



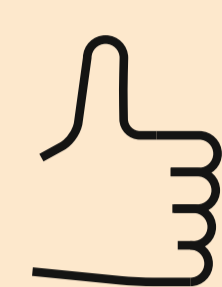
B2B card acceptance:

Why it matters and how to get started

Why B2B card acceptance deserves your attention

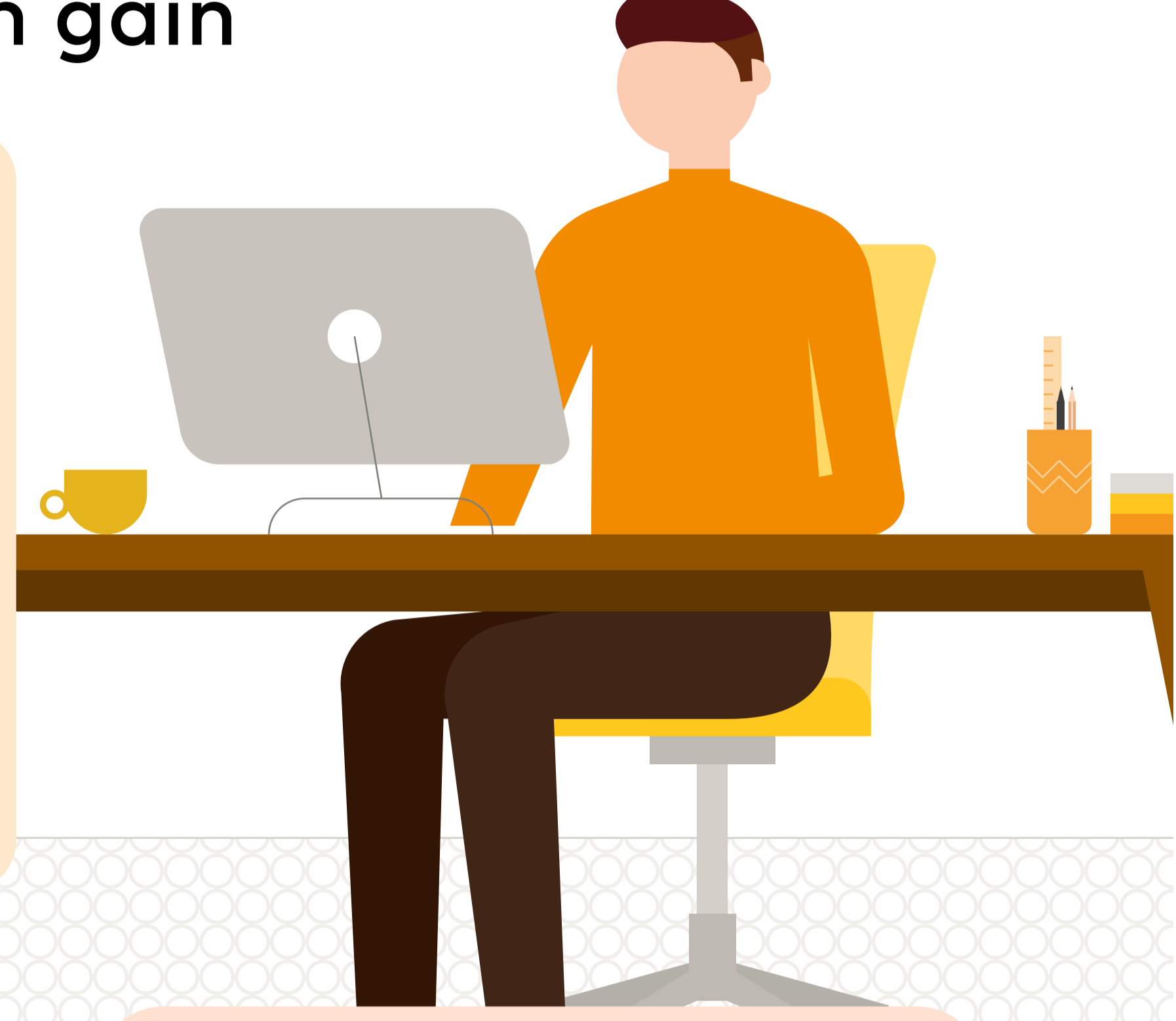


What businesses can gain



Stronger customer satisfaction

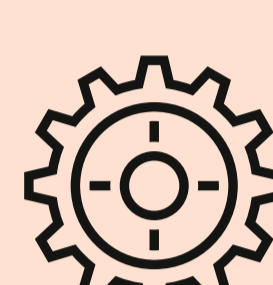
1 in 3 report greater customer convenience



Improved working capital

Compared to those who don't accept card payments, they are:

- 14% more likely to maximize working capital
- 12% more likely to report fewer working capital challenges

