

*Rapyd*

# THE STATE OF B2B CROSS-BORDER PAYMENTS

A Rapyd Research Report



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# METHODOLOGY

In February 2023 Rapyd conducted a research study to understand the payment preference and challenges faced by business-to-business cross-border focused companies in seven markets.

The study reveals how B2B cross-border businesses accept payments, disburse payouts and the current business outlook. The report includes responses from 715 business owners and payment decision-makers based in Brazil, Canada, Germany, Mexico, Singapore, the UK and the US.

This report spotlights opportunities and obstacles businesses face when accepting payments and sending payouts cross-border. As a global payments leader, Rapyd regularly researches payments and fintech trends, technologies and user behaviors to benefit our current and future customers.



# KEY HIGHLIGHTS

## KEY HIGHLIGHTS

# THE STATE OF B2B CROSS-BORDER PAYMENTS

**Our research revealed four important insights about current market conditions.**

→ **OPTIMISM ABOUNDS**

Over half of the respondents have a positive business outlook despite some concerns about the state of business in 2023.

→ **DIGITAL PAYMENTS ARE IN DEMAND**

Sending or receiving, fast real-time payments are what most businesses prefer.

→ **SOLUTIONS SHOULD FOCUS ON SAVINGS**

Businesses are seeking new, cost-effective ways to make payments and reduce high FX fees.

→ **PAY ATTENTION TO PAYMENT PROVIDERS**

Payment providers gain popularity by delivering fast, convenient, and cost-effective payment solutions.

**CROSS-BORDER BUSINESSES  
SHOULD BE OPTIMISTIC  
ABOUT BUSINESS EXPANSION.  
LET FINTECH PROPEL GLOBAL  
GROWTH AND SAVE MONEY.**

When businesses pay other businesses that each have their own payment systems, processes and preferences, it adds complexity not present in consumer payments. When those payments cross borders, the complexity increases. It's imperative that cross-border businesses find the right payment partner that understands these complexities and has the expertise to support them in their cross-border endeavors.

- B2B payments are more complex than B2C payments.
- Foreign regulations, banking and FX add to the complexity.
- The biggest risks to growing cross-border include fraud and data security.

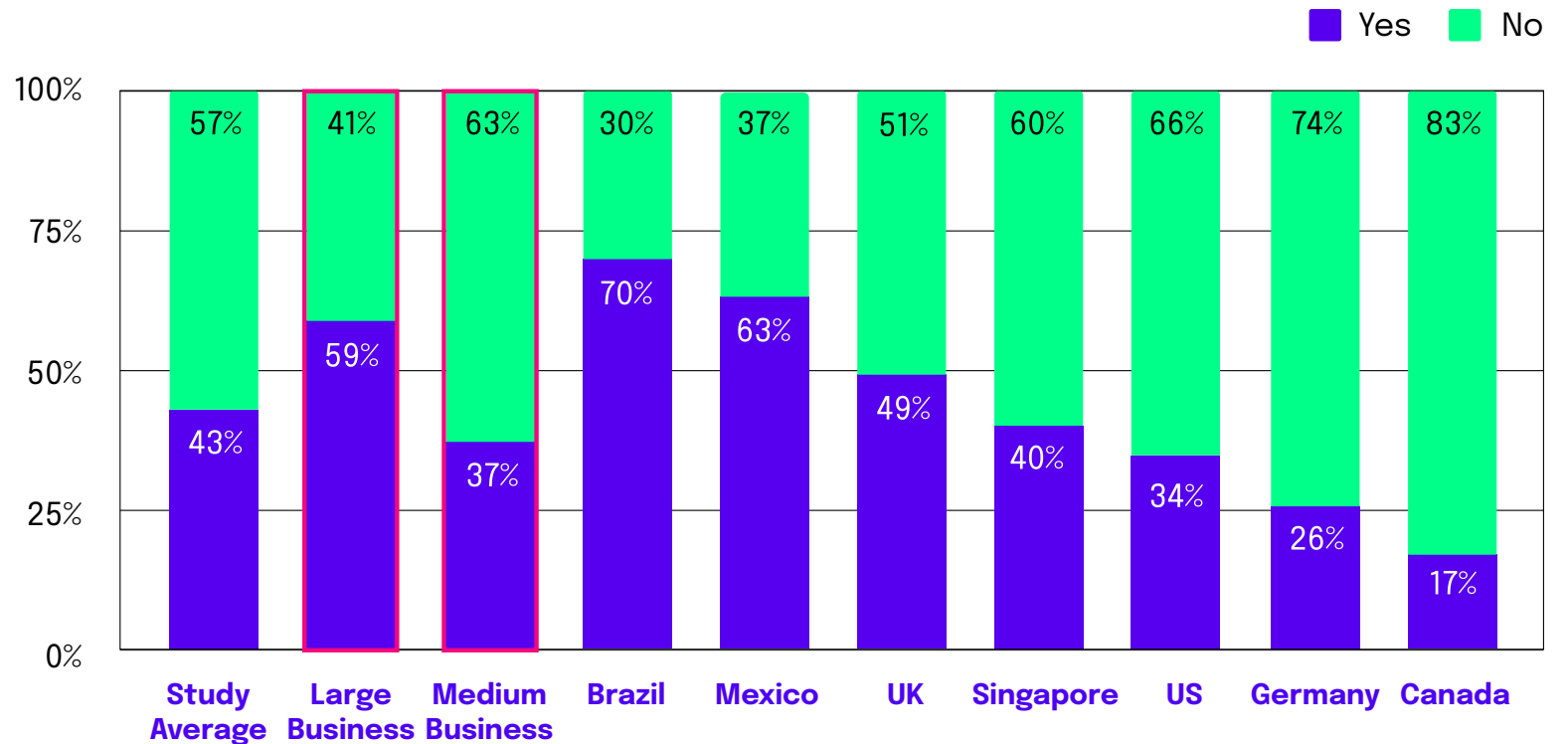


CANADA AND GERMANY ARE THE LEAST CONCERNED. BRAZIL AND MEXICO HAVE THE MOST CONCERNS.

## HOW'S BUSINESS? IT'S ABOUT A 60/40 SPLIT.

We asked B2B business leaders about their concerns over the next 12 to 18 months. The markets were divided in their responses to how they viewed the next year. Overall, businesses expressed some caution with 57% stating that they were not concerned and 43% saying they were. In terms of business sizes, larger businesses (59%) expressed more concern than medium-sized businesses (37%). Sentiments varied by location as well. Businesses in Brazil (70%) and Mexico (63%) were the most concerned of the markets we surveyed.

- Over 40% of businesses expressed concern while almost 60% did not.
- Large businesses are more concerned than medium sized businesses.
- Brazil has the most concerns about the next 12 to 18 months.
- Only 17% of Canadian business leaders are concerned.



Large business: 500 or more employees

Medium business: 50-499 employees


THE US FEARS INFLATION AND WORKFORCE HIRING CHALLENGES.

## INCREASING INFLATION & INTEREST RATES TOP CONCERNS

When asked what is specifically concerning their organization, the top concerns were inflation (50%), increasing interest rates (46%), and market volatility (35%). While these are the leading causes of concern, the chart below illustrates the cascading effect of these concerns globally. Currency fluctuations (32%), a deteriorating economy (30%), and import/export challenges (30%) specifically affect cross-border businesses. The influence of inflation, increasing interest rates, and market volatility work together to create the vicious cycle of currency fluctuations, deteriorating economic conditions, and import/export challenges.

- Inflation, increasing interest rates, and market volatility are top concerns.
- Brazil has the highest rates of concern about inflation and interest rates.
- Singapore is the least concerned about market volatility.

	Study Average	Brazil	Canada	Germany	Mexico	Singapore	UK	US
<b>Inflation</b>	50%	56%	47%	56%	52%	38%	47%	50%
<b>Increase in interest rates</b>	46%	64%	47%	32%	38%	53%	33%	43%
<b>Market volatility</b>	35%	40%	53%	44%	36%	18%	41%	23%
<b>Currency fluctuations</b>	32%	44%	29%	36%	25%	30%	24%	30%
<b>Deteriorating economic conditions</b>	30%	31%	24%	40%	34%	20%	27%	35%
<b>Import / export challenges</b>	30%	39%	18%	20%	27%	20%	35%	40%
<b>Tax changes</b>	29%	27%	18%	16%	36%	38%	29%	28%
<b>Cashflow</b>	28%	17%	41%	40%	28%	33%	29%	28%
<b>Regulatory changes</b>	27%	31%	35%	24%	30%	25%	24%	20%
<b>Workforce hiring</b>	26%	14%	35%	28%	17%	35%	27%	45%
<b>Reduction in incoming work/business</b>	25%	26%	29%	20%	19%	43%	24%	20%

 Top 2 in each market

Q: What is specifically concerning to your organization?



**BUSINESSES NEED INNOVATIVE B2B PAYMENT SOLUTIONS.**

## EASING CONCERNS UNEARTH'S PAYMENT OPPORTUNITIES

When asked what would ease their concerns, businesses believe that expansion (41%) is what is needed to combat the negative effects of inflation, growing interest rates and increased volatility. More important, is how the research reveals that businesses recognize that many ways to ease concerns are rooted in payments. Better fintech solutions (35%), improved payment terms (33%) and faster settlements (31%) are ways businesses can use payments to feel more confident growing their businesses.

Fintechs have a tremendous opportunity to help B2B cross-border businesses with their expansion ambitions by providing faster and cost-effective payment solutions and innovations such as multi-currency treasury solutions, digital verification, and faster payment networks that can simplify the operations of cross-border businesses.

- Businesses demand better fintech solutions focused on transparency, speed, and cost savings.
- Tremendous opportunity for fintech to influence B2B cross-border expansion.
- Faster payments and payment innovations also help ease concerns.

	Study Average	Brazil	Canada	Germany	Mexico	Singapore	UK	US
<b>Business expansion</b>	41%	64%	18%	28%	45%	33%	24%	43%
<b>Better Fintech solutions</b>	35%	31%	35%	32%	47%	48%	27%	23%
<b>Improvements in supply chain</b>	34%	37%	59%	32%	33%	25%	18%	53%
<b>Improved payment terms</b>	33%	34%	29%	40%	28%	30%	41%	33%
<b>Faster settlements/payments</b>	31%	30%	12%	36%	31%	45%	31%	28%
<b>Digitizing payments</b>	27%	20%	29%	44%	27%	30%	24%	28%
<b>Access to working capital</b>	26%	39%	29%	20%	16%	28%	29%	20%
<b>Lean operations</b>	25%	26%	29%	40%	13%	25%	24%	33%
<b>Additional resourcing/employees</b>	23%	17%	35%	20%	22%	30%	22%	25%

 Top idea to ease concerns  Payments related mentions

Q: What will ease the concerns for your organization?

# SPEED, COST & EFFICIENCY ARE THE CORE BUILDING BLOCKS OF CROSS-BORDER EXPANSION.

Fintechs offer products and services that make international business more accessible and manageable. Our research shows that when compared to domestic business expenses, cross-border businesses face higher costs and experience greater payment delays.

