterprises and SMEs alike.

Card-Based and Virtual Payment Methods Lead Revenue Share

From a payment method perspective, credit cards, debit cards, and virtual cards currently command the largest revenue share, driven by their widespread acceptance, enhanced security layers, and seamless integration with enterprise resource planning systems. Digital wallets, however, are rapidly gaining traction, particularly for cross-border transactions, owing to their speed, cost efficiency, and ability to bypass traditional banking bottlenecks. This dual dynamic highlights a market where established payment methods anchor revenues while next-generation tools accelerate future growth.

The key regions considered for the Global B2B Digital Payment Market study include Asia Pacific, North America, Europe, Latin America, and the Middle East & Africa. North America continues to dominate the market, supported by early fintech adoption, a mature banking ecosystem, and strong regulatory frameworks encouraging digital transactions. Europe follows closely, driven by open banking initiatives and cross-border trade activity. Asia Pacific is anticipated to witness the fastest growth over the forecast period, fueled by rapid enterprise digital transformation, expanding SME ecosystems, and increasing cross-border commerce across emerging economies.

Major market players included in this report are:

Visa Inc.

Mastercard Incorporated

PayPal Holdings, Inc.

American Express Company

Stripe, Inc.

Adyen N.V.

FIS Global

Fiserv, Inc.

JPMorgan Chase & Co.

Square, Inc.

Worldline SA

Global Payments Inc.

Payoneer Inc.

Wise Plc

Intuit Inc.

Global B2B Digital Payment Market Report Scope:

Historical Data – 2023, 2025

Base Year for Estimation – 2025

Forecast period - 2025-2035

Report Coverage - Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Regional Scope - North America; Europe; Asia Pacific; Latin America; Middle East & Africa

Customization Scope - Free report customization (equivalent to up to 8 analysts' working hours) with purchase. Addition or alteration to country, regional & segment scope*

The objective of the study is to define market sizes of different segments and countries in recent years and to forecast their values for the coming years. The report integrates both qualitative and quantitative assessments of the industry across the regions studied. It also delivers in-depth insights into critical drivers, constraints, and emerging

opportunities that are shaping the future of the market. Furthermore, it offers a detailed evaluation of the competitive landscape and strategic initiatives of key players, enabling stakeholders to make informed investment and expansion decisions.

Key Takeaways:

Market estimates and forecasts for 10 years from 2025 to 2035.

Annualized revenue analysis at global and regional levels.

Comprehensive geographical assessment with country-level insights.

Detailed competitive landscape profiling leading market participants.

Strategic analysis of business models and future growth pathways.

Evaluation of market structure and competitive intensity.

Integrated demand-side and supply-side market analysis.

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