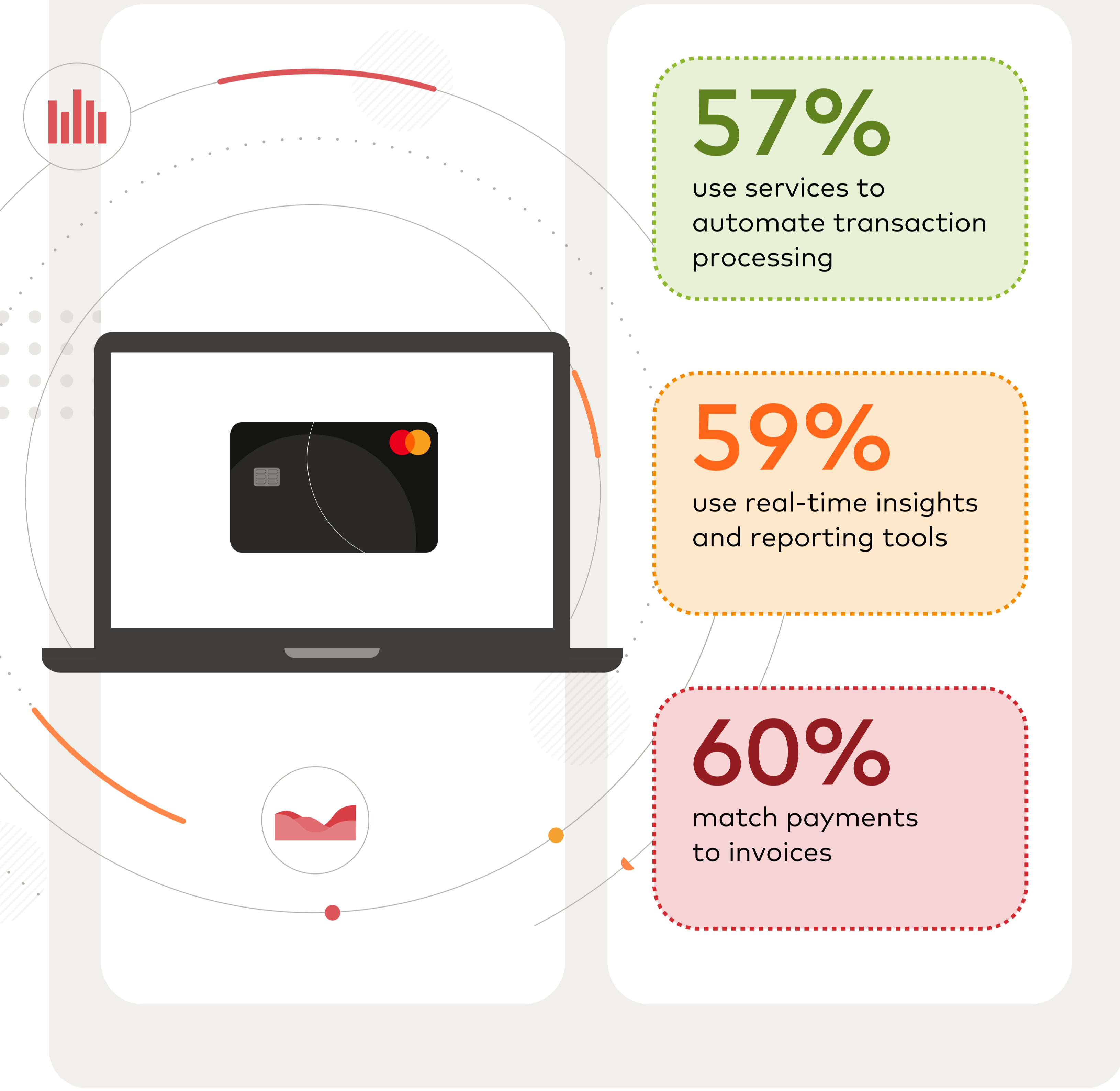


Greater operational efficiency

- 32% report greater payment visibility
- 30% experience faster payment processing
- 24% report reduced payment processing costs

How are suppliers achieving accounts receivable (AR) automation with B2B card acceptance?

Businesses are using smart tools to streamline card acceptance:



Quick-start checklist: how to begin

Use these steps to build a thoughtful, effective card acceptance strategy for your business.

1

Clarify motivation and validate needs

Are customers asking to pay with cards? What are your top payment pain points?

2

Assess readiness

Can your systems support card payments? Who are your best-fit customers?

4

Pilot with minimal risk

Start with 1–2 customers. Set a 30-day test window.

3

Gather information

Ask your provider about B2B rates, options for lower card processing fees (such as Level II and Level III data*), and selective acceptance.

5

Prepare your team

Train AR staff. Share a quick FAQ. Assign a point person.

6

Track results

Measure payment speed, fees, team feedback and customer feedback.



7

Decide and adjust

Expand, pause or refine based on pilot results.

Explore the impact of B2B card acceptance for your business

• **Download:** [The state of commercial card acceptance 2025](#)

• **Contact:** your Mastercard representative or reach us at [Mastercard Global](#) to learn more



*All stats are taken from The state of commercial card acceptance. This research was conducted by The Harris Poll and Mastercard, 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.