For B2B businesses, the most important considerations driving cross-border payment decisions are:

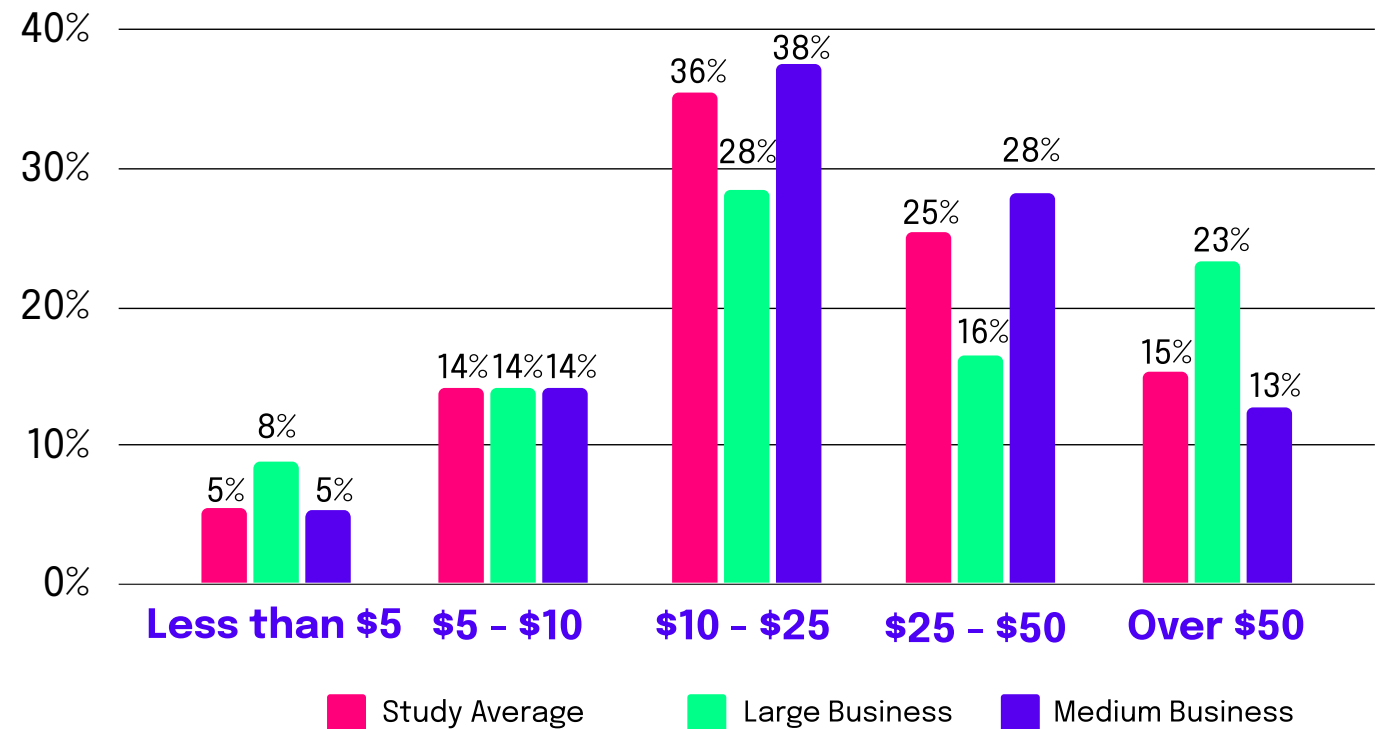
- Speed of sending and receiving funds.
- Cost-effectiveness of payment options.
- Convenient access to multiple payment methods.

CROSS-BORDER FEES AVERAGE BETWEEN \$10 TO \$25 MORE PER TRANSACTION.

## CROSS-BORDER FEES ARE AN OBSTACLE

Fees are a real pain point for cross-border businesses. The majority of companies pay anywhere between \$10 to \$50 more in cross-border fees. This is a high cost for businesses of all sizes, eating into profit margins and creating a blocker for cross-border expansion.

- 23% of large businesses report paying over \$50 more in fees per transaction.
- Only 5% of fees are reported to average less than \$5.
- 38% of medium businesses pay between \$10-\$25 more in fees for cross-border transactions.



Large business: 500 or more employees

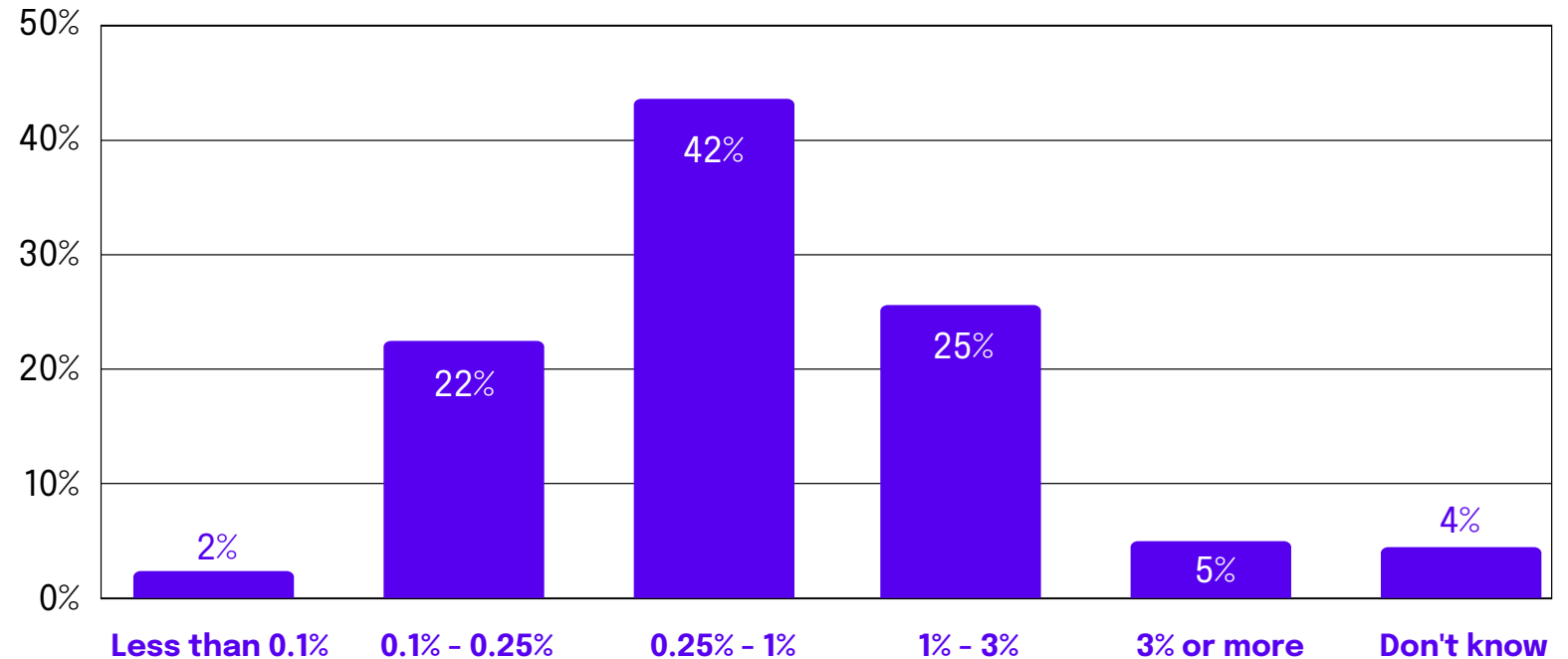
Medium business: 50-499 employees

**FX FEES COST MOST BUSINESSES 0.25% TO 1%.**

### A CHUNK OF CHANGE GOES TO FOREIGN EXCHANGE

With any currency exchange comes a hefty foreign exchange (FX) fee. Of the cross-border businesses we surveyed, 42% mention paying anywhere between 0.25% to 1% in FX fees for cross-border transactions. Another quarter of the businesses are paying higher FX fees, between 1% to 3% and more.

- The majority report FX fees between 0.25% to 1%.
- 25% report paying between 1% to 3% in FX fees per transaction.
- 4% of businesses are in the dark about FX fees.

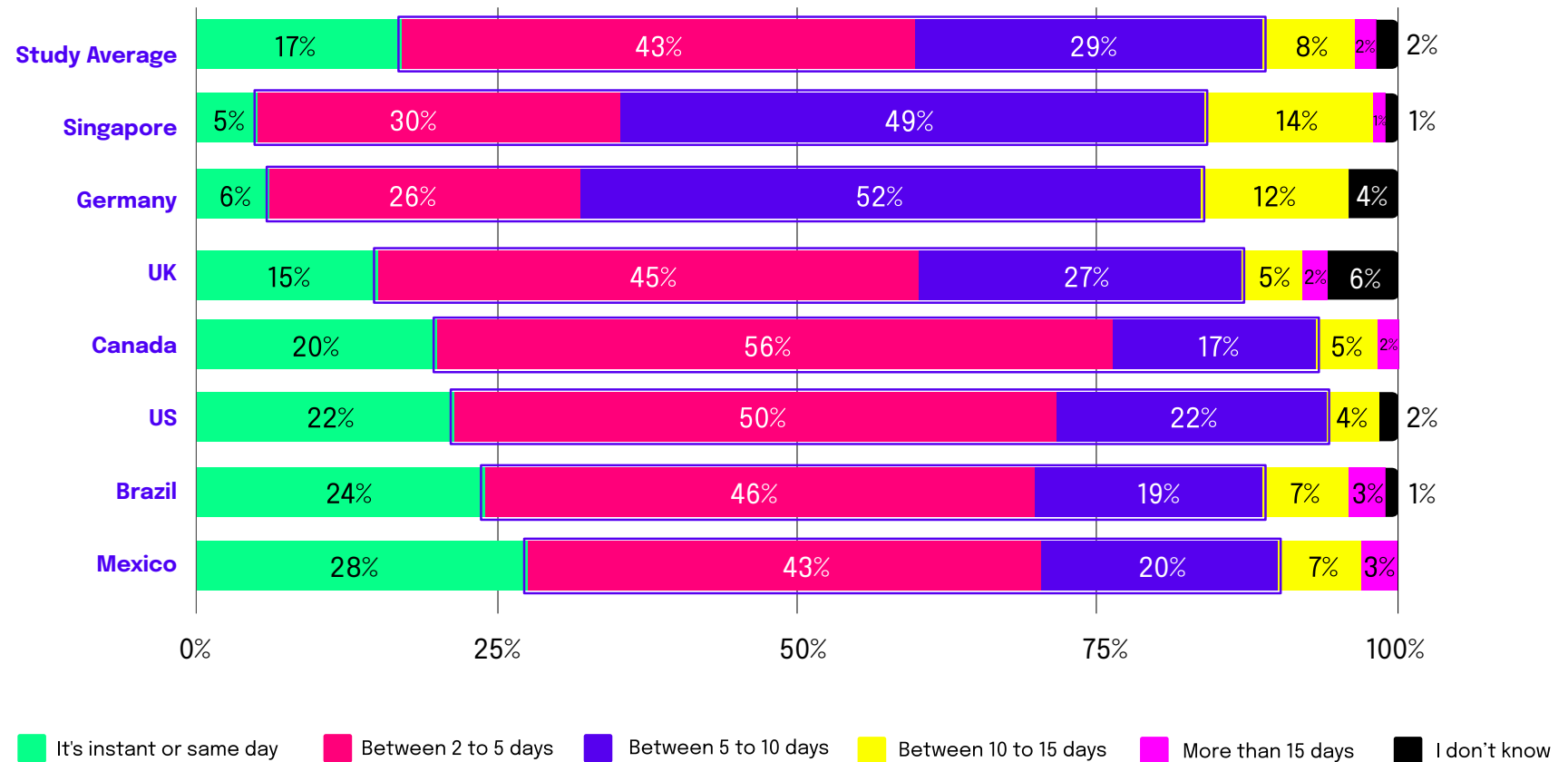


**28% OF PAYMENTS IN MEXICO ARE SAME-DAY OR INSTANT.**

## DELAYS ARE GOING TO COST YOU

While cost is a significant challenge for B2B cross-border businesses, delays in sending or receiving payments adds to the complexities. Businesses reported a delay of anywhere between 2 to 10 days and in many cases more than 10 days in sending or receiving payments. Especially in Singapore and Germany where most businesses experience 5 to 10 day delays. Delays are on the decline in Mexico and Brazil. These markets have made notable progress decreasing delays with instant payments.

