

The Embedded Payments Advantage: Transforming B2B Payments for Growth



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Section 1

Embedded Payments: The New Standard in B2B Transactions

Embedded payments are no longer a niche innovation—they're a strategic imperative. For finance and operations leaders, this technology is unlocking new efficiencies, creating better customer experiences and redefining what it means to be a modern B2B business.

What's driving the surge in interest? Just about everyone has a stake.

- The Embedded Finance Market is estimated at \$115.8B in 2024 and is projected to reach \$251.5B by 2029, at a CAGR of 16.8% in five years, according to a report by [MarketsandMarkets](#).
- Vendors see embedded payments as a competitive edge—something that sets them apart in a crowded market.
- Investors view it as a powerful lever for growth and valuation.
- Customers increasingly expect it. They want seamless transactions that mirror the digital experiences they've grown accustomed to in their personal lives.

As Kevin Permenter, Research Director at IDC, put it:

“ Vendors see embedded payments as a place where they can bring differentiation. Investors see it as a competitive lever. Customers are excited that there's functionality there to help them dig out of that black box that they're in when it comes to embedded payments. ”

A New Era for Finance and Operations

The shift to embedded financial services—including payment acceptance—is part of a broader transformation. Cloud-native architectures, open APIs and modular platforms are allowing B2B companies to reimagine legacy payment systems. What once took months of custom development and integration can now be embedded, automated and scaled with the click of a button.

But this isn't only a story about technology. It's about experience.

Embedded payments are powering a new kind of ecosystem—one where the back-office burden is lightened, customer satisfaction rises and payments become a value driver rather than a cost center.

In short, embedded payments are not just a technical integration. They're a business model transformation.

As the lines blur between software providers, platforms and financial services, companies that adopt embedded payments will be better positioned to increase revenue, reduce friction and future-proof their order-to-cash processes.

As embedded payments continue to reshape how companies operate, the most forward-thinking organizations are doing more than exploring the concept—they're implementing it in ways that create measurable business value. From streamlining the order-to-cash process to deepening customer relationships, embedded payments are already at work behind the scenes. In the next section, we'll look at how different players across industries are putting embedded payments into action—and the results they're seeing.





Section 2

What Embedded Payments Really Mean—and Why It Matters in B2B

Before diving into strategies and solutions, it's important to level-set what embedded payments are, how they fit into the larger picture of embedded finance and what makes the B2B use case uniquely complex—and full of opportunity.

Embedded Finance

Embedded finance refers to the seamless integration of financial services—like lending, insurance or investing—into non-financial platforms or products. These capabilities appear within the customer experience itself, often invisible but always impactful.

From the outside, it looks seamless. On the inside, it's a sophisticated blend of data, tech and timing that minimizes friction at every step of the transaction.

Here's what that looks like in the B2C world:

- Automakers like GM, BMW and Ford now embed insurance into the car-buying process, using vehicle data to offer personalized rates.
- Airbnb embeds travel insurance for guests and liability coverage for hosts—right within the booking flow.
- Uber enables instant payment processing for riders and automated payouts for drivers—all in one app.

These services don't feel like financial products. They feel like part of the product.



Embedded Payments

Embedded payments are a subset of embedded finance—but they often carry the most weight when it comes to business outcomes. By making payment a frictionless, nearly invisible part of the overall experience, companies can dramatically improve conversion, retention and efficiency.

Think of a typical Amazon checkout experience. It's fast, seamless and often requires just one click. Behind the curtain, a complex payments ecosystem is at work—processing orders, routing payments, handling security protocols. But for the user, it's simple. That's the power of embedded payments.

And it's not limited to retail or tech: Starbucks, for example, allows customers to reload funds, manage rewards and pay through its mobile app.

Across industries, embedded payments are becoming a strategic lever for both customer satisfaction and revenue growth.

The B2B Twist: More Complex, More Rewarding

B2B payments aren't just more complicated—they're more consequential.

Unlike the B2C world, where a single customer typically uses a single card, B2B transactions often involve:

- Multiple stakeholders (purchasing, finance, procurement, legal)
- Diverse payment methods (net 30/60/90, P-cards, invoicing)
- Complex integrations (ERP systems, credit checks, onboarding)

"81% of B2B buyers say frictionless transactions are extremely important—yet inefficient processes and slow onboarding remain top pain points."

[Source](#)





Every buyer has unique needs. And every payment method introduces its own operational and technological challenges.

But solving for that complexity pays off. Embedded payments in the B2B space offer:

- Increased buying ease and flexibility
- Stronger loyalty and customer retention ([72% of B2B buyers](#) are more loyal to vendors who offer their preferred payment methods)
- Improved cash flow and reduced DSO (Days Sales Outstanding)
- Higher share of wallet and lifetime customer value
- New revenue streams for merchants expanding into B2B

In fact, [81% of B2B buyers say frictionless](#) transactions are extremely important—yet inefficient processes and slow onboarding remain top pain points. That's the gap embedded payments are designed to close.

