

B2B Fintech & Corporate Banking Market Forecasts to 2032 – Global Analysis By Solution Type (Digital Lending Platforms, Trade Finance & Supply Chain Platforms, Cross-Border Payments & Remittance, Corporate Cards & Expense Management, Treasury & Cash Management, and Other Solution Types), Enterprise Size (Large Enterprises and Small & Medium-sized Enterprises (SMEs)), End User and By Geography

<https://marketpublishers.com/r/B33B3FE2AFBDEN.html>

Date: September 2025

Pages: 200

Price: US\$ 4,150.00 (Single User License)

ID: B33B3FE2AFBDEN

Abstracts

According to Statistics MRC, the Global B2B Fintech & Corporate Banking Market is accounted for \$12.9 billion in 2025 and is expected to reach \$26.6 billion by 2032 growing at a CAGR of 10.9% during the forecast period. B2B fintech and corporate banking solutions provide digital financial services to enterprises, including payments, lending, treasury management, and financial analytics. The market is driven by automation, cloud-based banking, and demand for real-time business insights. Providers focus on security, integration, and process optimization. Target users include SMEs, large corporations, and financial institutions seeking cost-effective, scalable, and efficient financial solutions. Growth is supported by digitization trends, regulatory changes, and the need for enhanced financial transparency, operational efficiency, and seamless business-to-business banking experiences.

According to the Reserve Bank of India, scheduled commercial banks reported ₹2.04 lakh crore in deposit growth in FY24, reflecting strong corporate banking activity.

Market Dynamics:

Driver:

Growth in cross-border trade & remittance

Growth in cross-border trade and remittances has materially expanded demand for B2B fintech and corporate banking solutions. Firms increasingly require faster, lower-cost foreign-exchange settlement, multi-currency liquidity tools and programmable payment rails to support global supplier networks and payrolls. Nonbank providers captured a large share of low-value flows, prompting incumbents to invest in API-led platforms, partnerships and embedded solutions. Furthermore, digitisation of trade documentation, richer data flows and real-time analytics improve working-capital visibility, accelerating adoption of treasury and cash-management services tailored to cross-border operations. It reduces costs and tightens controls.

Restraint:

Regulatory and compliance complexity across jurisdictions

Regulatory and compliance complexity across jurisdictions raises costs and slows product rollouts for B2B fintech and corporate banking providers. Varied licensing regimes, differing anti-money-laundering standards, data-localisation rules and inconsistent know-your-customer requirements force firms into bespoke compliance stacks and lengthy legal reviews. Additionally, cross-border data transfer constraints and divergent tax treatments complicate integrated platform offerings. These frictions increase time-to-market, restrict scalability and elevate operational risk, compelling many fintechs to prioritise region-specific strategies or partner with incumbents that already navigate local regulatory frameworks. Such burdens often deter investment and slow innovation.

Opportunity:

Embedded finance

Embedded finance presents a significant avenue for growth by integrating payments, lending and treasury services directly into nonfinancial platforms. Software vendors, marketplaces and ERP providers can deepen customer engagement, create recurring revenue streams and offer contextual financing at point of need. BCG and industry studies estimate a multi-billion dollar addressable market, with many segments still

underpenetrated. Moreover, embedded offerings reduce customer acquisition costs for financial providers and accelerate monetisation for platform partners, enabling tailored SME solutions and improving cash flow predictability for corporate clients, and supporting faster scaling globally.

Threat:

Economic downturns

Economic downturns and macroeconomic volatility can materially reduce transaction volumes, shrink corporate credit demand and heighten default risks for B2B fintech and corporate banking ecosystems. Lower cross-border trade, constrained client cash flows and tighter credit conditions compress fee income and lengthen sales cycles, pressuring pricing and margins. Additionally, fintechs that rely on venture funding may face capital scarcity, slowing product development and geographic expansion. As a result, providers must prioritise balance-sheet resilience, conservative underwriting and diversified revenue models to withstand cyclical shocks and ensure stability and maintain client trust.