- Germany and Singapore businesses report the longest delays.
- Only 4% of US businesses report delays of 10 to 15 days.
- Germany and Singapore have the smallest percentage of same-day or instant payments.

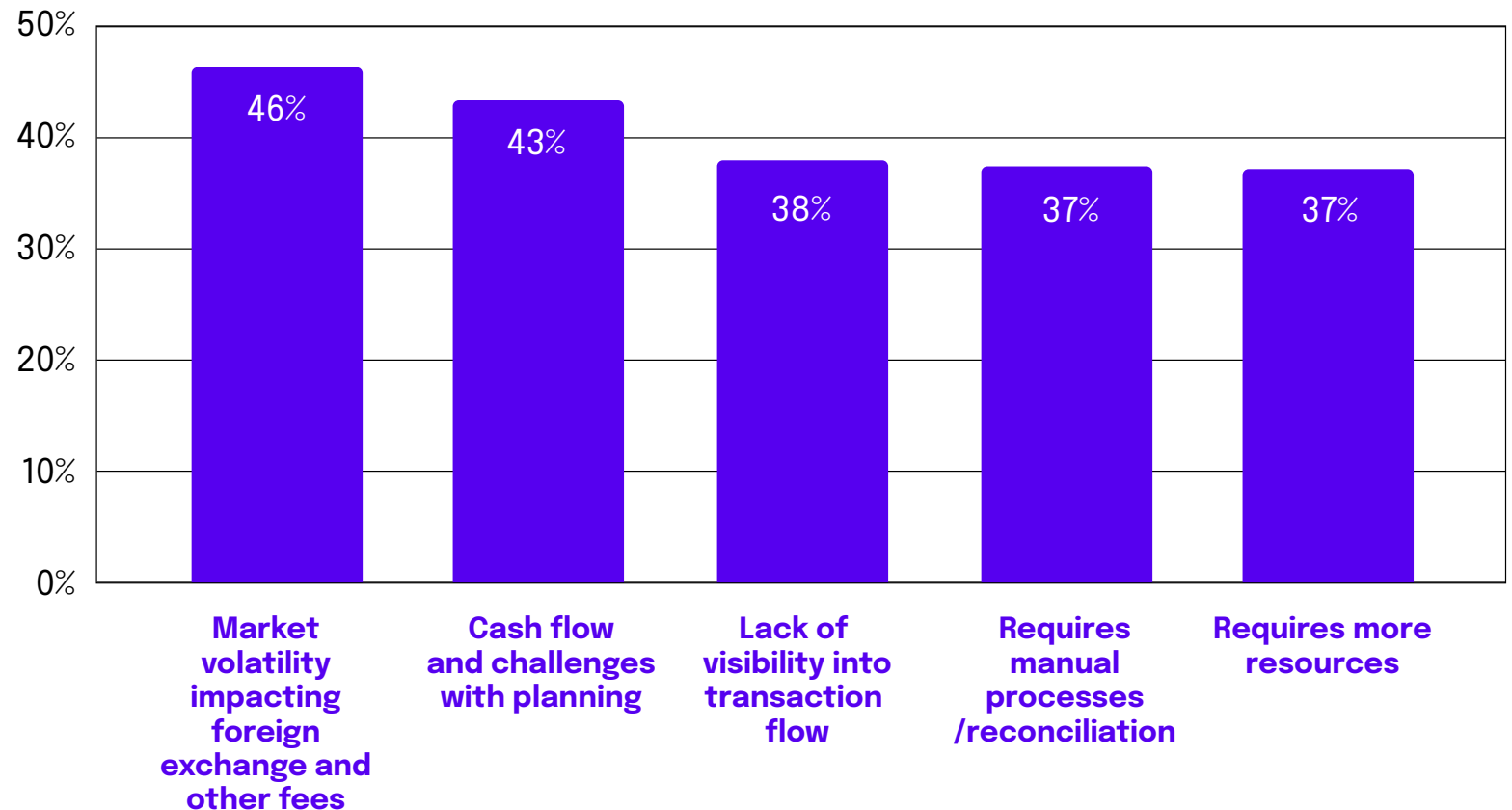


**PAYMENT DELAYS REQUIRE BUSINESSES TO USE MORE RESOURCES.**

## **BIGGEST HEADACHE? MARKET VOLATILITY IMPACTING FOREIGN EXCHANGE.**

The effect of delayed payments is felt in many areas of business. Volatile markets leading to unexpected costs in foreign exchange fees (46%) is the top concern among cross-border businesses. Another big impact of delays is cash flow and planning challenges (43%).

- Market volatility creates higher unexpected costs for 46% of cross-border businesses.
- Businesses want visibility into their transactions.
- Payment delays often require manual reconciliation processes.





**PAYMENTS DIGITIZATION  
CONTINUES TO BE A  
MAJOR PRIORITY AND  
MULTI-CURRENCY SOLUTIONS  
HAVE THE UPPER HAND.**

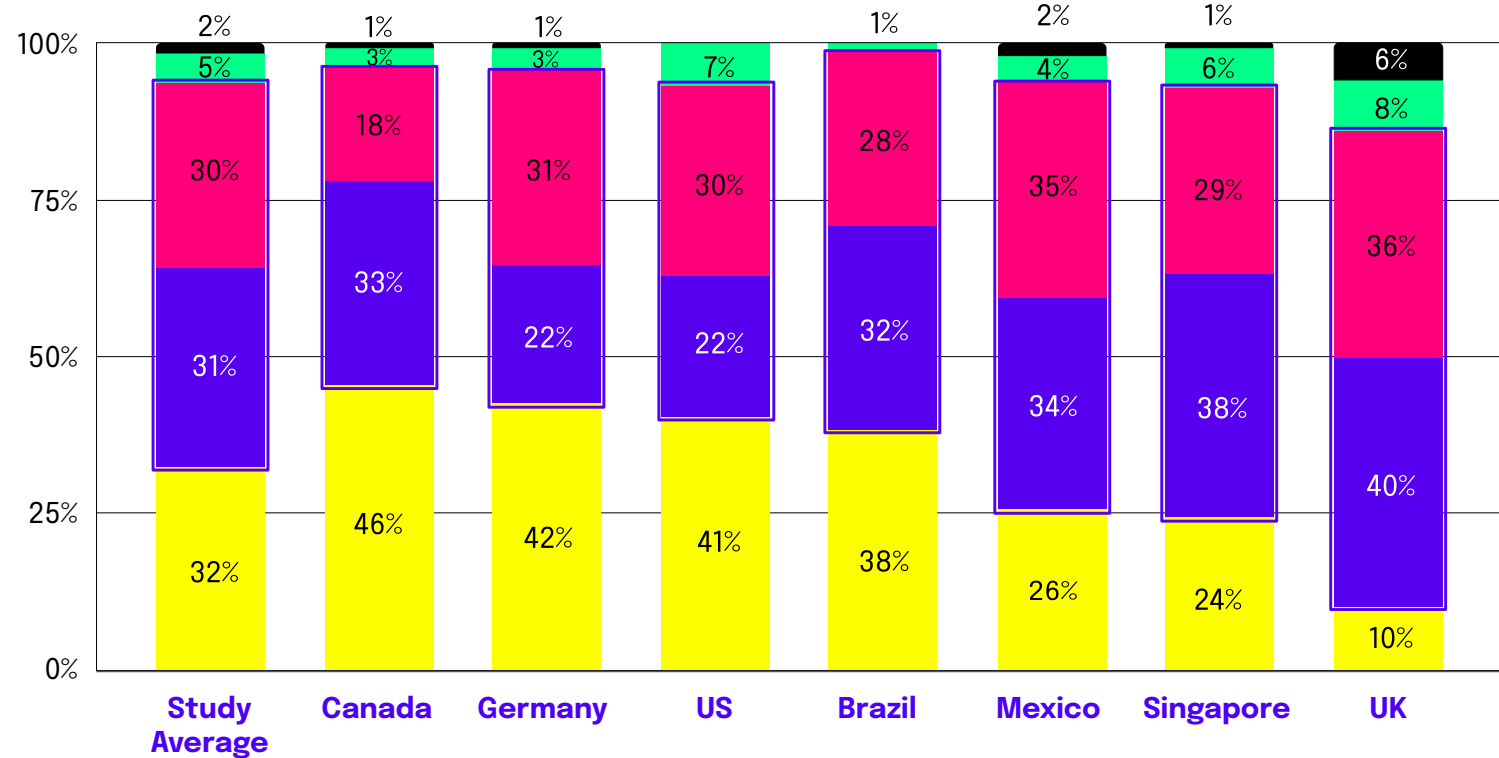
Businesses have come to expect predictable payments. Automating and digitizing payments improves payment predictability helping businesses with planning, maintaining cash flow, and accessing capital. Internationally many factors can complicate and delay payments. Digitization without real-time payments (RTP) may not provide the speed cross-border businesses demand. Global business never sleeps, making improving the speed of payments even more critical for cross-border expansion. Payment solution providers that offer fast, real-time payments will be valuable business partners.

**61% OF BUSINESSES HAVE MADE DIGITIZING PAYMENTS A TOP PRIORITY.**

## DIGITIZE OR DIE

Prioritizing digitization is important to speed up payments and prevent delays. When asked where payment automation and digitization fall within organizational goals, almost all businesses reported recognizing the need for digitization. Our research shows that over 6 in 10 businesses (61%) have made digitizing payments a top priority for their business while another third have already automated their payments systems.

- Almost half of the Canadian businesses report their payments as already digitized.
- Only 10% of UK businesses have digitized their payments.
- About 25% of payments in Singapore and Mexico are digital payments.