Choice, convenience and customization: the perfected B2B payments experience doesn't just remove friction—it drives value across the buyer journey.

Section 3

What's Driving the Future of Embedded Payments

The pressure on B2B payment systems is mounting—and coming from both sides.

On one hand, buyers expect payments to be fast, seamless and as intuitive as the consumer apps they use every day. On the other, payments are growing more complex, with rising compliance burdens, increasing stakeholder involvement and ever-higher expectations around customization, terms and integration.

That friction is accelerating the shift toward embedded payments. But in 2025, it's no longer only about solving for convenience—it's about building business advantage.

Here are the key forces shaping embedded payments now:

1 Demand for All-in-One Platforms

Operations and finance leaders are consolidating systems to reduce complexity and streamline workflows. Embedded payments are at the heart of this movement—eliminating the need to toggle between platforms for invoicing, reconciliation and reporting.

[“Embedded payments demonstrate the market’s response to the demand for more all-in-one platforms,”](#) said Jordan Steele, research manager, Worldwide Financial Applications Support at IDC. “They allow users to experience significant streamlining and improved efficiency in their accounting processes.”

Whether it's managing invoices, issuing credit or collecting payments, embedded functionality within core systems like ERP or procurement platforms reduces friction and improves control.



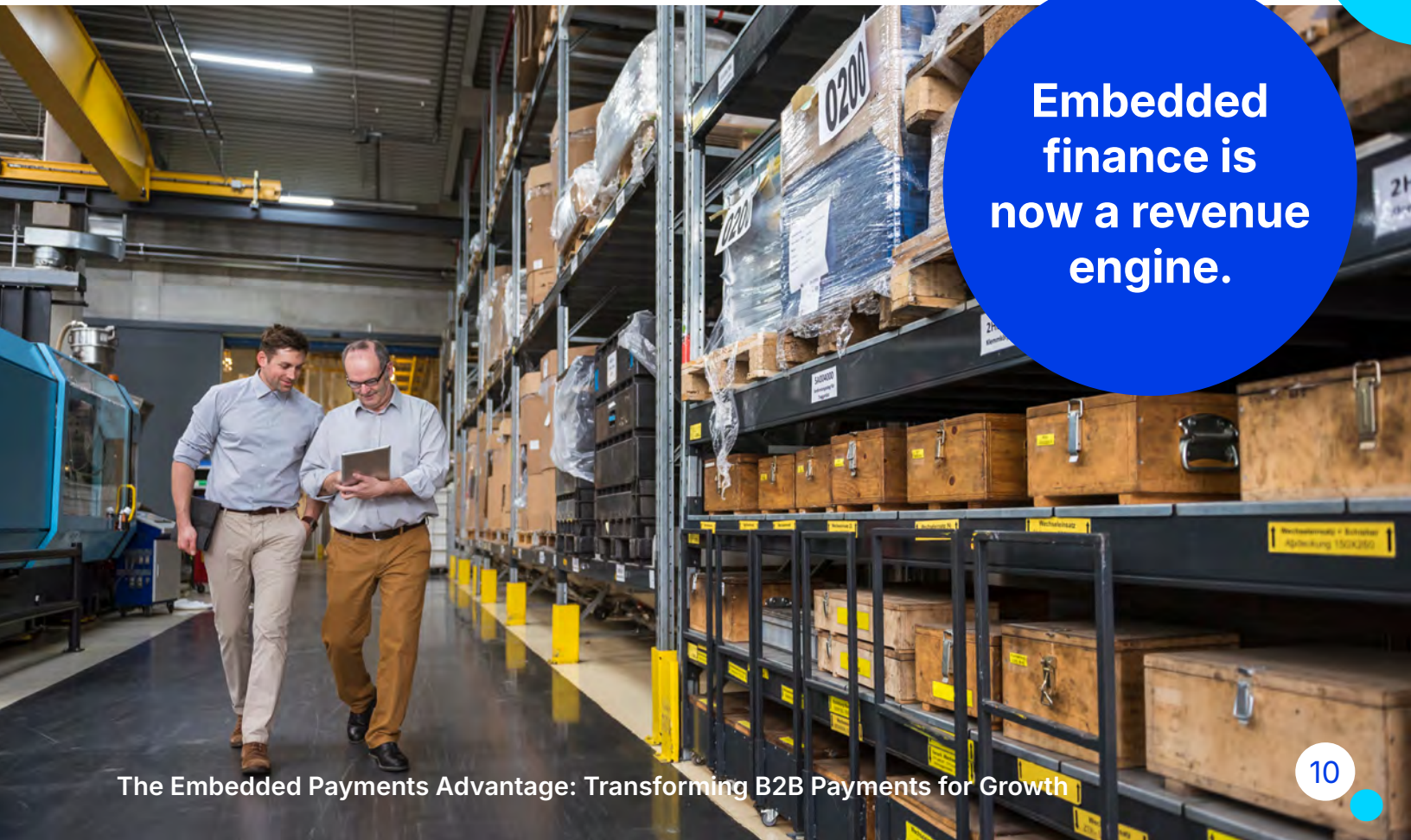
2 The Push for New Revenue Opportunities

Embedded finance has moved beyond operational efficiency—it's now a revenue engine.

