

Embedded Finance & B2B Payments Market Forecasts to 2034 - Global Analysis By Financial Product Integration (Banking Services, Insurance, Investments and Payments), Deployment Model, Enterprise Type, Industry Vertical, Payment Flow, Technology Layer, End User and By Geography

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Abstracts

According to Statistics MRC, the Global Embedded Finance & B2B Payments Market is accounted for \$85.8 billion in 2026 and is expected to reach \$277.5 billion by 2034 growing at a CAGR of 15.8% during the forecast period. Embedded Finance & B2B Payments combines financial capabilities with business software and digital platforms, allowing organizations to manage payments, banking, lending, invoicing, and related services within existing workflows. This approach simplifies financial processes while improving transaction efficiency and user convenience. B2B payment technologies increasingly integrate with accounting systems, ERP platforms, procurement tools, and digital commerce environments. Such integration can automate payment activities, enhance visibility into cash flows, reduce operational complexity, and support connected financial ecosystems that enable businesses to manage transactions more efficiently.

According to the World Bank, 76% of adults globally had an account with a bank, financial institution, or mobile money provider in 2021, compared with 68% in 2017 and 51% in 2011, demonstrating the expanding foundation for digital financial services.

Market Dynamics:

Driver:

Growing demand for seamless digital transactions

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Rising demand for convenient digital transactions is supporting the growth of the Embedded Finance & B2B Payments Market as organizations look for integrated and efficient payment solutions. Financial capabilities embedded within enterprise applications, procurement tools, marketplaces, and accounting systems can simplify workflows and reduce manual intervention. These solutions also improve payment visibility and enable greater automation. With continued business digitization, companies are increasingly adopting embedded financial tools for invoicing, collections, settlements, and related activities, creating broader opportunities for integrated B2B payment ecosystems across multiple industries.

Restraint:

Data security and regulatory compliance challenges

Security and compliance requirements may limit growth in the Embedded Finance & B2B Payments Market because integrated financial platforms handle sensitive financial and customer data. Companies need to address privacy regulations, transaction monitoring, fraud controls, and identity verification requirements while maintaining secure infrastructure. These obligations can raise implementation expenses and create additional operational responsibilities. Differences in regulations across markets can further complicate deployment, requiring frequent technology and compliance adjustments. Smaller businesses and providers with constrained resources may therefore face greater challenges when adopting or expanding embedded financial services.

Opportunity:

Expansion of embedded lending and financial services

Growing integration of lending and other financial services into business platforms creates opportunities for the Embedded Finance & B2B Payments Market. Companies can access working capital, credit, insurance, banking, and payment functions directly through software they already use. Such integration can streamline financial activities and make access to financial products more convenient. Fintech firms, software providers, and digital marketplaces can incorporate these services into their platforms, expanding their service portfolios and revenue possibilities while helping businesses manage diverse financial requirements through unified and interconnected digital environments.

Threat:

Intensifying competition from traditional and fintech providers

Growing competition among banks, payment companies, fintech businesses, and technology providers can create challenges for the Embedded Finance & B2B Payments Market. Traditional financial institutions can use established relationships and infrastructure, while fintech firms can compete with specialized digital solutions and faster innovation. Greater competition may place pressure on pricing, product development, and technology investment. Providers may need to continuously improve their services to remain competitive, while smaller companies could experience difficulties in differentiating their platforms, attracting customers, and maintaining profitable operations in a crowded market.

Covid-19 Impact:

The COVID-19 pandemic strengthened digital adoption as companies shifted toward remote work, online transactions, and contactless financial processes. Greater use of electronic payments, digital invoicing, online banking, and automated financial workflows created favorable conditions for embedded finance and B2B payment platforms. Businesses increasingly integrated financial functions into existing software and digital commerce environments to sustain operations. At the same time, economic disruptions, supply-chain challenges, and weaker commercial activity created temporary pressure on payment volumes and technology investments in various sectors during the pandemic.

The API-based platforms segment is expected to be the largest during the forecast period

The API-based platforms segment is expected to account for the largest market share during the forecast period because they offer adaptable and scalable integration of financial capabilities into business software and digital platforms. Through APIs, organizations can connect payment, banking, lending, invoicing, and account functions with existing applications. This architecture facilitates interaction among financial institutions, fintech companies, enterprises, and software providers. Its ability to support automation, customization, streamlined implementation, and interoperability makes API-based solutions applicable across numerous business environments, encouraging their wider use within embedded finance and B2B payment ecosystems.