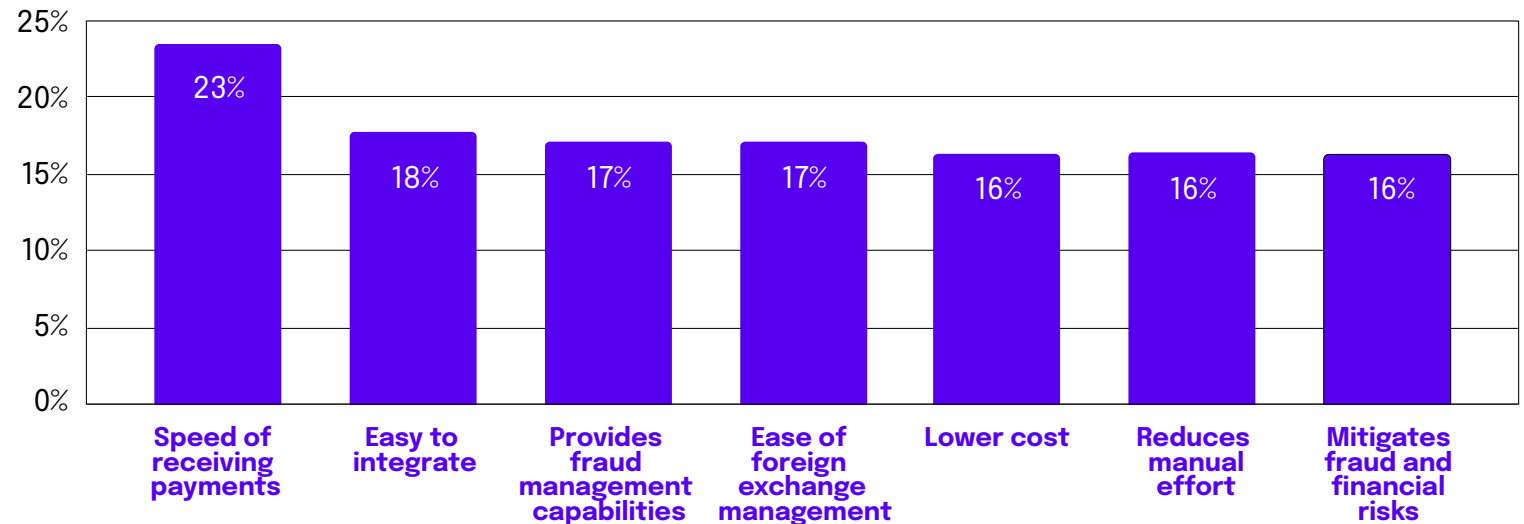
It's not at all important
  Secondary priority
  One of the top priorities
  Top priority
  Already digitized

**SPEED IS KEY, BUT EASE, FRAUD MANAGEMENT AND COST SAVINGS ARE NEEDED TOO.**

## THE NEED FOR SPEED

When looking for a payments solution provider, B2B cross-border businesses list speed as the most important feature. Speed (23%), ease of integration (18%), fraud management capabilities (17%), and ease of foreign exchange management (17%) are the top features businesses look for when evaluating a provider. B2B fintech companies need to provide comprehensive solutions on a unified global payments platform. Businesses are looking for a global payments network with the ability to hold, store and move money. Providers that offer solutions and services to meet these needs will position themselves as industry leaders and help more cross-border businesses grow.

- Speed of receiving payments is the top priority.
- Easy integration comes in a close second.
- Fraud management and mitigation are also important.

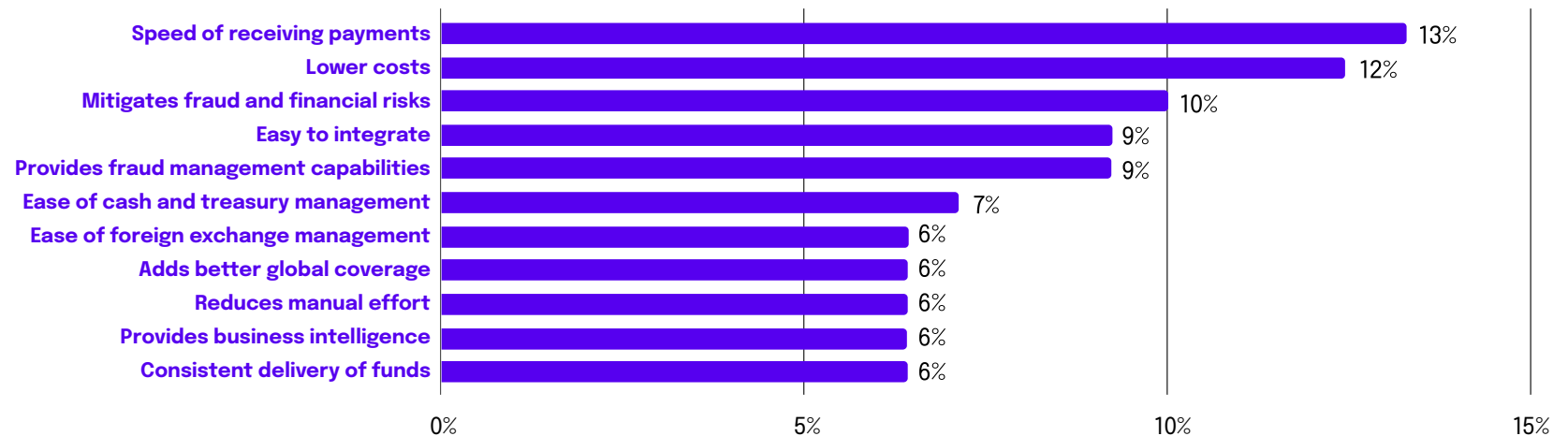


THEY'LL SWITCH IF YOU'RE TOO SLOW.

## FASTER PAYMENTS AND HIGH EXPECTATIONS

Speed of receiving payments is so important that businesses state it as the number one reason why they'd switch providers. But that's not all, businesses are also setting their expectations sky-high and demanding lower costs, mitigated risks, easy integration, global coverage, managed FX, and more. Today, payment partners are expected to not only be payment experts but also provide a wide range of global capabilities as part of their offerings.

- Besides speed, businesses switch providers to lower costs.
- 10% cite mitigating fraud as a reason to switch.
- Funds management and consistent delivery are important too.



**FINTECHS ARE INNOVATING  
TO MEET BUSINESSES' NEEDS  
AND WILL BE VITAL TO  
CROSS-BORDER GROWTH.**

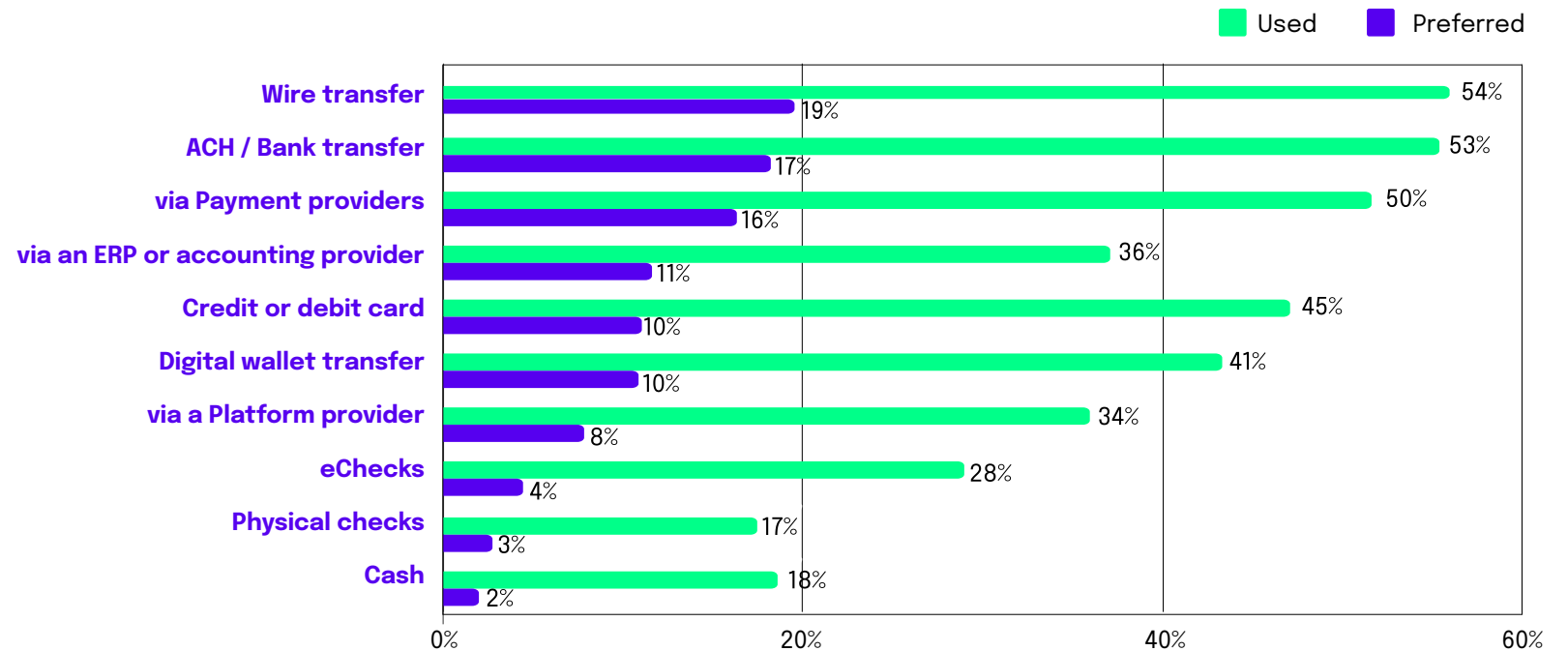
Given the huge amount of ongoing innovation across the payments industry, and the willingness of businesses to try new approaches – anything that's quicker, more convenient, or saves money will be preferred. Now more than ever, B2B cross-border companies will look to fintech to provide payment expertise in the markets where they operate. Having a multi-currency solution should be something businesses seek when choosing who will help them expand cross-border.

WIRE TRANSFERS, THEN ACH, ARE THE TOP WAYS TO SEND PAYMENTS.

## TRANSFERS DOMINATE AS THE WAY TO PAY

Businesses use many ways to send and receive payments internationally. Wire transfers and ACH or bank transfers continue to dominate the cross-border payment space. Via payment providers is now in the top 5 preferred ways to send and receive money internationally. Typically, payment providers offer a variety of ways to send and receive payments, providing businesses with more choice and flexibility.

- Only 2% prefer sending cash payments.
- Making payments via payment providers has become more popular.
- 10% report credit and debit cards as their preferred payment method.



