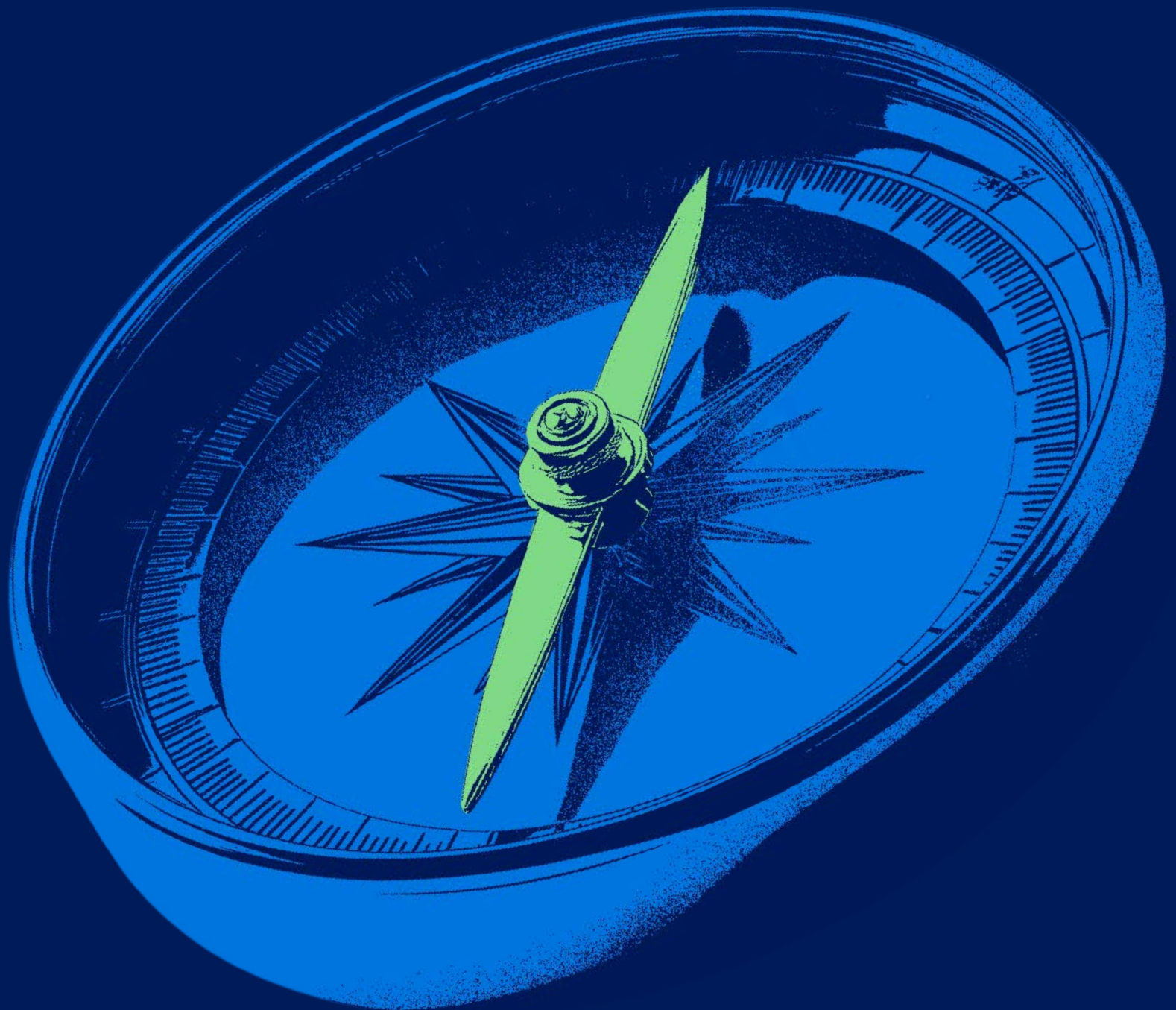


# Top B2B Payment Trends for 2026 and Beyond



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# Executive Summary

B2B payments are at a turning point. Legacy rails can no longer keep pace with the speed, transparency, and resilience businesses need.