Forward-thinking organizations are using embedded payments and related services to unlock new monetization models:

- **Transaction Fees:** Generate revenue through in-platform payment processing.
- **Financing Solutions:** Offer BNPL or B2B credit and collect interest or referral fees.
- **Subscription Services:** Bundle financial features with product or service offerings.
- **Insurance Commissions:** Embed coverage options at checkout and earn commission.
- **Data Monetization:** Use payment and usage data to offer premium analytics.
- **Leasing Models:** Integrate flexible rent-to-own or leasing options to drive recurring revenue.

These models aren't just for tech giants—retailers, manufacturers and service providers are embedding financial features directly into their customer journeys to expand margins and increase customer lifetime value.



Embedded
finance is
now a revenue
engine.

3 Evolution of Open Banking Regulations

Global momentum around open banking is removing roadblocks and expanding possibilities.

- Regulatory frameworks like PSD2 (Europe), CCPA (California) and Australia's Consumer Data Right are making secure data sharing between financial institutions and third-party platforms more feasible—and expected.
- Voluntary adoption in the U.S. is opening the door to API-based innovation even without mandates.
- Security and privacy regulations are building trust, encouraging more businesses to embed financial services into digital workflows.

As these regulations take hold, embedded payments become easier to implement and safer to scale.

Security and privacy regulations are building trust, encouraging more businesses to embed financial services into digital workflows.



4 Technology That Makes It All Possible

A wave of technological innovation is turning embedded payments from aspiration into action:

- API standardization makes integration simpler and faster across platforms.
- Cloud computing and SaaS reduce infrastructure burdens and increase scalability.
- AI/Machine Learning powers real-time risk assessment, fraud detection and personalized payment experiences.
- Blockchain and DeFi offer transparent, efficient payment rails—particularly for global transactions.
- Microservices architectures make financial capabilities modular and customizable.
- Biometric authentication adds another layer of security to digital transactions.

Together, these technologies lower barriers, speed up deployment and raise the ceiling for what embedded payments can do.

Why This Matters Now

The convergence of these forces is turning embedded payments from a “nice to have” into a strategic priority. Organizations that embrace these trends can reduce operational friction, unlock new revenue and deliver a payment experience that feels effortless—and works hard behind the scenes.

In the next section, we’ll explore the challenges companies face when implementing embedded payments—and how to overcome them.

Embedded payments aren’t just about transactions—they’re about transformation. When you make payments invisible, you make business frictionless.



Section 4

Invisibility Is a Heavy Lift

For today's B2B buyers, a smooth, invisible payment experience is no longer a nice-to-have—it's the baseline expectation. They want checkout to feel like an afterthought, not a chore. But delivering that kind of frictionless experience behind the scenes? That's where the real work begins.

Embedded payments may seem seamless on the front end, but building or implementing the infrastructure behind them is anything but simple. Companies that attempt to manage embedded payments in-house must navigate a complex web of technologies, regulations and internal processes—all while trying to keep customer experience at the center.

Here are six of the most formidable challenges that organizations face on the road to invisibility:

1 Implementing and Redesigning Order-to-Cash Processes

Embedded payments doesn't work in a vacuum. A successful strategy must support the full order-to-cash (O2C) journey—from buyer onboarding and credit checks to invoicing, reconciliation, collections and optional financing.

Many organizations find that their legacy systems aren't built to support the level of integration and automation that embedded payments require. Redesigning processes to work across systems (ERP, CRM, AR platforms) is often the first—and most complex—step.

A TreviPay client in the transportation industry reduced manual invoicing time by over 60% after integrating an embedded payments solution into their O2C workflow, enabling faster approvals and accelerating cash flow.

2 Integrating Disparate Systems and Technologies

Few companies operate from a clean, single-stack environment. Payment functionality must often integrate with legacy ERPs, custom CRMs and external data sources—all of which can vary by region, business unit or customer segment. Without the right APIs or microservices architecture, creating a truly seamless experience across platforms can be costly and time-consuming.



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3 Opportunity Costs

Building your own embedded payments infrastructure takes more than budget—it takes focus. Diverting internal teams to build, maintain and secure a custom solution pulls resources away from your core business priorities. What's more, the pace of change in this space means constant upgrades are required just to keep up.