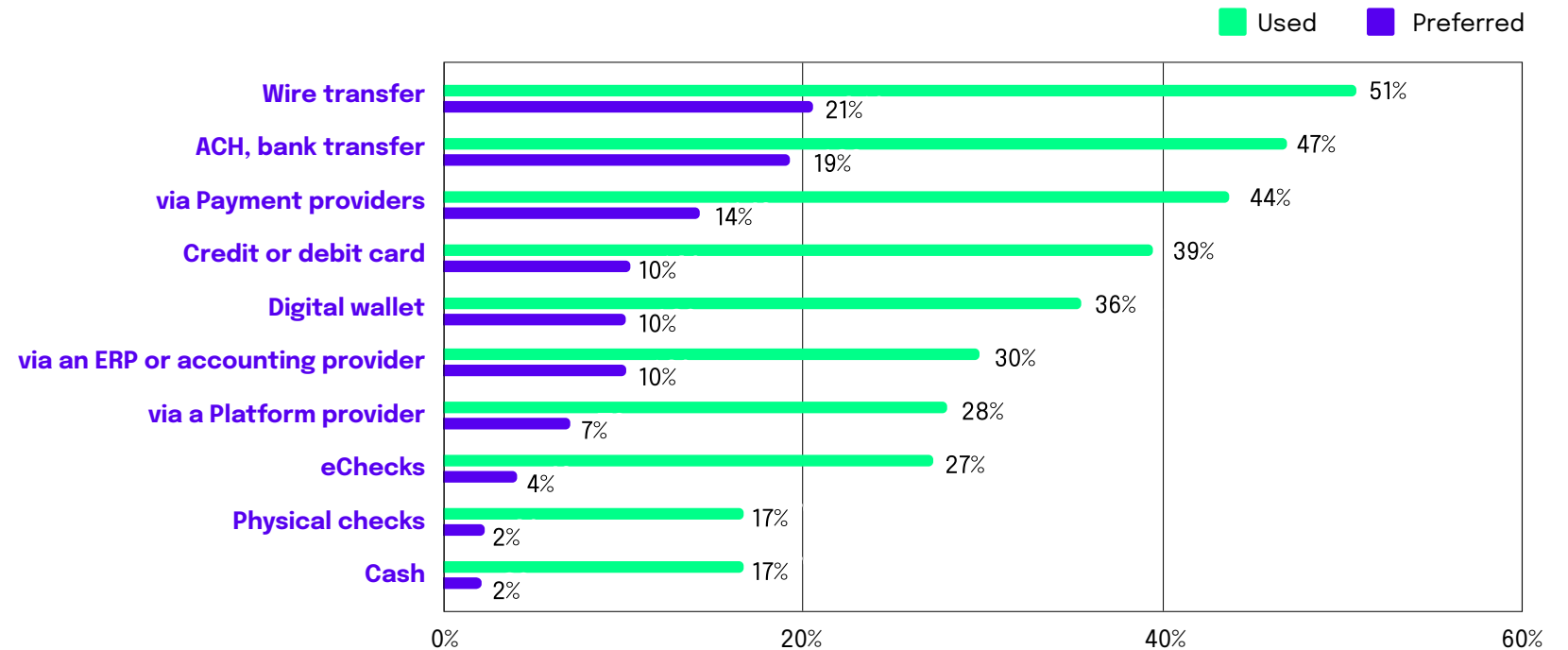


WIRE TRANSFERS ARE THE MOST PREFERRED METHOD TO RECEIVE PAYMENTS.

## TRANSFERS DOMINATE AS THE WAY TO GET PAID

When we asked business owners how they receive and prefer to receive payments the results were similar to how they send them. Wire transfers and ACH or bank transfers continue to be the most used and preferred ways of receiving payments. Checks and cash are only preferred by 2% of those surveyed.

- Only 2% prefer receiving checks and cash payments.
- Receiving payments via payment providers gains popularity.
- 10% report credit and debit cards as their preferred way to receive payments.



**WIRE TRANSFERS ARE CONVENIENT, BUT NOT THE MOST COST-EFFECTIVE WAY TO SEND CROSS-BORDER PAYMENTS.**

## HOW B2B BUSINESS LIKE TO PAY

Of the top three preferred ways to send payments cross-border, wire transfers deliver on the top two aspects that matter most to businesses: convenience (66%) and speed (57%). Also noteworthy is that sending payments via payment providers is gaining ground by delivering three things businesses want and care about: convenience (62%), speed (54%) and cost-effectiveness (48%).

- Business leaders prefer to send faster payments.
- Payment senders care about how the receiver prefers to get paid.
- Costs factor into payment preferences.

Preferred method to send payments cross-border

		Reason for Preference (Average)	Physical Checks	eChecks	ACH / Bank Transfer	Wire Transfer	Credit or Debit Card	Cash	Digital Wallet	via Payment Providers	via ERP or Accounting Services Provider	via Platform Provider
Reasons for preference	Preferred Method to Send (Average)		3%	4%	17%	19%	10%	2%	10%	16%	11%	8%
	Most convenient for us	57%	32%	77%	61%	66%	55%	31%	49%	62%	40%	54%
	Fastest way to send	53%	32%	52%	47%	57%	56%	38%	68%	54%	48%	48%
	Long relationship with bank/payment provider	42%	26%	48%	42%	38%	45%	23%	41%	40%	46%	50%
	Receiver's preferred method	42%	26%	32%	38%	49%	40%	54%	42%	44%	45%	41%
	Cheapest/cost effective method	36%	26%	23%	30%	32%	32%	38%	41%	48%	34%	44%
	Legacy method	28%	42%	26%	26%	29%	25%	38%	27%	27%	31%	28%

WIRE TRANSFERS ARE THE MOST PREFERRED METHOD TO RECEIVE CROSS-BORDER PAYMENTS.

## HOW B2B BUSINESS LIKE TO GET PAID

Again, the preferences for getting paid reflect similarity with preferences for sending payments. When asked about the preferred methods to receive payments cross-border top responses were again ACH bank transfer and wire transfer. The reasons for these preferences align with what businesses want and care about when getting paid. Bank transfers are preferred because they are convenient. Businesses like wire transfers because they are fast. But once again, sending payment via payment providers is revealed to be a trifecta for cross-border payouts. Receiving money via payment is preferred for convenience (58%), speed (61%) and cost-effectiveness (41%).

- Only 2% prefer to receive cash and checks.
- ACH Bank transfers are the most convenient way to get paid.
- Via payment providers and digital wallets are preferred for being fast.

Preferred method to receive money for cross-border payments

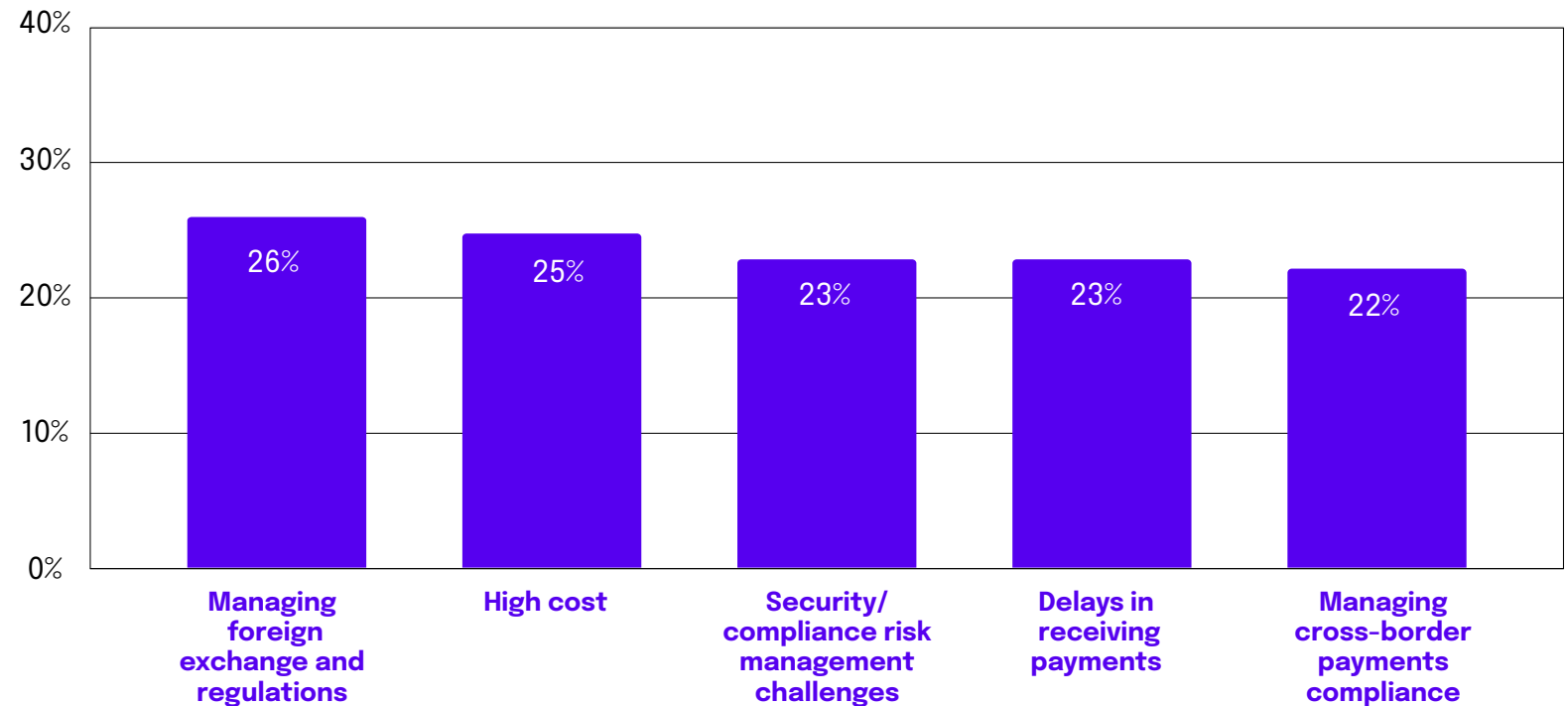
		Reason for Preference (Average)	Physical Checks	eChecks	ACH / Bank Transfer	Wire Transfer	Credit or Debit Card	Cash	Digital Wallet	via Payment Providers	via ERP or Accounting Services Provider	via Platform Provider
Reasons for preference	Preferred Method to Receive (Average)		2%	4%	19%	21%	10%	2%	10%	14%	10%	7%
	Most convenient for us	52%	19%	38%	64%	54%	46%	42%	54%	58%	43%	45%
	Fastest way to receive	52%	50%	59%	46%	50%	50%	42%	68%	61%	50%	45%
	Long relationship with bank/payment provider	38%	25%	55%	33%	32%	43%	58%	38%	36%	47%	47%
	Cheapest/cost effective method	37%	44%	41%	29%	35%	38%	25%	43%	41%	43%	43%
	Sender's preferred method	33%	44%	31%	28%	34%	31%	25%	33%	43%	27%	42%
	Legacy method	28%	38%	28%	23%	26%	28%	17%	32%	24%	40%	28%

**MANAGING FOREIGN EXCHANGE IS THE BIGGEST CHALLENGE FOR CROSS-BORDER BUSINESSES.**

## **PAYMENTS CHALLENGED BY FOREIGN EXCHANGE AND HIGH COSTS**

When sending payments, the top challenges organizations face are managing the complexity of foreign exchange and regulations (26%), high costs (25%), security/compliance risk (23%) and delays (23%).

- Businesses are looking to reduce the high cost of sending and receiving payments.
- Payment delays can exacerbate supply chain disruptions.
- Payment delays are a top concern.