This eBook outlines nine trends shaping the future of finance, from real-time settlement and account-to-account transfers to AI automation, blockchain, embedded payments, BNPL, e-invoicing, digital wallets, and advanced security. Together, these shifts define the new infrastructure CFOs need to streamline operations, reduce risk, and support growth in 2026 and beyond.

# The Rails We Inherited vs. the Rails We Need

For decades, B2B payments have relied on legacy systems: paper checks, bank-dependent rails, manual reconciliations, and settlement windows measured in days. These methods once defined the standard, but in today's digital, always-on economy, they are no longer fit for purpose.

The risks and costs of clinging to outdated rails are mounting:

**Inefficient processes:** 75% of manufacturers still use checks, forcing 2–7 day settlement times that lock up working capital.

**Heightened fraud exposure:** Fraud levels remain stubbornly high as criminals exploit slow, opaque systems.

**Customer and partner friction:** Buyers expect the same seamless, consumer-like experience they get from digital wallets and instant transfers.

**Regulatory pressure:** New compliance standards demand richer data, better transparency, and auditable trails.

Finance leaders can no longer afford to treat legacy systems as a neutral backdrop. They are an active liability, draining time, inflating costs, and exposing companies to unnecessary risk.

## Key takeaway

Legacy isn't neutral — it's holding back your business. The modernization of payment infrastructure is no longer optional; it's the foundation for financial visibility, resilience, and growth.



## Trend 1

# Real-time Payments (RTP) Become Table Stakes

Real-time rails such as RTP and FedNow are becoming table stakes: if your payments still settle in days, you're leaving liquidity and control on the table.

**Real-time payments aren't just a "nice to have." They are essential, where every day of delayed cash eats into working capital and adds risk.**

Globally, the shift to real-time payments is accelerating. In 2023, over 266 billion real-time transactions were recorded, and the forecast is projected to hit \$575 billion by 2028.

Three shifts are defining B2B payments:

- Same-day Automated Clearing House (ACH) and RTP networks are the standard for modern settlement.
- APIs and integrations connect ERPs, payment platforms, and banks to automate cash cycles.
- Embedded payments remove barriers, eliminate errors, and deliver seamless experiences.

The gap between settlement and reconciliation is the next frontier. Even as money moves instantly, finance teams must ensure data matches instantly too — or risk creating new bottlenecks in reporting and forecasting.

**Example use case:**  
A mid-size manufacturer using RTP can collect payments instantly, reinvest working capital immediately, and reduce reliance on short-term credit lines.

PAYMENT METHOD	SETTLEMENT TIME
CHECKS	5-7 DAYS
ACH	1-2 DAYS
RTP	SECONDS

**Key takeaways**

- Faster settlement frees up liquidity and reduces reliance on short-term financing.
- Embedded payments simplify processes and reduce manual work.
- Real-time rails give CFOs greater visibility and control across finance and operations to optimize cash flow and reduce Days Sales Outstanding (DSO).

## Trend 2

# Account-to-Account (A2A) & Open Banking Go Mainstream

A2A transfers and open banking APIs are scaling beyond pilots into mainstream use, enabling bank-to-bank transfers that reduce fees and friction compared with card rails.

Open banking enables businesses to move money securely and instantly from account to account, without the burden of card fees or chargebacks. Use cases include invoice payments, recurring billing, and large-ticket transactions, where speed and cost matter most. Regional adoption is uneven — the EU and UK are far ahead due to PSD2, while the U.S. is gaining momentum. As account verification and fraud reduction tools improve, A2A is positioned to become a trusted default for enterprises.

### Key takeaways

- A2A and open banking empower CFOs to control payments more directly, reduce reliance on cards, and increase financial agility.

