Why B2B card acceptors are winning:

Turning payment experience into competitive advantage

Customers are asking for card payment options – and not just for convenience. Mastercard's The state of commercial card acceptance 2025 white paper reveals that **48% of B2B suppliers expect buyers to ask to pay by card more often over the next five years,** signaling a shift in buyer expectations.

Businesses that accept cards report stronger outcomes across key areas

These aren't just operational wins – they're strategic differentiators. Businesses that accept cards aren't just solving problems; they're positioning themselves to lead in a market where payment experience is a competitive advantage.

How smart businesses move from risk to reward

Interestingly, the concerns that are holding back non-acceptors – security, complexity and fraud – are the same areas card acceptors are thriving.

Supplier needs	Card non-acceptor's concerns	Card acceptors' benefits
Security	**Cards reduce transaction security** 35% say strong card info is too complex	**Cards create safer systems** 31% report increased transaction security
Simplicity	**Cards increase complexity** 31% say integration is too complicated	**Cards facilitate faster functions** 34% report increased speed of receiving payments
Fraud prevention	**Fraud delays are a necessary part of the process** Checking for fraud delays transactions	**Cards reduce fraud** 25% report lower fraud incidence

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, Malasia, Saudi Arabia, Spain, U.K. and U.S.