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TOP 3 B2B PAYMENTS PREDICTIONS 2025

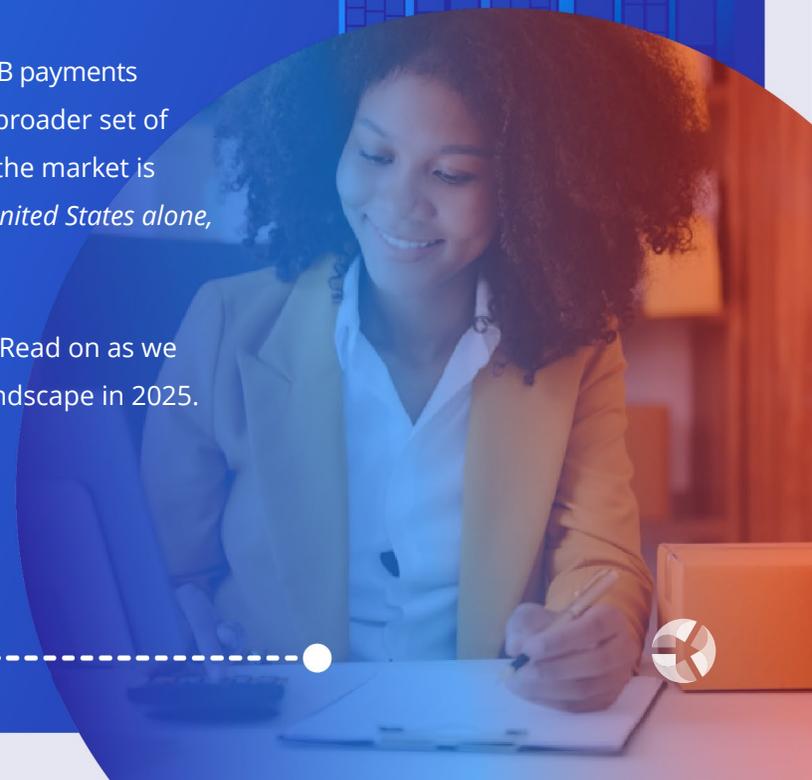


B2B payments just got sexy.

Historically viewed as the humdrum routine of corporate finance, B2B payments are having a moment. The rapid transformation of consumer payments over the past few years has finally taken root in B2B payments, as AP Automation and Integrated Payables companies look at how they partner with payers and adopt a more holistic approach to financial transactions and the value they bring across the entire buyer-supplier chain.

Of course, this shift isn't without its challenges, as the B2B payments environment is uniquely complex, comprising a much broader set of processes, workflows and business departments. But the market is here for it: *the B2B market is close to \$29 trillion in the United States alone*, according to global investment firm FT Partners.

So where do we see the B2B market going from here? Read on as we outline our Top 3 predictions for the B2B payments landscape in 2025.



#1

Virtual cards will become the payments optimizer for small businesses.

Virtual card usage for B2B payments has really ramped up as the world's rapid digital transformation over the past few years opened businesses up to a more secure, efficient and often rewarding payment solution. And it has no signs of slowing down: a new study from Juniper Research **predicts virtual card usage to grow 276% over the next four years.**



Up until now, however, there hasn't been much focus on converting small-business payees to virtual cards. Most B2B solution providers think trying to convert the long tail of suppliers to digital payments acceptance is too hard, too costly and they just don't believe the ROI is worth the effort. In short, they see small-to-micro suppliers as a cost, not an opportunity – one that potentially adds up to millions in untapped revenue.

In the year ahead, we'll see a shift in focus toward the small businesses that make up the backbone of our economy – a win-win for all. By scaling digital payments acceptance across the vast small business marketplace, B2B solutions providers can continue to generate revenue while equipping small suppliers with faster, simpler, more secure payments processing and greater cashflow efficiencies.



#2

A focus on **B2B payment efficiency** will redefine the buyer-supplier relationships for small businesses.