## Trend 3

# Account-to-Account (A2A) & Open Banking Go Mainstream

Manual processes waste time and invite errors. AI and automation are rewriting the rules.

Finance teams that embrace these tools see real results:

- **End-to-end automation:** From invoicing to approval routing and reconciliation, workflows move faster with fewer errors.
- **Fraud prevention:** AI detects anomalies and suspicious patterns before they become problems.
- **Smarter forecasting:** Machine learning predicts gaps, surpluses, and timing issues for better decision-making.
- **Reduced manual work:** Teams spend less time on repetitive tasks.
- **Faster collections:** Automated processes accelerate receivables and improve cash flow.

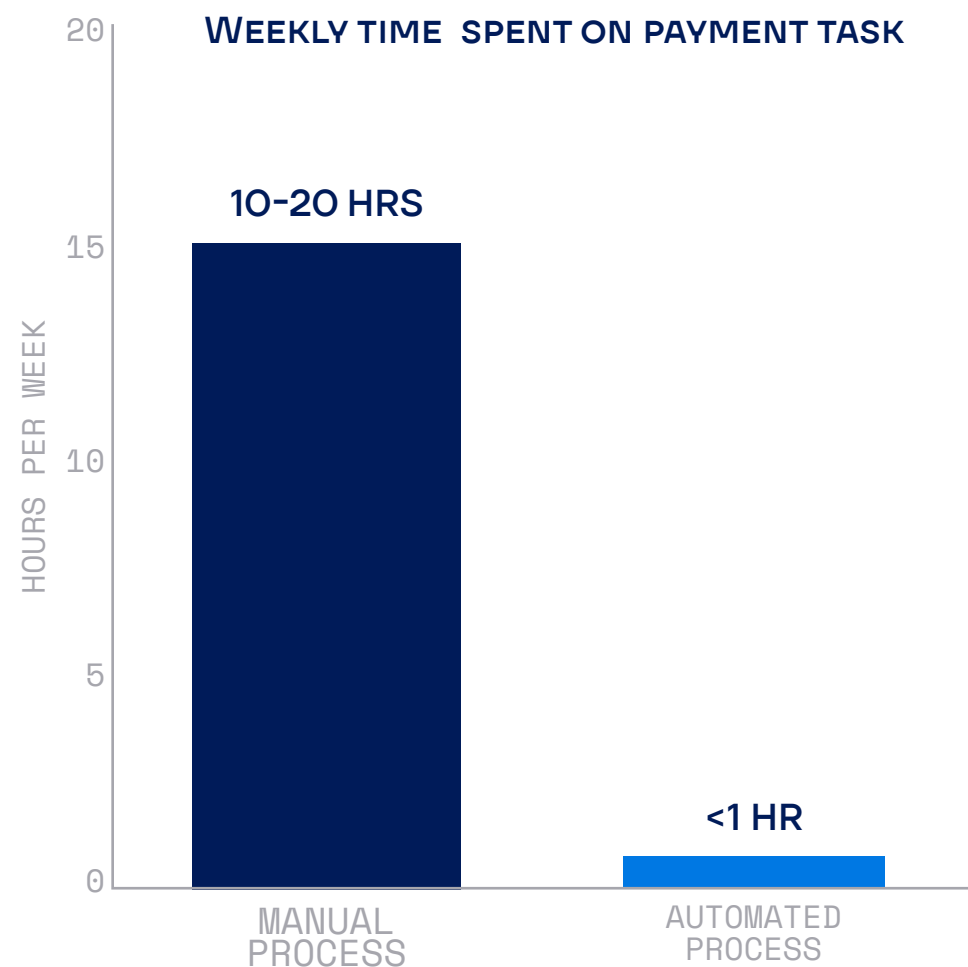
The real-world impact: Paystand's platform can cut manual workload by up to 70%, helping teams collect faster while maintaining control and accuracy.



