

# **Global B2B Payments Market Size Study & Forecast, by Payment Type (Domestic Payments, Cross Border Payments), by Payment Method (Bank Transfer, Cards, Online Payments), by Enterprise Type (Small & Medium Enterprises, Large Enterprises), by Industry (Government, Manufacturing, BFSI, Metal & Mining, IT & Telecom, Others), and Regional Analysis, 2023-2030**

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## **Abstracts**

Global B2B Payments Market is valued at approximately USD 72.30 billion in 2022 and is anticipated to grow with a healthy growth rate of more than 11.9% during the forecast period 2023-2030. B2B payments encompass the exchange of goods or services for a specified currency value between businesses and companies. These transactions occur as one-time or recurring payments, contingent upon the terms negotiated between the seller and buyer. Involving repetitive high-volume and high-value transactions, B2B payments typically entail processes that can be more time-intensive compared to B2C transactions. The swift digitization and automation of B2B payment solutions have surged the demand from business owners, propelling market growth. The industry's expansion is further driven by the rising preference for real-time payments and increased investments in technology-based payment solutions. Also, the growing integration with ERP systems, rapid digitalization & automation in the B2B payment solutions, coupled with the surge in online marketplaces and E-commerce platforms are the most prominent factors that are propelling the market demand across the globe.

In addition, the surge in demand for expedited payments, driven by the integration of automation into transactional processes, is set to streamline supply chains in the forthcoming years of 2023-2030. With businesses prioritizing the deployment of integrated technologies to optimize their investments, the adoption of such technology is

expected to witness significant growth in the industry. For instance, in July 2023, Grovara, a wholesale marketplace specializing in exports and imports, partnered with TransferMate to enhance the speed of cross-border payments on the first B2B online marketplace to facilitate frictionless payments from customers. Additionally, the integration of B2B payment solutions with Enterprise Resource Planning (ERP), Customer Relationship Management (CRM), and supply chain management systems is anticipated to further drive market demand during the forecast period of 2023-2030. Thus, increased expansion in import and export trade is contributing to the market expansion. Moreover, the rise in the incorporation of artificial intelligence for faster B2B transactions, as well as the increase in technological advancement in digital payment systems presents various lucrative opportunities over the forecast years. However, the increasing number of Business Email Compromise (BEC) frauds and the high cost of implementation are hindering the market growth throughout the forecast period of 2023-2030.

The key regions considered for the Global B2B Payments Market study include Asia Pacific, North America, Europe, Latin America, and Middle East & Africa. North America dominated the market in 2022 owing to the rising investments in the development of dependable and effective payment solutions aimed at managing cash flow and nurturing relationships with material suppliers across the U.S. and Canada are accelerating market growth. Whereas, Asia Pacific is expected to grow at the highest CAGR over the forecast years. The increasing adoption of virtual debit and credit cards within various businesses across developing nations such as India and China is significantly propelling the market demand across the region. Moreover, there's a surge in investments in small and medium-sized companies across diverse industries aimed at enhancing cross-border payment transactions. Consequently, these factors play pivotal roles in augmenting the adoption of B2B payment solutions in the Asia Pacific region. According to the 2022 report from the State Council of the People's Bank of China, the business volume of RMB cross-border payments in China exhibited rapid growth in 2021 compared to the previous year. The value of 3.34 million transactions processed by China's RMB cross-border payment system amounted to 79.60 trillion yuan (USD 12.53 Trillion), marking a substantial increase of 75.83% compared to 2021.

Major market players included in this report are:

Mastercard Inc. (Spain)

FIS (U.S.)

Stripe, Inc. (U.S.)

Paystand, Inc. (U.S.)

Flywire (Netherlands)

Squareup Pte. Ltd. (U.S.)

Edenred Payment Solutions (Ireland)

Payoneer Inc. (U.S.)

American Express Company (U.S.)

Visa Inc. (U.S.)

Recent Developments in the Market:

In October 2023, Visa Inc. announced a strategic partnership with Swift aimed at streamlining global business-to-business (B2B) payments and enhancing communication within the expansive networks of international enterprises.

In September 2023, Sprinque, a payment service provider headquartered in the Netherlands, broadened its reach by establishing a stronger presence in Germany and Spain. This strategic move was part of their initiative to dominate the European market, bolstering their cross-border business-to-business (B2B) payments platform portfolio.

In June 2023, Aria, a FinTech company based in France, inaugurated a new office in the United Kingdom to advance its B2B Deferred Payment Infrastructure. This expansion strengthens online B2B commerce and fosters connectivity within marketplaces, elevating trading Software as a Service (SaaS) platforms and Enterprise Resource Planning (ERP) systems.

Global B2B Payments Market Report Scope:

Historical Data – 2020 - 2021

Base Year for Estimation – 2022

Forecast period - 2023-2030

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

Segments Covered - Payment Type, Payment Method, Enterprise Type, Industry, Region

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

Customization Scope - Free report customization (equivalent up to 8 analyst's 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 & countries in recent years and to forecast the values to the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Payment Type:

Domestic Payments

Cross Border Payments

By Payment Method:

Bank Transfer

Cards

Online Payments

By Enterprise Type:

Small & Medium Enterprises

Large Enterprises

By Industry:

Government

Manufacturing

BFSI

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

Saudi Arabia

South Africa

Rest of Middle East & Africa

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