

B2B Payments Market Forecast 2026–2035: Digital Transactions and Fintech Evolution

The Business Research Company's B2B Payments Global Market Report 2026 – Market Size, Trends, And Forecast 2026-2035

LONDON, GREATER LONDON, UNITED KINGDOM, March 30, 2026

[/EINPresswire.com/](https://EINPresswire.com/) -- [The B2B](#)

[payments market](#) is dominated by a mix of global financial institutions and specialized digital payment technology firms. Companies are focusing on real-time payment processing platforms, automated invoicing and reconciliation solutions, secure cross-border

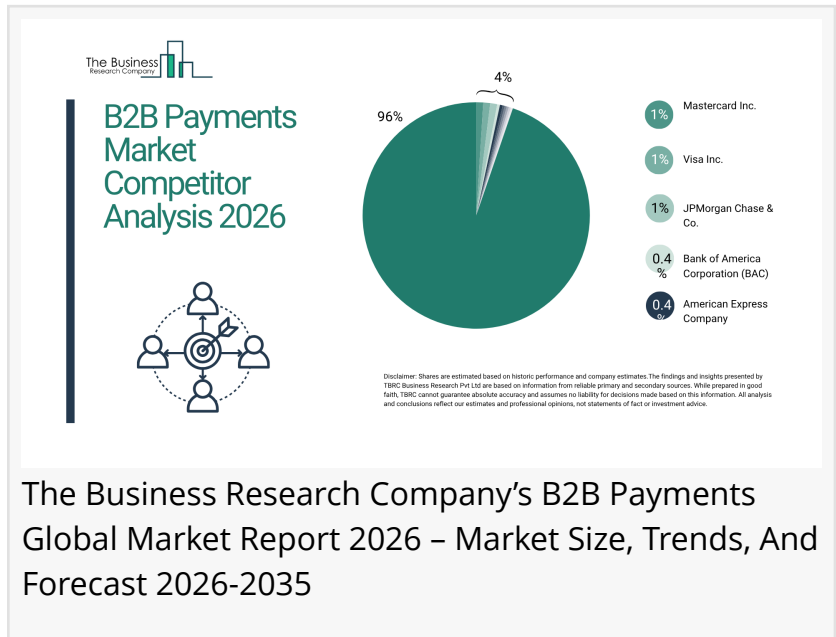
transaction systems, and integrated digital payment gateways to strengthen market presence and ensure efficiency, transparency, and compliance in commercial transactions. Emphasis on regulatory compliance, fraud prevention frameworks, data security standards, and integration of digital transaction management systems remains central to competitive positioning. Understanding the competitive landscape is essential for stakeholders seeking growth opportunities, technological innovation, and strategic partnerships within the rapidly evolving financial services and digital payments sector.

Which Market Player Is Leading The B2B Payments Market?

• According to our research, Mastercard Inc. led global sales in 2024 with a 1% market share. The commercial and new payment flows division of the company, which is directly involved in the B2B payments market, provides a wide range of corporate payment solutions, cross-border transaction platforms, virtual card services, and digital payment processing technologies that support enterprise transactions, financial institutions, and regulated commercial payment environments.

Who Are The Major Players In The B2B Payments Market?

Major companies operating in the B2B payments market are Mastercard Inc., Visa Inc., JPMorgan Chase & Co., Bank of America Corporation (BAC), American Express Company, Stripe Inc.,



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Citigroup Inc., Fiserv Inc., Global Payments Inc., Ant Group Co., Block Inc., PayPal Holdings Inc., HSBC Holdings plc, Adyen N.V., Airwallex, Fidelity National Information Services Inc., Payoneer Global Inc., Coupa Software Inc., Barclays PLC, Bill.com Inc., Checkout Ltd., Capital One Financial Corporation, Bottomline Technologies Inc., Comdata Inc., ACI Worldwide Inc., Wise Payments Limited, WEX Inc., Billtrust Holdings Inc., Flywire Corporation, AvidXchange Inc., Tipalti Inc., Paystand Inc., WePay Inc., Fleetcor Technologies Inc.

How Concentrated Is The B2B Payments Market?

- The market is fragmented, with the top 10 players accounting for 4% of total market revenue in 2024. This level of concentration reflects moderate technological and regulatory entry barriers, driven by stringent financial compliance requirements, adherence to anti-money laundering and data protection regulations, secure transaction processing standards, and the need for reliability and trust in commercial and cross-border payment environments. Leading players such as Mastercard Inc., Visa Inc., JPMorgan Chase & Co., Bank of America Corporation (BAC), American Express Company, Stripe Inc., Citigroup Inc., Fiserv Inc., Global Payments Inc., Ant Group Co. hold notable market shares through diversified payment portfolios, established banking and enterprise partnerships, global transaction networks, and continuous innovation in digital payment processing and cross-border transaction technologies. As demand for secure real-time payments, automated reconciliation systems, embedded finance solutions, and compliant digital transaction infrastructure grows, strategic collaborations, product innovation, and regional expansion are expected to strengthen the competitive positioning of these leading companies in the market.