## TOP B2B PAYMENT TRENDS FOR 2026 AND BEYOND

AI handles invoice capture, remittance processing, auto-matching, and dispute prediction, enabling touchless AR/AP workflows by 2026. The payoff: faster cash flow, fewer exceptions, and less manual work — all while keeping AI governance and transparency in check. Key metrics to watch: touchless rate, hours saved, and forecast accuracy.

**AUTOMATION AND AI ARE TABLE STAKES. TEAMS EMBRACING THEM NOW GAIN A LASTING ADVANTAGE OVER COMPETITORS STILL STUCK IN MANUAL PROCESSES.**



### Key takeaways

- End-to-end automation accelerates invoicing, approvals, and reconciliation
- AI detects fraud and anomalies before they become problems
- Teams spend less time on repetitive tasks and collections improve

## Trend 4

# Bitcoin & Blockchain Reshape Corporate Finance

No longer just experimental, these tools are now finding practical use in business finance.

- Organizations are using Bitcoin for secure cross-border payments, faster settlements, and transparent, auditable records.
- Blockchain adds real-time visibility through on-chain accounting, helping finance teams stay compliant while reducing reliance on traditional banking rails. The result is faster international transfers and greater trust and efficiency in every transaction.

AN ESTIMATED 65,000 COMPANIES WORLDWIDE INTEGRATED BLOCKCHAIN INTO PAYMENT SYSTEMS IN 2023, A 38% INCREASE FROM THE PRIOR YEAR (COINLAW).

Nearly 90% of businesses surveyed in 2024 reported deploying blockchain technology in some capacity, highlighting its rapid adoption across industries (Demand Sage, 2024).

Bitcoin can be used as a treasury asset for inflation hedging and diversification. Blockchain settlement provides faster, cheaper, transparent cross-border transactions. Case studies include LatAm and Asia suppliers preferring on-chain rails. Considerations include zero-fee payment networks versus legacy fees and risks such as volatility, regulatory compliance, and custody/security.

### **Key takeaways**

- Bitcoin and blockchain are redefining cross-border payments, compliance, and treasury strategy, offering faster, cheaper, and more transparent rails.