The marketplaces & platforms segment is expected to have the highest CAGR during the forecast period

Over the forecast period, the marketplaces & platforms segment is predicted to witness the highest growth rate, positioned for strong growth as digital platforms increasingly incorporate financial functions into their business environments. These platforms can integrate payments, invoicing, lending, insurance, and related services directly into buyer and seller activities. Embedded financial capabilities can simplify transactions, improve platform experiences, and support efficient business processes. The expansion of digital commerce, platform-driven business models, and growing preference for unified financial solutions is encouraging greater adoption of embedded finance and B2B payment services across marketplace-based ecosystems.

Region with largest share:

During the forecast period, the North America region is expected to hold the largest market share, driven by developed financial infrastructure, strong fintech adoption, and increasing demand for integrated digital payment solutions. Organizations across the region are incorporating financial functions into enterprise software, digital marketplaces, and business processes. A well-established ecosystem of banks, fintech companies, technology providers, and payment firms further supports market development. Strong digitalization, advanced commercial infrastructure, and ongoing technology investment continue to reinforce the region's prominent role in embedded finance and B2B payments.

Region with highest CAGR:

Over the forecast period, the Asia Pacific region is anticipated to exhibit the highest CAGR, driven by accelerating digital transformation, expanding fintech networks, and wider use of digital business platforms. Rising e-commerce and marketplace activity is encouraging companies to incorporate payment, banking, lending, and invoicing capabilities into their existing applications. Growing deployment of cloud services, mobile commerce, and digital financial infrastructure is supporting this transition. Fintech firms, technology companies, and financial institutions are also contributing to the development of a stronger embedded finance ecosystem across the region.

Key players in the market

Some of the key players in Embedded Finance & B2B Payments Market include Alibaba, Fortis, U.S. Bank, Slope, XTransfer, Setu, M2P Fintech, Decentro, Razorpay Capital, Indifi, Stripe, Wise, Airwallex, Brex, Billie, Hokodo, Blitz and TreviPay.

Key Developments:

In December 2025, Fortis Energy has launched the construction of its 75-MWdc Erseke solar project in Albania after securing formal approval for the project. Fortis Energy said it is inviting qualified suppliers and contractors to submit their inquiries for upcoming construction and procurement packages related to the project's execution phase. The Turkish developer previously said it expects to complete construction and installation works within three years.

In July 2025, Alibaba Group Holding Limited and Standard Chartered have entered into a strategic partnership, utilising Alibaba Cloud's AI technologies to accelerate the pace at which the financial services sector embraces Artificial Intelligence (AI). According to the Memorandum of Understanding, Standard Chartered will work with Alibaba Cloud as its strategic partner for AI technologies to enhance operational efficiency and elevate the customer experience.

Financial Product Integrations Covered:

Banking Services

Insurance

Investments

Payments

Deployment Models Covered:

API-Based Platforms

SDK & Plug-in Solutions

White-Label Platforms

Custom Integrations

Enterprise Types Covered:

Large Enterprises

Small & Medium Enterprises (SMEs)

Startups & Digital-Native Firms

Industry Verticals Covered:

Retail & E-Commerce

Manufacturing & Supply Chain

Healthcare & Life Sciences

Travel & Hospitality

Logistics & Transportation

IT & Telecom

Professional Services

Payment Flows Covered:

Accounts Payable

Accounts Receivable

Cross-Border B2B Transactions

Recurring & Subscription Payments

Technology Layers Covered:

Payment Gateways

Digital Wallets

Card Networks & Rails

Blockchain & Distributed Ledger

AI & ML-Driven Risk & Fraud Management

End Users Covered:

Corporates

Financial Institutions

Marketplaces & Platforms

Government & Public Sector

Regions Covered:

North America

United States

Canada

Mexico

Europe

United Kingdom

Germany

France

Italy

Spain

Netherlands

Belgium

Sweden

Switzerland

Poland

Rest of Europe

Asia Pacific

China

Japan

India

South Korea

Australia

Indonesia

Thailand

Malaysia

Singapore

Vietnam

Rest of Asia Pacific

South America

Brazil

Argentina

Colombia

Chile

Peru

Rest of South America

Rest of the World (RoW)

Middle East

Saudi Arabia

United Arab Emirates

Qatar

Israel

Rest of Middle East

Africa

South Africa

Egypt

Morocco

Rest of 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 2023, 2024, 2025, 2026, 2027, 2028, 2030, 2032 and 2034

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

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Note: Tables for North America, Europe, APAC, South America, and Rest of the World (RoW) Regions are also represented in the same manner as above.

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