Even though consumers have widely adopted digital payments, many businesses continue to use mailed invoices and paper checks, both of which pose serious repercussions in the buyer-supplier relationship. Not only are manual payments inefficient, but they also increase the likelihood of errors, create friction and disrupt cash flow, risking both profitability and business relationships. While the ability to manage and juggle the timing, sources and uses of cash flow is critical to any business, it's even more so for small businesses, which live and breathe cashflow every day.



For the small business payees, a more streamlined digital payments processing system is critical for alleviating small business pain points, such as funds being the available the same day payments are made and knowing true cash balances with greater insight into payments and potential cash excesses or shortages. Even more, prompt payments allow businesses to meet financial obligations without cutting corners and maintaining the same level of service, support and quality their customers have come to expect.

Yet this shift goes beyond simply modernizing processes; **it's transforming buyer-supplier relationships and empowering companies to optimize financial management and prioritize growth.** The real potential lies in using these platforms not just as transactional tools but as strategic hubs for financial interactions, enabling innovative ways to monetize relationships and deliver lasting value through integrated payment solutions.



#3

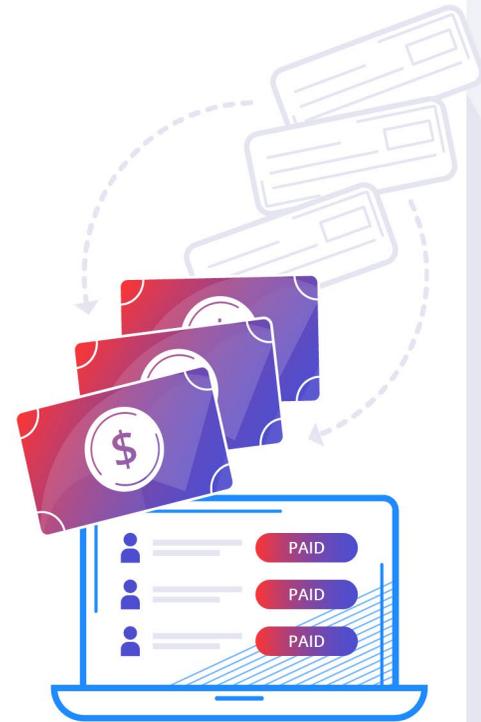
Increasing B2B payments fraud will require **more strategic partnerships.**

As much as we've evolved when it comes to detecting and mitigating financial fraud so, too, have the fraudsters. Recent research from the [Association for Financial Professionals](#) reveals that **80% of businesses were victims of payments fraud last year – and 65% of those were due to check fraud.** Buckle up in the year ahead, because with a growing B2B payments marketplace comes a growing risk of payments fraud.



Despite the rise of digital B2B payments, check payments still comprise nearly 50% of all B2B payments. Add to this the sheer volume of B2B transactions and you have a recipe for payments fraud that technology alone can't manage.

For the most vulnerable small business payees, collaboration with specialized payments providers that are able to **move businesses off of check and ACH dependency and on to digital payments acceptance will be key to success**. Guaranteed payments will become critical, further spurring the adoption of virtual cards. Businesses that look beyond technological fraud solutions and seek partners that help them take a more modern—and secure—approach to payments processing will be better equipped to safeguard their operations and customers in the evolving B2B payments landscape.



The B2B market represents one of the final frontiers for payment digitization. Despite its enormous scale, the market remains burdened by manual processes and outdated payment methods. These labor-intensive methods not only lead to high error and failure rates but also expose businesses to security risks and inflate costs.

Timely and reliable payments are essential for maintaining strong B2B relationships, particularly for small businesses that depend on prompt cash flow. **In the year ahead, we'll see a growing push to implement efficient, digital payment solutions for businesses of all sizes.** Implementing automated solutions and real-time payment systems will transform common pain points into opportunities, strengthen buyer-supplier relationships and pave the way for sustainable growth.





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