



TOP TRENDS DRIVING B2B DIGITAL TRANSFORMATION

Learn more about how the B2B payments landscape is evolving so you can prepare for the new normal.

TREND 1

INVESTING MORE IN E-COMMERCE

72% of B2B companies forecast that 41% or more of their revenue will be derived from their e-commerce websites in 2025.¹ Therefore, many businesses are putting their money where their e-commerce is.



HOW YOUR BUSINESS CAN ADAPT:

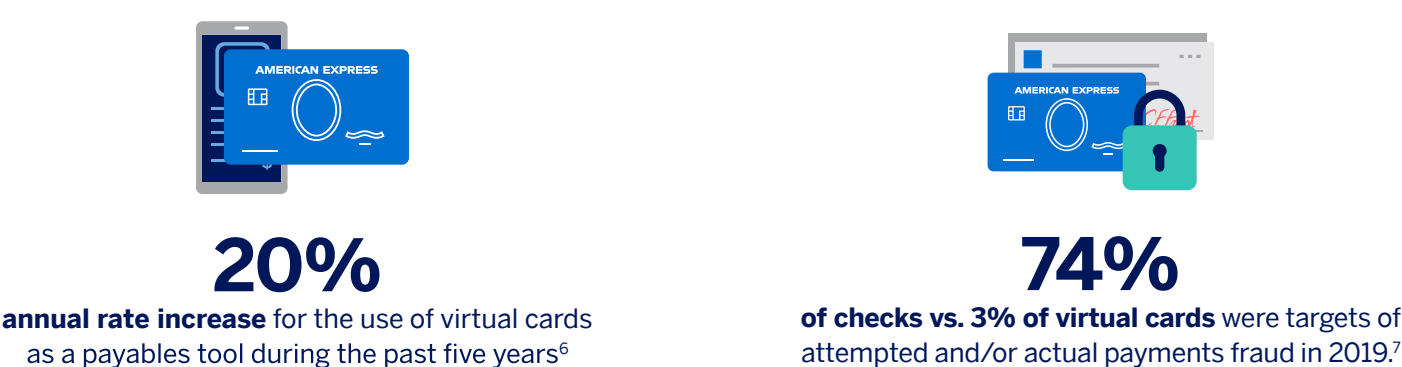
Offer an e-commerce experience that enables customers to easily purchase products or services online. Then clearly communicate and promote your offerings across channels to ensure awareness.



TREND 2

USING AND ACCEPTING VIRTUAL CARDS

The commercial card ecosystem is well equipped to handle the needs of a remote, online-only workforce.⁵ More B2B companies are using and accepting virtual cards to accelerate payments, reduce the risk of payment fraud and improve customer satisfaction.



Virtual cards help accelerate payments while keeping customers safe. Issuing banks are providing an additional credit window of 30 days.⁸

- Sellers can decrease days sales outstanding (DSO).
- Buyers can extend days payables outstanding (DPO).



HOW YOUR BUSINESS CAN ADAPT:

Use and accept virtual credit cards as viable payment options. Your business can send and receive payments faster while allowing your customers to pay their preferred way.

TREND 3

MAKING THE PAYMENT PROCESS AS SEAMLESS AS POSSIBLE

Business leaders are making the move to digital payment processes to help optimize operations, speed up payments and improve customer experiences.



HOW YOUR BUSINESS CAN ADAPT:

Automate your payment processes and accept payments using an online payment portal to help customers pay efficiently and improve your cash flow.



Understand how to navigate the digital world *now*
To prepare your business for whatever comes *next*

For more trends & insights

Visit the Merchant Insights Hub

SOURCES

- ^{1,2} B2B Digital Experience Report: A Customer-Centric Pivot in Pivotal Times. Episerver.com (accessed August 11, 2020).
³ B2B Best Practices in a COVID-19 World: Eight Initial Pivots and How They Can Drive Long-Term Digital Transformation. eMarketer, Inc. June 2020. (accessed August 11, 2020).
⁴ Why Corporates are Rethinking the Commercial Card for Payment. PYMNTS.com. April 9, 2020. <https://www.pymnts.com/news/b2b-payments/2020/boost-rethink-commercial-card/> (accessed July 22, 2020).
⁵ Financing Commercial Trade: The Search for Liquidity. Mercator Advisory Group. April 2020. (accessed July 30, 2020).
⁶ 2020 AFP® Payments Fraud and Control Survey (accessed July 30, 2020).
⁷ B2B Payments Speed Up. PYMNTS.com. March 12, 2020. <https://www.pymnts.com/news/b2b-payments/2020/b2b-payments-speed-up/> (accessed July 31, 2020).
^{8,9,10} American Express One AP™ Survey.



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