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The state of commercial card acceptance in Europe

Driving competitive advantage by accepting cards for B2B payments

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Executive summary

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The demand for faster, more seamless and digital-first experiences is reshaping how companies transact and collaborate. In this environment, commercial card acceptance is no longer a convenience; it's a strategic imperative for both buyers and suppliers.

This white paper, **"The state of commercial card acceptance in Europe,"** explores why card acceptance is becoming essential and how it delivers tangible value that drives growth and resilience in an increasingly competitive market. At Mastercard, we're committed to empowering businesses to lead the future of B2B commerce—through the power of acceptance.

B2B payments are growing in volume and complexity

In an increasingly challenging payments landscape, B2B suppliers are managing complex processes alongside multiple priorities and rising payment volumes. Solutions that can successfully streamline complexity in payment ecosystems free B2B suppliers to focus on scaling up their business.

Cards meet rising buyer demands and needs

Cards can help B2B suppliers more closely align their payment experience with buyers' needs and expectations. Accepting buyers' preferred payment methods can help with both strengthening current relationships and attracting new buyers.

Accepting cards can help optimise payment systems

Addressing tactical pain points, from cash flow to process inefficiencies, cards can help suppliers overcome critical financial challenges. Accepting cards can help B2B suppliers improve working capital by facilitating seamless payment processes and alleviating late payments. This not only saves time and money but also optimises payment ecosystems to drive growth.

Card acceptors experience advantages in the same areas that deter non-acceptors

Non-acceptors report concerns around security and operational efficiency. Interestingly, these are the same areas where card acceptors report numerous benefits, suggesting that increased education could help non-acceptors overcome perceived barriers to card acceptance.

Automation and AI fuel the future of card payments

Rising appetite for digitisation and automation advances a more efficient future for B2B payments, especially for suppliers that accept cards. There is an opportunity to lean into the growing demand for digital and automated solutions that can simplify transactions and ultimately improve operational efficiency.

All data and insights presented in this white paper are derived from the global research commissioned by Mastercard specifically for this publication.

The rising value of commercial card acceptance for B2B transactions

The B2B payments landscape is evolving rapidly, making efficient payment systems critical for success. However, navigating the complexities of B2B payments can be quite challenging. In fact, when it comes to payment acceptance methods, a striking 90% of suppliers in Europe find it difficult to balance their business' needs with those of their B2B customers.

As competition increases, the pressure is on. Unfortunately, two thirds of B2B suppliers report not meeting buyer expectations for payment experience. For instance, one in three suppliers say they receive late payments because they do not offer a buyer's preferred payment method. This gap highlights the need for innovative solutions that can bridge the divide and meet both suppliers' and buyers' needs.

The results of our European survey, involving senior financial decision makers at large B2B suppliers, shows that accepting commercial cards can help overcome these obstacles. Suppliers that accept cards not only report better buyer satisfaction but also experience optimised working capital and improved operational efficiency, compared to those that do not. Automation and AI can further enhance these benefits by making card transactions more seamless and efficient.

Large B2B suppliers, and the acquirers, financial institutions and platform partners that support them, can utilise these insights to unlock the full potential of commercial card acceptance and position themselves for long-term success.

90%

of suppliers in Europe find it difficult to balance their business' needs with those of their B2B customers

An increasingly complex B2B payments landscape

Payments are essential for business, but their complexity is a growing challenge. Suppliers must navigate high transaction volumes, multiple payment methods and frequent late payments. On average, B2B suppliers say their organisation accepts 5-6 different forms of payments, while nearly one in three report that about a third of payments are received late (31%).

Industry-specific bottlenecks add to these challenges. Retail and healthcare suppliers spend significant time chasing late payments. For the more heavily regulated financial services industry, fraud concerns are top of mind (and a top cause of delayed transactions). This complexity drives suppliers to seek payment tools customised to the needs of their industry.

Suppliers across industries in Europe report that processing costs (73%), payment reconciliation (73%) and cash flow management (72%) are their top challenges. A significant 91% say that optimising payment choices for customers is a key priority for their company's senior leadership, and 94% believe that making payments more efficient boosts profitability.