4 Data Security and Compliance

Processing payments comes with significant regulatory responsibilities. Organizations must comply with strict data protection standards like PCI-DSS and regional privacy laws like GDPR or CCPA. Ensuring proper encryption, authentication and data handling policies isn't just a compliance issue—it's a trust issue.

In regulated industries like manufacturing and healthcare, embedded payment providers must demonstrate airtight compliance to meet procurement requirements and protect sensitive data.

5 Fraud Prevention

As digital payments increase, so does fraud risk. Embedded systems must include fraud detection mechanisms that monitor anomalies in real-time, flag suspicious activity and help mitigate losses before they escalate. For global businesses, this challenge becomes even more complex with multiple currencies, regions and regulatory environments to monitor.

Ensuring proper encryption, authentication and data handling policies isn't just a compliance issue—it's a trust issue.



6 Scalability

A payments system that works well today may not meet your needs tomorrow. If you're expanding into new markets, adding new business units or growing transaction volumes, your payment infrastructure needs to scale with you—without slowing you down. That means flexible technology, global readiness and performance that doesn't crack under pressure.

Invisible payments aren't magic. They're the result of smart planning, strategic technology choices and a deep understanding of what your buyers—and your internal teams—actually need. Companies that try to do it all themselves often underestimate the complexity and overinvest in the wrong places.

That's why many are choosing partners, like TreviPay, who specialize in embedded payments, helping them go to market faster while protecting margins, improving customer experience and reducing risk.



Section 5

TreviPay and Embedded Payments

Embedded payments are transforming the way businesses operate—and TreviPay is leading the charge.

TreviPay's fully managed Order-to-Cash (O2C) platform is built to simplify B2B transactions at scale. From buyer onboarding to invoicing, reconciliation, risk management and financing, TreviPay offers a seamless solution that removes the friction from complex payment workflows.

TreviPay enables you to extend net terms and manage B2B payments with confidence.





Whether you're serving growing businesses or enterprise buyers with multi-layered hierarchies, TreviPay enables you to extend net terms and manage B2B payments with confidence—domestically and across borders. Here are some examples of how TreviPay has done this for our partners:

- **A global retail brand** partnered with TreviPay to embed B2B payments into its online and in-store checkout, allowing business buyers to use net terms with instant credit approval. TreviPay managed invoicing, collections and risk—delivering a seamless, branded experience for buyers and guaranteed payments for the retailer. The result: increased B2B sales, stronger loyalty and growth without added operational burden.
- **A leading OEM company** integrated TreviPay to offer embedded B2B payments across its dealer network, enabling instant credit decisions and flexible net terms at checkout. TreviPay's platform automated invoicing, contract price verification, collections and reconciliation, simplifying complex transactions across global markets. This solution reduced operational overhead while supporting scalable growth and stronger partner relationships.
- **A global hotel chain** partnered with TreviPay to streamline B2B payments for corporate bookings and travel agency partnerships. By embedding TreviPay's solution into their reservation system, the chain enabled invoicing at checkout, centralized billing and net terms for approved buyers. This improved cash flow, reduced manual reconciliation and delivered a seamless booking experience for business clients.

What Sets TreviPay Apart

Scalable O2C Platform

TreviPay helps merchants reduce risk and accelerate cash flow with guaranteed, on-time payments and predictable Days Sales Outstanding (DSO)—even on credit lines over \$20 million.

Launch with Minimal Integration Work

TreviPay's Universal Acceptance enables embedded payments across all merchant locations and sales channels.

Dynamic, Localized Buyer Onboarding

TreviPay's Risk Management Platform streamlines onboarding with automated AML/KYB checks and localized applications—delivering fast, compliant experiences for buyers worldwide.

Trusted Across Key Industries

From manufacturing and retail to transportation, TreviPay's embedded payments network connects buyers and sellers with tailored workflows, contract pricing support and multi-tiered billing capabilities.

Recognized Industry Leadership

TreviPay is proud to be named a leader in the IDC MarketScape: Worldwide Embedded Payment Applications 2024–2025 Vendor Assessment¹— which we believe validates our role as a driving force in the future of B2B finance.

¹ IDC MarketScape: Worldwide Embedded Payment Applications 2024–2025 Vendor Assessment, doc #US51793524, December 2024

TreviPay empowers businesses to offer the payment experiences their customers expect—without compromising on security, scalability or control. If you're ready to transform how you get paid, let's talk.





At TreviPay, we believe Loyalty Begins at the Payment™.
**Thousands of sellers use our global B2B payments and
invoicing network to provide choice and convenience to buyers,
open new markets and automate accounts receivables. With
integrations to top eCommerce and ERP solutions and flexible
trade credit options, TreviPay brings 40 years of experience
serving leaders in manufacturing, retail and transportation.**