Covid-19 Impact:

The pandemic accelerated digital adoption among corporates and SMEs, pushing treasury digitisation, remote onboarding and payments. Banks and fintechs expanded cloud-based platforms, API integrations and instant-pay rails to support disrupted supply chains and changing liquidity needs. However, COVID-19 exposed vulnerabilities in manual processes and strained working-capital cycles, prompting renewed focus on automation and risk monitoring. Overall, the crisis acted as a catalyst for faster technology adoption and more resilient corporate cash management practices.

The treasury & cash management segment is expected to be the largest during the forecast period

The treasury & cash management segment is expected to account for the largest market share during the forecast period. This category benefits from rising demand for real-time visibility, liquidity optimisation and integrated payments as corporates seek to reduce cash friction and improve forecasting. Banks and fintechs are offering cloud-native TMS, APIs and analytics to consolidate bank accounts, automate reconciliations and enable sweep, FX hedging. Consequently, larger enterprises and SMEs adopt these solutions to manage working capital more efficiently, reduce costs and meet

regulatory reporting requirements across multiple jurisdictions.

The small & medium-sized enterprises (SMEs) segment is expected to have the highest CAGR during the forecast period

Over the forecast period, the small & medium-sized enterprises (SMEs) segment is predicted to witness the highest growth rate. SMEs are rapidly adopting digital banking, payments and embedded financial services to streamline receivables, access working-capital and simplify cross-border trade. Lower onboarding friction, API integrations with accounting software and tailored lending products make fintech solutions attractive. Additionally, platform economics and partner distribution enable rapid scale. Consequently, fintechs targeting SMEs can capture disproportionate growth by offering packaged treasury, payments and credit products optimized for smaller corporate cash cycles.

Region with largest share:

During the forecast period, the North America region is expected to hold the largest market share. The market benefits from a mature banking infrastructure, deep venture capital pools, widespread cloud adoption and large corporates demanding advanced treasury and payments solutions. High fintech penetration, favourable regulatory sandboxes and strong merchant-of-record ecosystems accelerate productisation. Moreover, leading technology providers, global banks and fintech hubs in the United States support rapid product development and partnerships that together sustain North America's dominant share of B2B fintech and corporate banking revenues.

Region with highest CAGR:

Over the forecast period, the Asia Pacific region is anticipated to exhibit the highest CAGR. Rapid digital payments adoption, large unbanked and underbanked segments moving online, fast-growing SME populations and heavy mobile penetration drive fintech adoption. Governments across APAC are enabling open-banking, UPI-like instant rails and fintech-friendly policies, while venture funding and local incumbents fuel innovation. Consequently, nascent markets scale quickly, regional fintech hubs attract talent and investment, and cross-border trade within APAC further amplifies demand for integrated corporate banking and treasury technologies and services.

Key players in the market

Some of the key players in B2B Fintech & Corporate Banking Market include ACI Worldwide, Allica Bank, Adyen, Bank of America, BlackRock, Brex, Citi, Fiserv, Intuit, NCino, PayPal, Pine Labs, Revolut, Rakuten Card, Stripe, Sunrate, Wells Fargo, and Wise.

Key Developments:

In September 2025, nCino launched ProBanker by FullCirc in the UK. This solution helps UK lenders manage risk and identify opportunity across business portfolios. It gives near real-time visibility into credit status, liquidity & exposure, enabling earlier detection of risk, faster funding decisions.

In August 2025 (at EBAday), ACI introduced a transformative unified, cloud-native platform aimed at enabling banks to centralize processing of all payment types. This is relevant for corporate/transaction banking where banks often deal with varied payment types.

In July 2025, ACI and iNet extended their partnership to bolster fintech growth in Saudi Arabia.

Solution Types Covered:

Digital Lending Platforms

Trade Finance & Supply Chain Platforms

Cross-Border Payments & Remittance

Corporate Cards & Expense Management

Treasury & Cash Management

Other Solution Types

Enterprise Sizes:

Large Enterprises

Small & Medium-sized Enterprises (SMEs)

End Users Covered:

IT & Telecom

Manufacturing

Healthcare

Retail & E-commerce

BFSI

Other End Users

Regions Covered:

North America

US

Canada

Mexico

Europe

Germany

UK

Italy

France

Spain

Rest of Europe

Asia Pacific

Japan

China

India

Australia

New Zealand

South Korea

Rest of Asia Pacific

South America

Argentina

Brazil

Chile

Rest of South America

Middle East & Africa

Saudi Arabia

UAE

Qatar

South Africa

Rest of Middle East & Africa

What our report offers:

- Market share assessments for the regional and country-level segments
- Strategic recommendations for the new entrants
- Covers Market data for the years 2024, 2025, 2026, 2028, and 2032
- Market Trends (Drivers, Constraints, Opportunities, Threats, Challenges, Investment Opportunities, and recommendations)
- Strategic recommendations in key business segments based on the market estimations
- Competitive landscaping mapping the key common trends
- Company profiling with detailed strategies, financials, and recent developments
- Supply chain trends mapping the latest technological advancements

Free Customization Offerings:

All the customers of this report will be entitled to receive one of the following free customization options:

Company Profiling

Comprehensive profiling of additional market players (up to 3)

SWOT Analysis of key players (up to 3)

Regional Segmentation

Market estimations, Forecasts and CAGR of any prominent country as per the client's interest (Note: Depends on feasibility check)

Competitive Benchmarking

Benchmarking of key players based on product portfolio, geographical presence, and strategic alliances

Contents

1 EXECUTIVE SUMMARY

2 PREFACE

- 2.1 Abstract
- 2.2 Stake Holders
- 2.3 Research Scope
- 2.4 Research Methodology
 - 2.4.1 Data Mining
 - 2.4.2 Data Analysis
 - 2.4.3 Data Validation
 - 2.4.4 Research Approach
- 2.5 Research Sources
 - 2.5.1 Primary Research Sources
 - 2.5.2 Secondary Research Sources
 - 2.5.3 Assumptions

3 MARKET TREND ANALYSIS

- 3.1 Introduction
- 3.2 Drivers
- 3.3 Restraints
- 3.4 Opportunities
- 3.5 Threats
- 3.6 End User Analysis
- 3.7 Emerging Markets
- 3.8 Impact of Covid-19

4 PORTERS FIVE FORCE ANALYSIS

- 4.1 Bargaining power of suppliers
- 4.2 Bargaining power of buyers
- 4.3 Threat of substitutes
- 4.4 Threat of new entrants
- 4.5 Competitive rivalry

5 GLOBAL B2B FINTECH & CORPORATE BANKING MARKET, BY SOLUTION

TYPE

- 5.1 Introduction
- 5.2 Digital Lending Platforms
- 5.3 Trade Finance & Supply Chain Platforms
- 5.4 Cross-Border Payments & Remittance
- 5.5 Corporate Cards & Expense Management
- 5.6 Treasury & Cash Management
- 5.7 Other Solution Types

6 GLOBAL B2B FINTECH & CORPORATE BANKING MARKET, BY ENTERPRISE SIZE

- 6.1 Introduction
- 6.2 Large Enterprises
- 6.3 Small & Medium-sized Enterprises (SMEs)

7 GLOBAL B2B FINTECH & CORPORATE BANKING MARKET, BY END USER

- 7.1 Introduction
- 7.2 IT & Telecom
- 7.3 Manufacturing
- 7.4 Healthcare
- 7.5 Retail & E-commerce
- 7.6 BFSI
- 7.7 Other End Users

8 GLOBAL B2B FINTECH & CORPORATE BANKING MARKET, BY GEOGRAPHY

- 8.1 Introduction
- 8.2 North America
 - 8.2.1 US
 - 8.2.2 Canada
 - 8.2.3 Mexico
- 8.3 Europe
 - 8.3.1 Germany
 - 8.3.2 UK
 - 8.3.3 Italy
 - 8.3.4 France

- 8.3.5 Spain
- 8.3.6 Rest of Europe
- 8.4 Asia Pacific
 - 8.4.1 Japan
 - 8.4.2 China
 - 8.4.3 India
 - 8.4.4 Australia
 - 8.4.5 New Zealand
 - 8.4.6 South Korea
 - 8.4.7 Rest of Asia Pacific
- 8.5 South America
 - 8.5.1 Argentina
 - 8.5.2 Brazil
 - 8.5.3 Chile
 - 8.5.4 Rest of South America
- 8.6 Middle East & Africa
 - 8.6.1 Saudi Arabia
 - 8.6.2 UAE
 - 8.6.3 Qatar
 - 8.6.4 South Africa
 - 8.6.5 Rest of Middle East & Africa