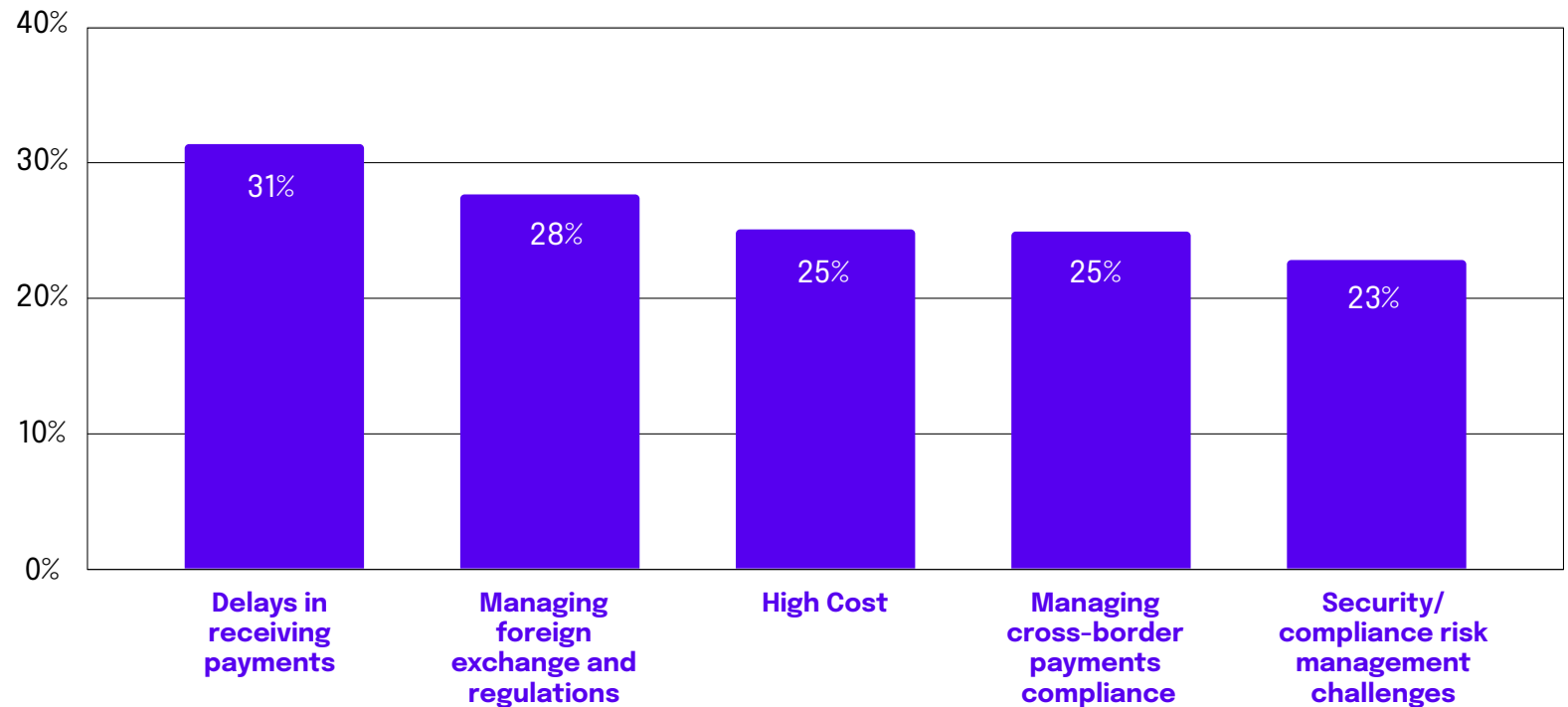


**DELAYS ARE THE BIGGEST HEADACHE WHEN RECEIVING INTERNATIONAL PAYMENTS.**

## DELAYS AND FOREIGN EXCHANGE CHALLENGE PAYOUTS

When receiving payments, payment delays (31%), managing complexity of foreign exchange and regulations (28%), high costs (25%) and cross-border payments compliance (25%) are the top challenges for cross-border businesses.

- Businesses want to reduce the high cost of receiving payments.
- Payment delays are the biggest challenge.
- One in four businesses struggle with cross-border compliance.