TOP GLOBAL CHALLENGES WITH B2B TRANSACTIONS BY INDUSTRY

Retail

Slow transaction speed

71%

Retail reported the **lowest levels of on-time payments** of any industry surveyed

Financial services

Security/fraud concerns

62%

The top cause of late payments in financial services is **delays due to checking for fraud**

Healthcare

Working capital challenges

75%

Healthcare issues the **highest number of invoices** of all of the industries we surveyed

Professional services

Lack of payment progress visibility

91%

Professional services is the **least efficient industry at easily reconciling payments**

Technology

Slow transaction speed

69%

Paying within a prescribed time frame is the number one condition placed on card acceptance for tech

92% of businesses in Europe are looking for better payment tools that cater to the specifics of their industry

The case for accepting card

> *Suppliers that accept cards report stronger business outcomes compared to those that do not in areas such as improving buyer satisfaction, optimising working capital and improving operational efficiency.*

As suppliers navigate the shifting complexities surrounding B2B payments, cards emerge as a solution that can ease common challenges. Suppliers that accept cards report stronger business outcomes compared to those that do not in areas such as improving buyer satisfaction, optimising working capital and improving operational efficiency. This, in turn, leads to tangible impacts on business' efficiency, productivity and ultimately profitability.

Meeting rising buyer expectations

Two thirds of B2B suppliers report regularly not meeting buyer expectations for payment experience (66%). This not only strains relationships, but also impacts working capital, as one in three say they receive late payments because a buyer's preferred payment method is not offered.

Historically, aligning payment solutions that meet buyer needs with those that are most effective for the business has been challenging. Most European suppliers (90%) say it is difficult to balance their business' needs and their B2B customers' needs when considering payment acceptance methods.

Cards provide a seamless bridge that can both enhance buyer satisfaction and cultivate competitive advantage. Among suppliers who accept cards in Europe, one in three say greater customer convenience is a benefit they have experienced as a result of their card acceptance. In the UK, this figure rises significantly to 47%. Accepting commercial cards benefits both buyer retention and acquisition. Suppliers report that card acceptance is equally valuable for meeting new buyer demand (34%) and strengthening relationships with current buyers (31%).

These benefits are only expected to increase over time, as about half of all suppliers (47%) say that, over the next five years, they expect buyers to ask to pay by card more often than they do today. This indicates that B2B suppliers anticipate that card payments are set to play a key role in the future.

34%

report that card acceptance is valuable for meeting new buyer demand

1 in 3

card acceptors say greater customer convenience is a benefit they've experienced from accepting cards

47%

say that over the next five years, they expect buyers to ask to pay by card more often than they do today

Allaying working capital concerns

The majority of B2B suppliers in Europe face ongoing challenges with working capital (72%) and slow transaction speed (69%). This is a critical priority for the vast majority of suppliers (93%) who say maximising working capital is important when receiving B2B payments. Suppliers in Spain are particularly likely to report inefficiencies in maximising cash flow (88%).

Card acceptance can help suppliers solve this pain point by optimising transaction efficiency. The top condition placed on card acceptance is payment within a prescribed time frame – and this pays off when it comes to cash flow.

Suppliers that accept cards are 14 percentage points more likely, compared to those who do not, to say their businesses are very efficient at maximising working capital. Moreover, they are 12 percentage points less likely to say they often face challenges around working capital.

Boosting operational efficiencies

Suppliers are plagued by process inefficiencies that are costly and ineffective: around seven in ten regularly experience challenges with payment visibility, processing costs, transaction disputes and reliance on manual processes. Over nine in ten (93%) report that digitising payment processes is a top priority for their business as they work to overcome these hurdles.

Cards demonstrate a tangible way to streamline payment processes, saving time and money by optimising not just transactions, but entire payment ecosystems. European suppliers that accept cards report increased payment processing speed (31%), greater payment visibility (29%) and lower payment processing costs (22%) as top benefits of card acceptance. Among those that do not currently accept cards, this transaction optimisation is particularly appealing: their top motivator to start accepting cards is money savings due to more accurate transactions.

ACCEPTING CARDS CAN MAKE PAYMENT PROCESSES MORE EFFICIENT

Benefits experienced due to card acceptance:

Increased speed of processing payments

31%

Greater payment visibility

29%

Lower payment processing costs

22%

ACCEPTING CARDS CAN OPTIMISE WORKING CAPITAL

+14 PP

Global card acceptors are 14 percentage points more likely than non-acceptors to say their businesses are efficient at maximising working capital

+12 PP

Global card acceptors are 12 percentage points less likely to say they often face challenges around working capital

The adoption dilemma

While many B2B suppliers are already experiencing the benefits of card acceptance, some are hesitant to adjust their processes in order to start accepting cards. Many global suppliers that do not accept cards remain reliant on traditional, analog payment methods and see no reason to change the status quo. They report that satisfaction with current payment options (35%) is one element holding them back from accepting cards.

It is worth noting that the acceptance barrier goes beyond cost, with concerns around new systems overcomplicating payment processes or compromising security efficacy.