- Leading companies include:

- o Mastercard Inc. (1%)
- o Visa Inc. (1%)
- o JPMorgan Chase & Co. (1%)
- o Bank of America Corporation (BAC) (0.4%)
- o American Express Company (0.4%)
- o Stripe Inc. (0.3%)
- o Citigroup Inc. (0.3%)
- o Fiserv Inc. (0.3%)
- o Global Payments Inc. (0.3%)
- o Ant Group Co. (0.3%)

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Who Are The Key Raw Material Suppliers In The B2B Payments Market?

- Major raw material suppliers in the B2B payments market include Visa Inc., Mastercard Incorporated, American Express Company, PayPal Holdings Inc., Fiserv Inc., Fidelity National Information Services Inc., Global Payments Inc., Stripe Inc., Adyen N.V., Block Inc., ACI Worldwide

Inc., Bottomline Technologies Inc., SAP SE, Oracle Corporation, Intuit Inc., IBM Corporation, Finastra Group Holdings Limited, Temenos AG, Worldline S.A., Discover Financial Services Inc., Marqeta Inc., Bill.com Holdings Inc., Coupa Software Inc., Tipalti Inc., Flywire Corporation.

Who Are The Major Wholesalers And Distributors In The B2B Payments Market?

- Major wholesalers or distributors in the B2B payments market include Fastenal Company, W.W. Grainger Inc., Rexel S.A., Sonepar Group, Sysco Corporation, US Foods Holding Corp., McLane Company Inc., Performance Food Group Company, Bunzl plc, Ferguson Enterprises Inc., HD Supply Holdings Inc., Associated Wholesale Grocers Inc., SpartanNash Company, United Natural Foods Inc., KeHE Distributors LLC, Gordon Food Service, Ben E. Keith Company, Owens & Minor Inc., Medline Industries LP.

Who Are The Major End Users Of The B2B Payments Market?

- Major end users in the B2B payments market include Walmart Inc., Amazon.com Inc., Costco Wholesale Corporation, The Home Depot Inc., Target Corporation, The Kroger Co., Lowe's Companies Inc., Tesco PLC, Carrefour S.A., Metro AG, Alibaba Group Holding Limited, JD.com Inc., Reliance Retail Limited, Seven & I Holdings Co. Ltd., Aeon Co. Ltd., Woolworths Group Limited, Aldi Einkauf GmbH & Co. oHG, Lidl Stiftung & Co. KG, Walgreens Boots Alliance Inc., CVS Health Corporation, Best Buy Co. Inc., IKEA Group, J Sainsbury plc, Auchan Holding, Edeka Group.

What Are The Major Competitive Trends In The Market?

- Cross-border business-to-business payment platforms are transforming the b2b payments market by simplifying international transactions, improving transparency, and enabling efficient multi-currency management.
- Example: In October 2025, Verto FX launched its full cross-border b2b payments platform.
- Its fast settlement rails, competitive fx rates, and integrated hedging tools enhance cash flow management, reduce transaction delays, and improve operational efficiency for global enterprises.

[Which Strategies Are Companies Adopting To Stay Ahead?](#)

- Advancing Tap-To-Pay Solutions To Enhance Speed, Convenience, And Efficiency In Business-To-Business Payments
- Leveraging Unified Payment Gateways To Digitize And Streamline Business-To-Business Bill Processing
- Expanding Integrated Digital Workflows To Accelerate B2B Invoice Payment Innovation
- Integrating Next-Generation Financial Partner Gateways To Transform B2B Invoicing And Trade Credit Management

Access The Detailed B2B Payments Market Report Here

https://www.thebusinessresearchcompany.com/report/b2b-payments-global-market-report?utm_source=EINPresswire&utm_medium=Paid&utm_campaign=Mar_PR

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Contact Us:

The Business Research Company

Americas +1 310-496-7795

Europe +44 7882 955267

Asia & Others +44 7882 955267 & +91 8897263534

Email: info@tbrc.info

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LinkedIn: <https://in.linkedin.com/company/the-business-research-company>"

Oliver Guirdham

The Business Research Company

+44 7882 955267

info@tbrc.info

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