9 KEY DEVELOPMENTS

- 9.1 Agreements, Partnerships, Collaborations and Joint Ventures
- 9.2 Acquisitions & Mergers
- 9.3 New Product Launch
- 9.4 Expansions
- 9.5 Other Key Strategies

10 COMPANY PROFILING

- 10.1 ACI Worldwide
- 10.2 Allica Bank
- 10.3 Adyen
- 10.4 Bank of America
- 10.5 BlackRock
- 10.6 Brex
- 10.7 Citi

- 10.8 Fiserv
- 10.9 Intuit
- 10.10 NCino
- 10.11 PayPal
- 10.12 Pine Labs
- 10.13 Revolut
- 10.14 Rakuten Card
- 10.15 Stripe
- 10.16 Sunrate
- 10.17 Wells Fargo
- 10.18 Wise

List Of Tables

LIST OF TABLES

- Table 1 Global B2B Fintech & Corporate Banking Market Outlook, By Region (2024-2032) (\$MN)
- Table 2 Global B2B Fintech & Corporate Banking Market Outlook, By Solution Type (2024-2032) (\$MN)
- Table 3 Global B2B Fintech & Corporate Banking Market Outlook, By Digital Lending Platforms (2024-2032) (\$MN)
- Table 4 Global B2B Fintech & Corporate Banking Market Outlook, By Trade Finance & Supply Chain Platforms (2024-2032) (\$MN)
- Table 5 Global B2B Fintech & Corporate Banking Market Outlook, By Cross-Border Payments & Remittance (2024-2032) (\$MN)
- Table 6 Global B2B Fintech & Corporate Banking Market Outlook, By Corporate Cards & Expense Management (2024-2032) (\$MN)
- Table 7 Global B2B Fintech & Corporate Banking Market Outlook, By Treasury & Cash Management (2024-2032) (\$MN)
- Table 8 Global B2B Fintech & Corporate Banking Market Outlook, By Other Solution Types (2024-2032) (\$MN)
- Table 9 Global B2B Fintech & Corporate Banking Market Outlook, By Enterprise Size (2024-2032) (\$MN)
- Table 10 Global B2B Fintech & Corporate Banking Market Outlook, By Large Enterprises (2024-2032) (\$MN)
- Table 11 Global B2B Fintech & Corporate Banking Market Outlook, By Small & Medium-sized Enterprises (SMEs) (2024-2032) (\$MN)
- Table 12 Global B2B Fintech & Corporate Banking Market Outlook, By End User (2024-2032) (\$MN)
- Table 13 Global B2B Fintech & Corporate Banking Market Outlook, By IT & Telecom (2024-2032) (\$MN)
- Table 14 Global B2B Fintech & Corporate Banking Market Outlook, By Manufacturing (2024-2032) (\$MN)
- Table 15 Global B2B Fintech & Corporate Banking Market Outlook, By Healthcare (2024-2032) (\$MN)
- Table 16 Global B2B Fintech & Corporate Banking Market Outlook, By Retail & E-commerce (2024-2032) (\$MN)
- Table 17 Global B2B Fintech & Corporate Banking Market Outlook, By BFSI (2024-2032) (\$MN)
- Table 18 Global B2B Fintech & Corporate Banking Market Outlook, By Other End Users

(2024-2032) (\$MN)

Note: Tables for North America, Europe, APAC, South America, and Middle East & Africa Regions are also represented in the same manner as above.

I would like to order

Product name: B2B Fintech & Corporate Banking Market Forecasts to 2032 – Global Analysis By Solution Type (Digital Lending Platforms, Trade Finance & Supply Chain Platforms, Cross-Border Payments & Remittance, Corporate Cards & Expense Management, Treasury & Cash Management, and Other Solution Types), Enterprise Size (Large Enterprises and Small & Medium-sized Enterprises (SMEs)), End User and By Geography

Product link: <https://marketpublishers.com/r/B33B3FE2AFBDEN.html>

Price: US\$ 4,150.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/B33B3FE2AFBDEN.html>