



Commercial Payments Overview

February 2024

Table of Contents

INTRODUCTION

Scope

Key findings

OVERVIEW OF COMMERCIAL PAYMENTS

Total B2B payment value

Global commercial cards by type

Commercial card programmes tailored to merchant size

Medium business

Commercial cards tailored to merchant type

Market consolidation gives larger merchants leverage

Commercial card competitive landscape – network

Commercial card competitive landscape – issuer

Paper payment opportunity

Paper payment opportunity

Converting transactions

Electronic payments' benefits and limitations

The fraud opportunity

REGIONAL COMMERCIAL BREAKDOWN

Regional dive: Asia Pacific and Australia

REGIONAL COMMERCIAL BREAKDOWN

Ant Group's blockchain Trusple system powers banks to serve SMEs for cross-border trading

Regional dive: North America

Market in focus: US and RTP

Regional dive: Latin America

Market in focus: Brazil and the success of Pix

Regional dive: The Middle East and Africa

Market in focus: Nigeria's Interswitch

Regional dive: Western Europe

Market in focus: Adyen expanding financial services

Regional dive: Eastern Europe

Market in focus: Poland

SUMMARY 1 FINDINGS

Key findings

Conclusions

Notes and definitions

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer

trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/commercial-payments-overview/report.