Suppliers that do not accept cards reference security as a concern. Around one in three (35%) of those who do not accept cards say they do not do so due to the complexity of securely storing customer card information. They highly prioritise transaction security and are hesitant about the perceived risk of adjusting their payment systems. Interestingly, suppliers that do accept cards say increased transaction security is a key benefit of doing so.

Another barrier to card acceptance is the perceived complexity of integrating cards into current payment systems, cited by 31% of global suppliers who do not accept cards. However, those who do accept card report that cards have helped to make payment processes more seamless, reducing incidence of fraud and improving payment reconciliation. They are also less likely to report experiencing challenges with chargebacks or transaction disputes. Ultimately, the increased speed of receiving payments is a key benefit that suppliers note as a result of accepting cards.

In summary, the areas of concern for suppliers that do not accept cards, such as the need for security, simplicity and fraud prevention, are often the very areas where card acceptors see significant benefits.

This suggests that some preconceived notions on card acceptance may not be as formidable as they appear, paving the way for broader adoption and increased confidence among card non-acceptors, by educating them about the ways card acceptors have navigated these challenges.

GLOBAL CARD ACCEPTORS FIND BENEFITS IN THE SAME AREAS THAT HOLD BACK NON-ACCEPTORS

Global supplier needs	Global card non-acceptors' concerns	Global card acceptors' benefits
Security	**Cards reduce transaction security:** 35% of global suppliers that do not accept cards say they do not do so because it is too complex to keep the buyer's card info secure	**Cards create safer systems:** 31% of global suppliers that accept cards say increased transaction security is a benefit of accepting card
Simplicity	**Cards increase complexity:** 31% of global suppliers that do not accept cards say they do not do so because integration with existing operational systems would be too complex	**Cards facilitate faster functions:** 34% of global suppliers that accept cards say their business has benefited from increased speed of receiving payments as a result of accepting card
Fraud prevention	**Fraud delays are a necessary part of the process:** The most frequent reason for late payments among global suppliers that do not accept cards is transaction delays due to checking for fraud	**Cards reduce fraud:** 25% of global suppliers that accept cards say their business has benefited from lower fraud incidence as a result of accepting card

Unlocking new opportunities with automation and AI

European suppliers are eager to explore how integrating automation and artificial intelligence (AI) innovation into payment systems can enhance the value of card acceptance.

Suppliers that accept cards are already starting to embrace automation to make card payments even more seamless. Nearly six in ten use services that seamlessly match payments to invoices (58%), services that provide real-time insights and detailed reports (59%), and ones that automate transaction processing (56%).

These services have the power to increase the benefits of card acceptance. Those who use automated transaction processing report better payment visibility as a benefit of card acceptance compared to those who accept cards but do not use that service.

There is also strong appetite to lean further into AI to elevate card transactions. Many suppliers that accept cards are already using AI for tactical improvements such as increasing payment security (32%) and lowering operational costs (32%). The vast majority of European B2B suppliers (95%) are also interested in having AI provide recommendations for making payments more efficient.

To help bridge the gap between B2B suppliers and their buyers, AI can help make the transaction experience more seamless. The vast majority are interested in having AI choose the optimal payment method offered for a transaction based on the business' (95%) and customers' (93%) preferences. There is also strong interest in having AI optimise choice of payment method offered based on prevailing customer terms and conditions (95%), and customers' firmographics such as business size, spend and industry (92%).

Looking ahead, suppliers that accept cards imagine AI will become even smarter about payments, with the ability to initiate transactions and transform data insights about payments into business intelligence. Having the right partner to traverse the short- and long-term potential of AI is key, as B2B suppliers identify AI-powered tools as the most important capability when choosing a new payment provider.

56%

of European suppliers that accept cards use services to automate transaction processing

33%

of European suppliers that accept cards and use automated transaction processing services say card acceptance helps them with greater payment visibility
(vs. 24% of suppliers that accept cards who do not)

Research methodology

This research was conducted by The Harris Poll and Mastercard from October 9-30, 2024, among 1,042 senior financial decision makers at large B2B companies across Brazil, Canada, France, Germany, Japan, Malaysia, Saudi Arabia, Spain, U.K. and U.S.

This white paper presents key insights derived from the research conducted across four major European markets: the U.K., Spain, France, and Germany.

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Through Mastercard's global reach, payment expertise and technology innovations, we offer excellence in all facets of business payments. From card solutions and business travel solutions to software, consulting, fraud services and analytics, Mastercard can help keep your enterprise ahead of the curve.

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