## Trend 5

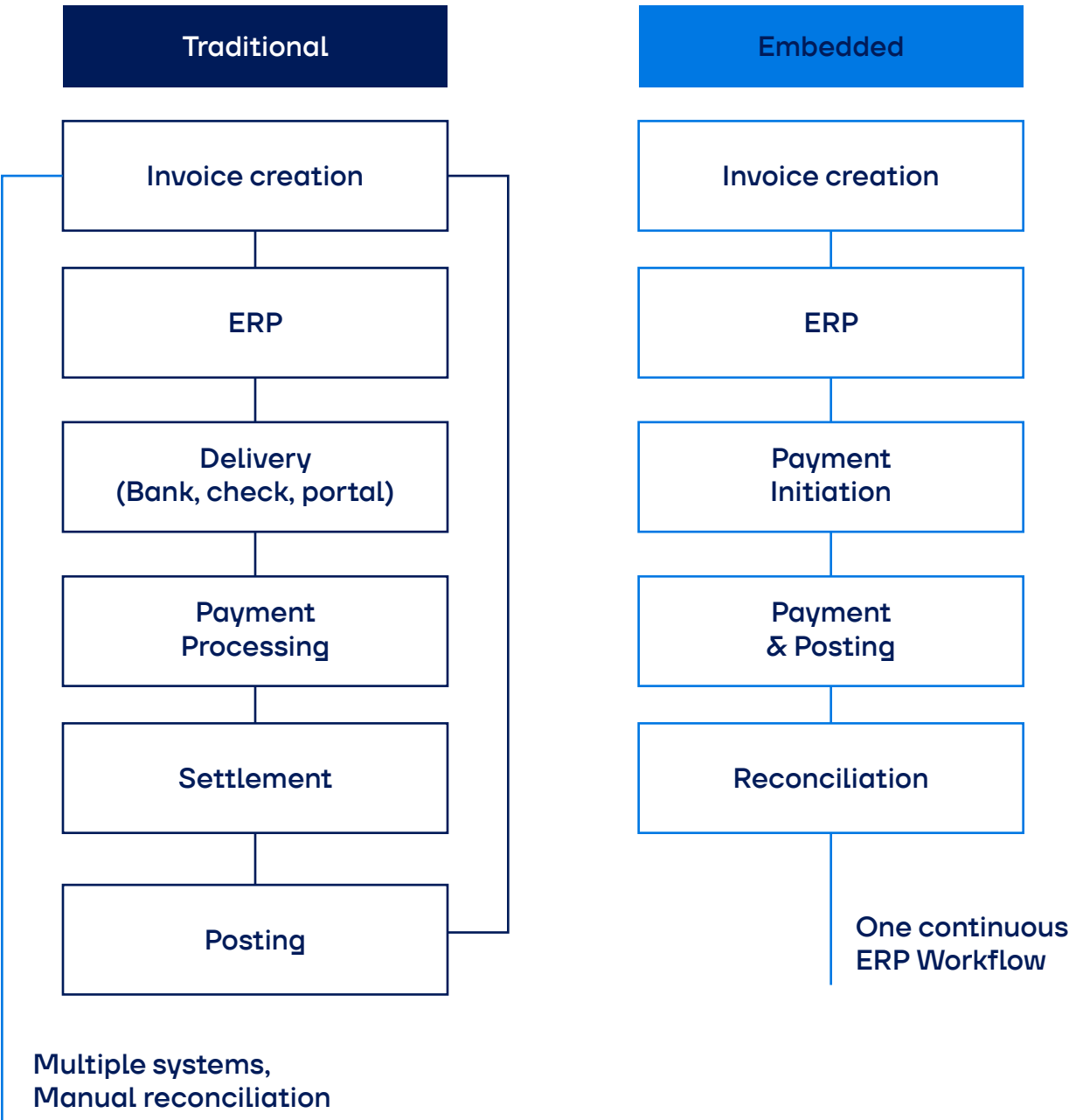
# Embedded Payments Inside the ERP/ Finance Stack

Embedded payments inside ERPs and finance platforms turn your ERP into a control tower for cash, reducing reconciliation work and giving finance a single source of truth.

Native payments built into ERPs like NetSuite, Sage Intacct, Dynamics, and Acumatica reduce friction for finance teams by integrating invoices, receipts, and reconciliation directly into their systems.

This creates adoption advantages, stronger visibility, and less risk of human error. APIs connect banks, ERPs, and payment platforms to consolidate workflows and scale automation through embedded fintech solutions.

Finance teams can streamline collections, improve cash flow accuracy, and gain actionable insights across operations. However, buyers should consider the risks of vendor lock-in and partial integrations when evaluating embedded solutions.



**Key takeaways**

- Embedded payments future-proof finance operations by turning the ERP into a control tower for cash.



## Trend 6

# B2B BNPL (Buy Now, Pay Later) Gains Traction

B2B BNPL offers buyers flexible terms and suppliers immediate liquidity, reshaping credit economics in business transactions.

Buy Now Pay Later has exploded in consumer finance — and now it's making inroads into B2B. Businesses use BNPL to extend terms while suppliers get paid immediately, improving both sides of the relationship.

Suppliers benefit from immediate liquidity, while buyers benefit from extended terms without resorting to trade credit or factoring. Common use cases include SMB suppliers, high-ticket goods, and SaaS contracts. Risks include credit underwriting challenges and regulatory scrutiny as BNPL scales.

### Key takeaways

- BNPL is a flexible financing tool that can help companies grow, but CFOs must weigh credit risk carefully.

## Trend 7

# E-Invoicing Becomes Mandatory and Mainstream

E-invoicing mandates are pushing organizations to digitize billing, turning compliance into an efficiency advantage.