# COUNTRY-SPECIFIC INSIGHTS



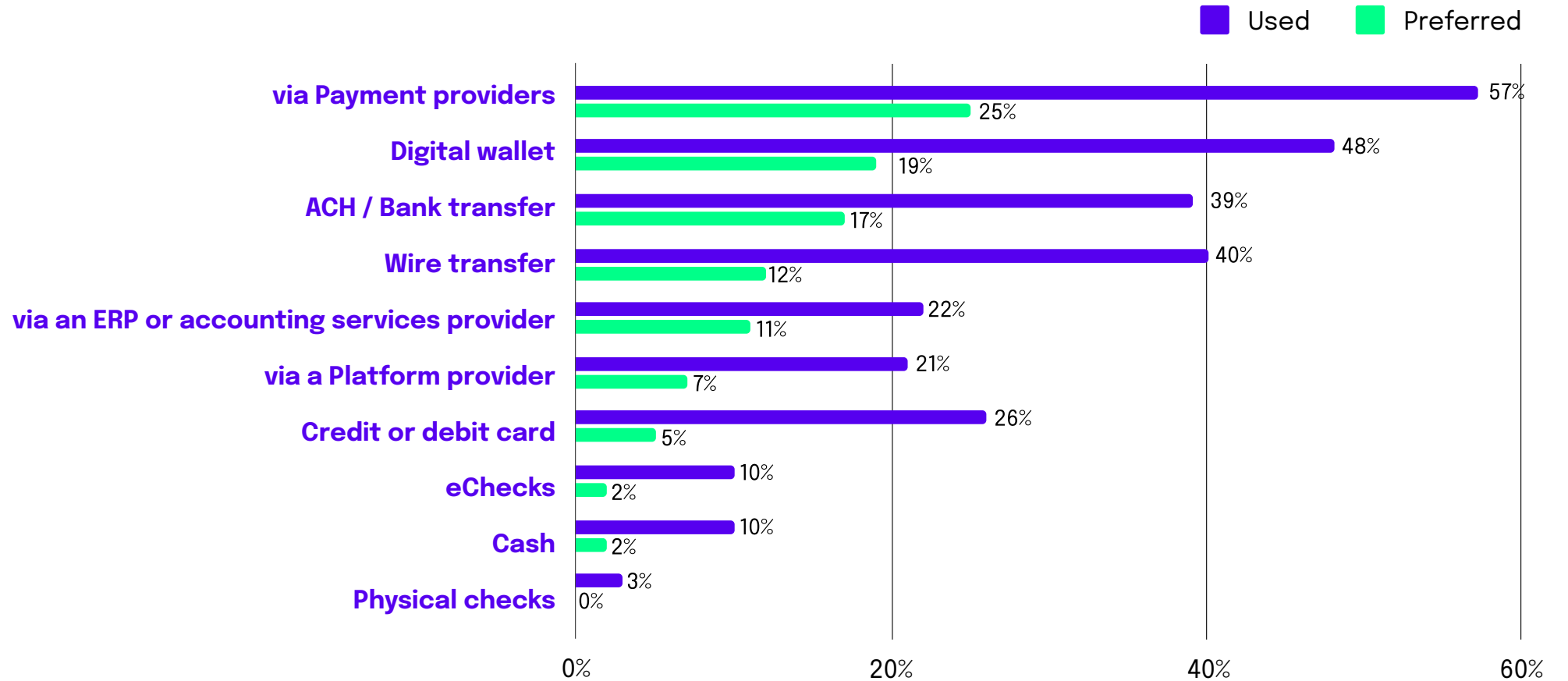




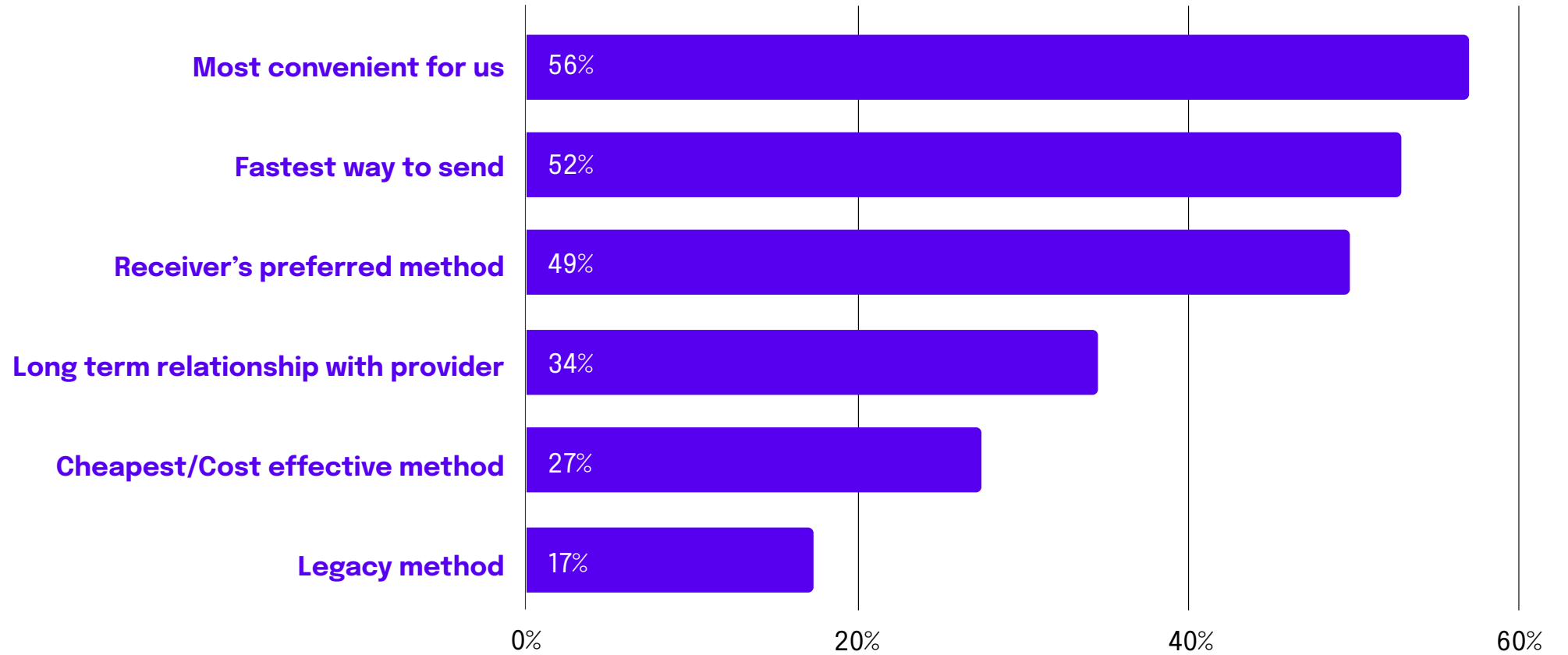
**B2B CROSS-BORDER PAYMENTS**

**BRAZIL**

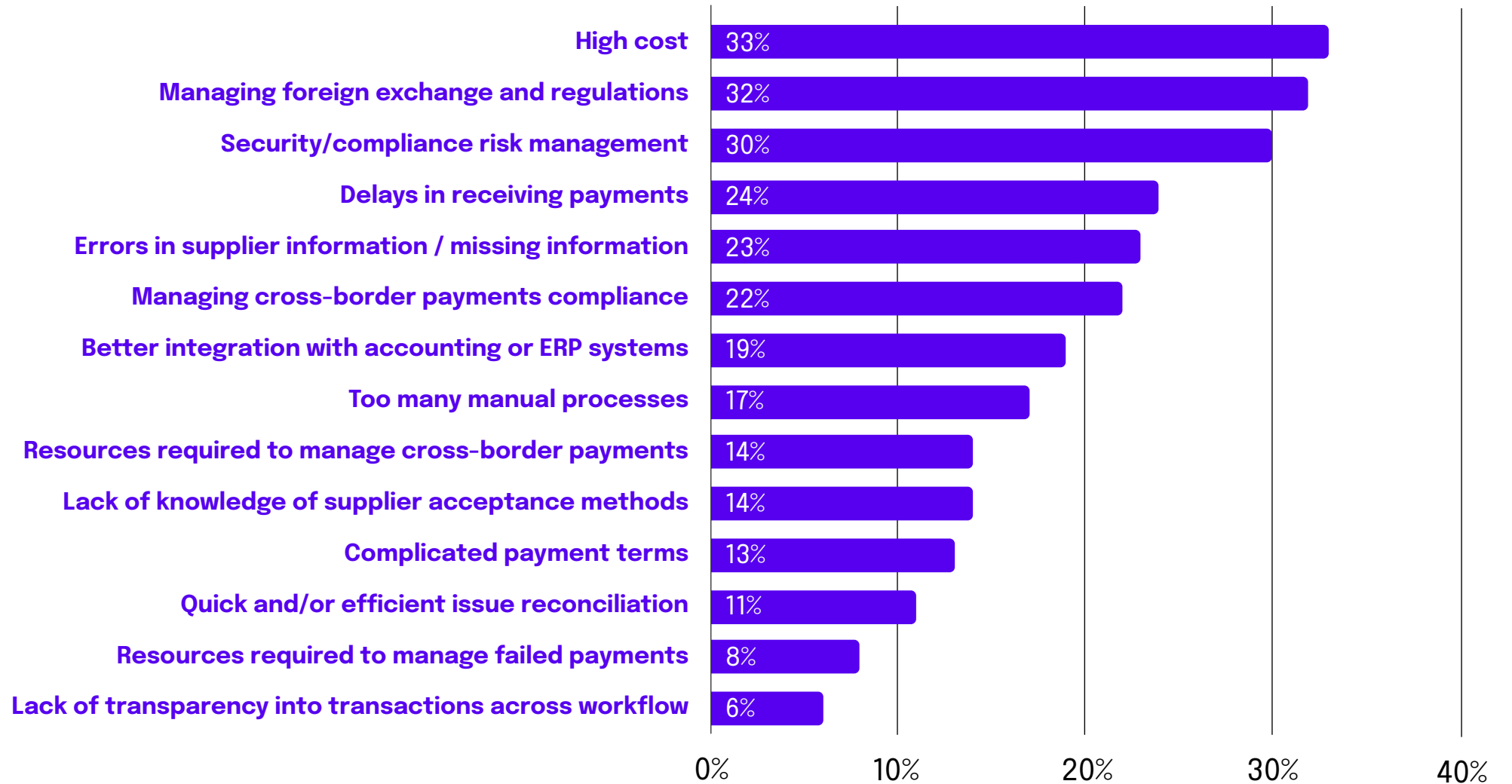
## SENDING PAYMENTS USED AND PREFERRED METHODS



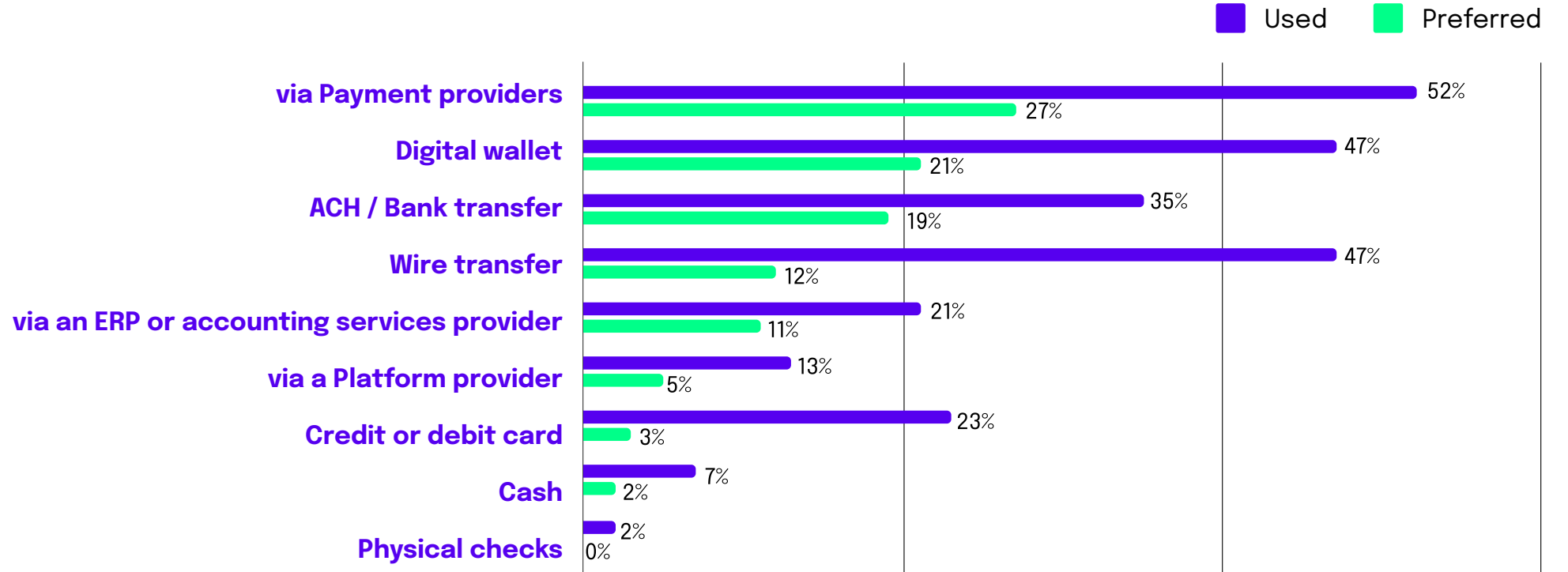
## PREFERENCE REASONS FOR SENDING PAYMENTS



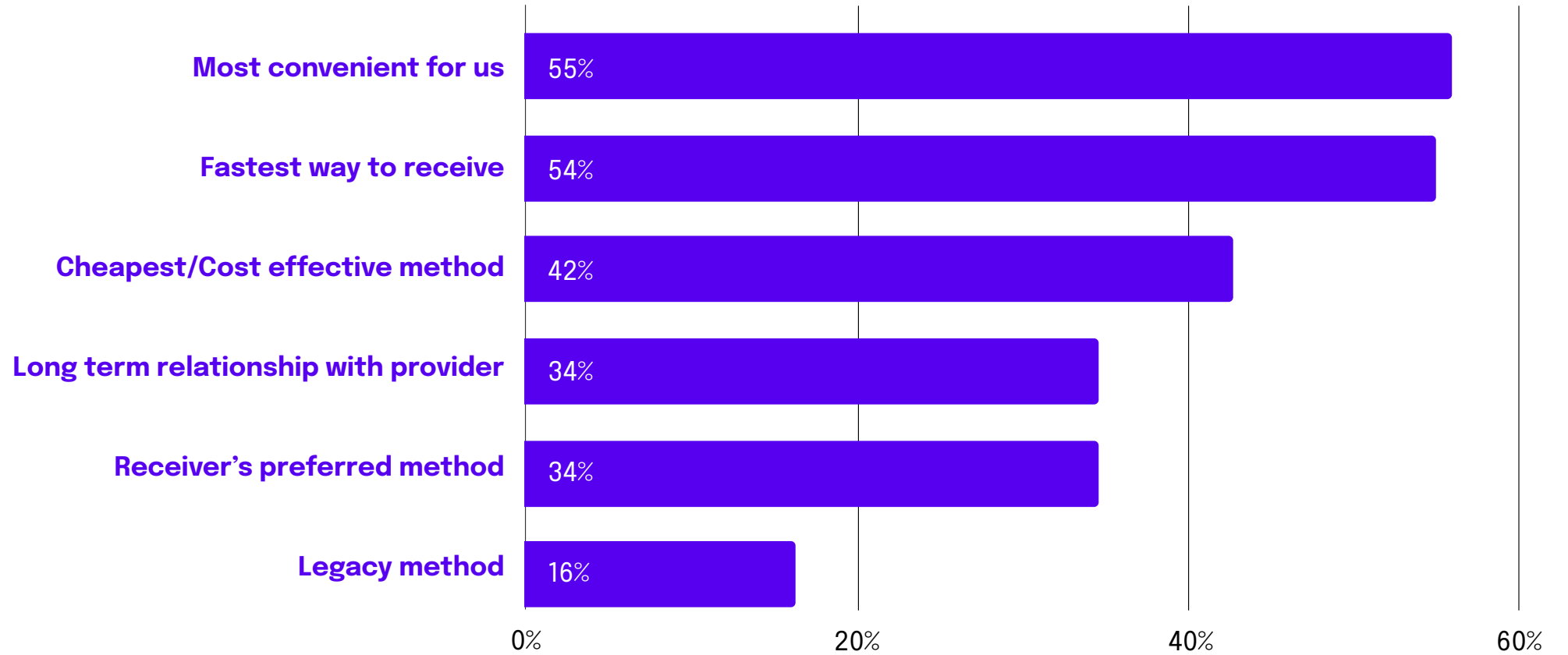
## CHALLENGES OF SENDING CROSS-BORDER PAYMENTS