Due to regulatory requirements in some parts of the world making e-invoicing mandatory, adoption is accelerating and is expected to quadruple in size by 2033. E-invoicing enables real-time reporting, compliant workflows, and faster approvals.

Beyond compliance, structured invoice formats reduce exceptions, strengthen fraud prevention, and improve AR/AP efficiency. The challenge lies in ERP integration and supplier onboarding, particularly for global organizations managing diverse regulatory requirements.

### Key takeaways

- E-invoicing is about compliance today, but tomorrow it's about efficiency, visibility, and control.

“NEW TRANSACTION ECOSYSTEMS WILL MAKE B2B TRANSACTIONS FASTER, MORE SECURE, AND EFFICIENT WHILE ENHANCING TRANSPARENCY AND COMPLIANCE.”

Tom Seal, Senior Research Manager, IDC

## Trend 8

# Digital Wallets Enter B2B

Digital wallets are bringing consumer-grade speed and convenience into enterprise finance, supporting multi-currency and cross-border flows with faster settlement and improved control.

Virtual cards are a key example. The global transaction value is expected to reach \$6.8 trillion by 2026, and Mastercard studies show that they can reduce costs by \$0.50 to \$14 per transaction (The Evolution of B2B Payments in 2025).

Unlike traditional bank accounts, enterprise wallets support crypto and fiat, offering speed, control, and flexibility. They are increasingly used for supplier payments, cross-border transfers, and reimbursements. As finance consumerizes, wallets deliver a seamless vendor/buyer experience while raising new questions about security and accounting treatment.

### Key takeaways:

- Digital wallets are becoming the bridge between consumer expectations and enterprise-grade financial controls.

## Trend 9

# Security, Identity, and Fraud in an Instant World

Faster rails demand stronger identity and fraud controls — speed without security invites damage; the two must be built together.

As payments move faster, fraud risk rises. ACH fraud, social engineering, and synthetic identities are becoming more common across instant rails. Finance teams must balance speed with strong controls, including tokenization, account verification, biometric ID, and behavioral analytics.

Compliance is also critical. Teams must meet regulatory obligations such as Know Your Customer (KYC) / Know Your Business (KYB) and sanctions screening, ensuring that faster payments do not come at the expense of transparency, accountability, or risk management.

### Key takeaways

- Modern B2B payments require security and identity frameworks that keep pace with speed, protecting businesses while enabling instant financial operations.

## Conclusion

# Beyond the Trends: Building Your 2026 Action Plan

The final chapter turns insights into action, offering a roadmap for CFOs and finance teams. Starting with small wins, building for scale, and adopting emerging tools, this chapter shows how leaders can modernize today while preparing for tomorrow.

Here's a roadmap to deliver fast value:

### Phase 1 — Eliminate Inefficiency

- Automate high-impact areas like collections, reconciliation, and approvals
- Free up working capital with real-time settlement in select use cases
- Eliminate paper checks in favor of ACH or RTP



## Phase 2 — Build for Scale

- Integrate payment platforms with your cloud ERP for end-to-end visibility
- Embed payments into customer and supplier portals to reduce friction
- Strengthen fraud protection with AI-powered anomaly detection

## Phase 3 — Lead the Market

- Adopt emerging models: virtual cards, blockchain, and BNPL for B2B
- Expand e-invoicing globally to stay ahead of regulatory compliance
- Use real-time analytics to forecast cash flow and reduce DSO permanently

Paystand helps finance leaders embrace the future of B2B payments by eliminating fees, friction, and delays. The next generation of payment infrastructure is here — now is the moment to lead.



With Paystand's  
Smarter Tools,  
Our Customers  
Have Been Able  
To:




99%

Reduce manual effort by



20Hrs

Save Time (Weekly)



50%

Cut Book Closing Time by



576Hrs

Save Time (Annually)

Get Started