## RECEIVING PAYMENTS USED AND PREFERRED METHODS

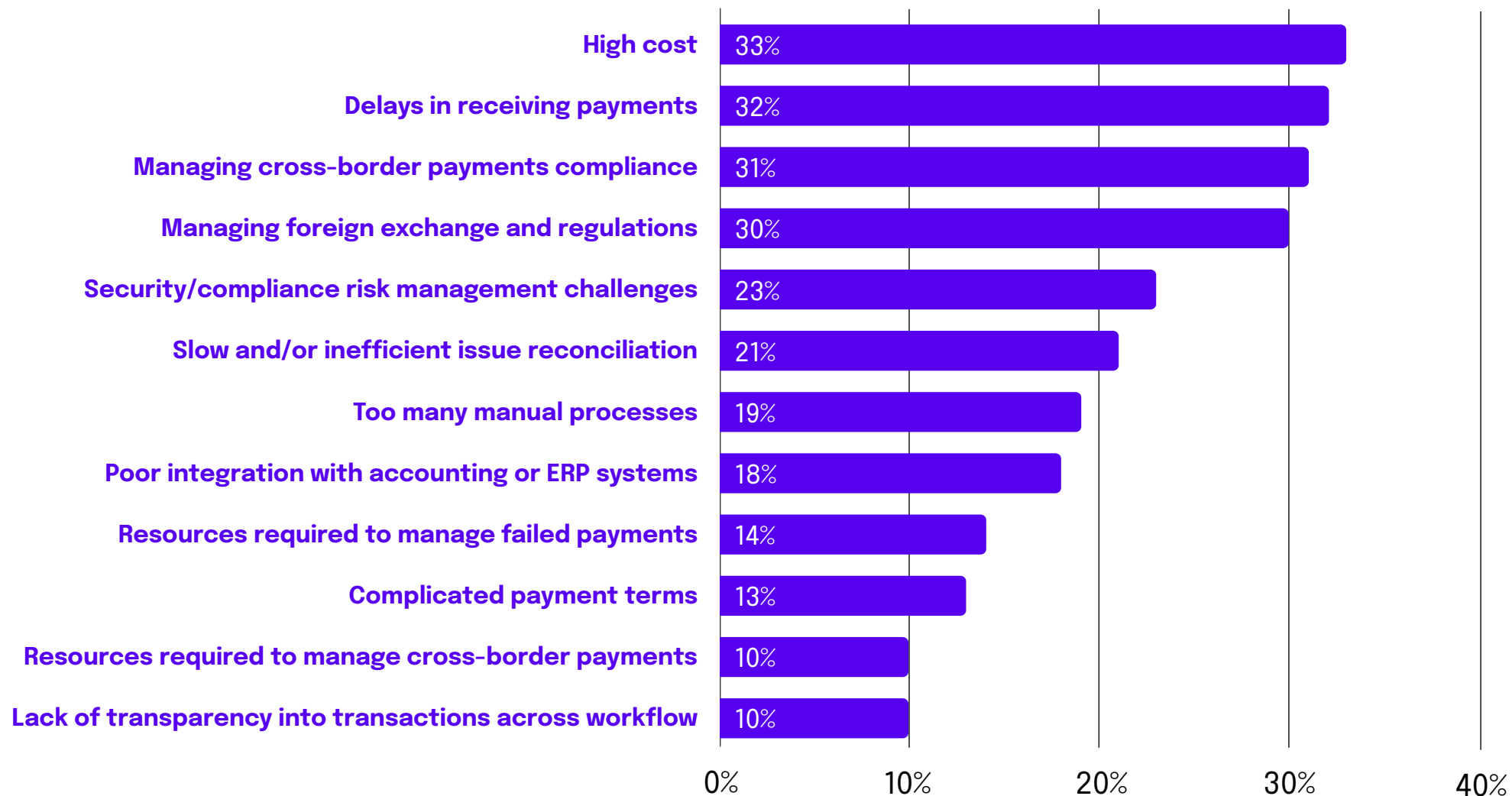


## PREFERENCE REASONS FOR RECEIVING PAYMENTS





## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS

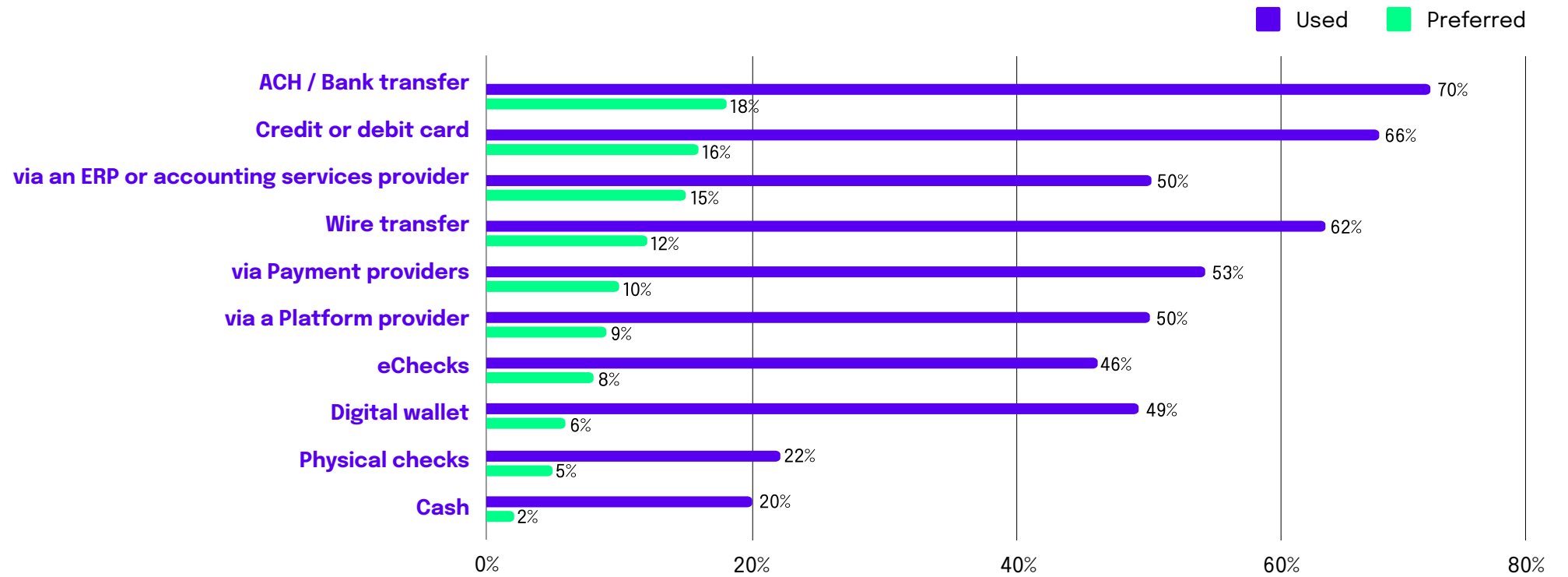




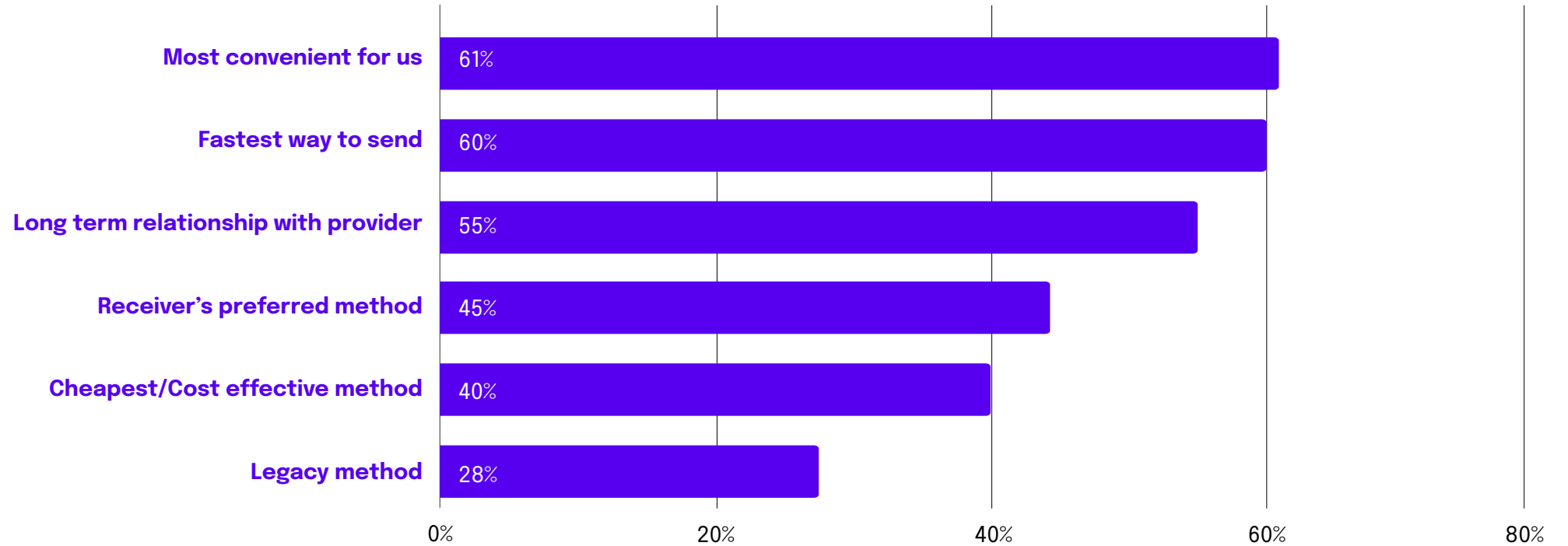
**B2B CROSS-BORDER PAYMENTS**

**CANADA**

## SENDING PAYMENTS USED AND PREFERRED METHODS



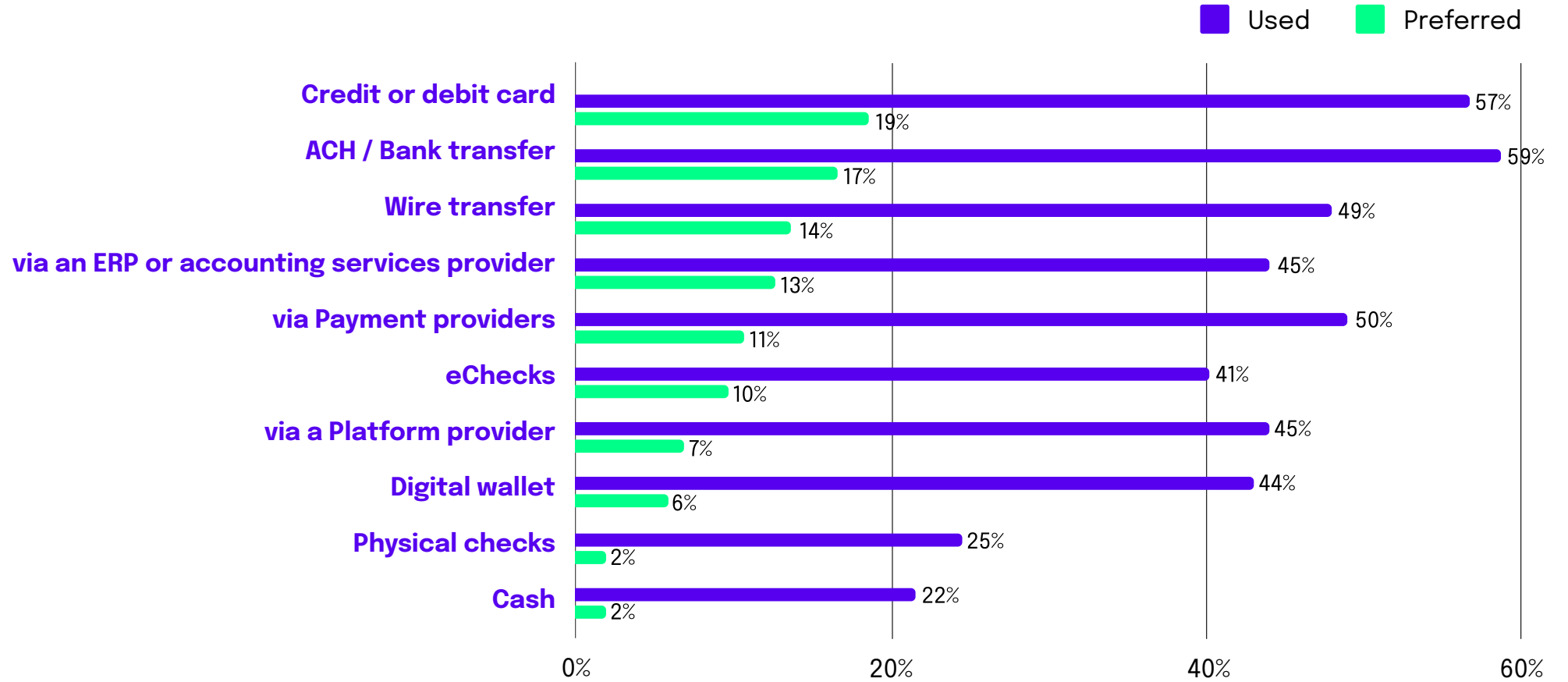
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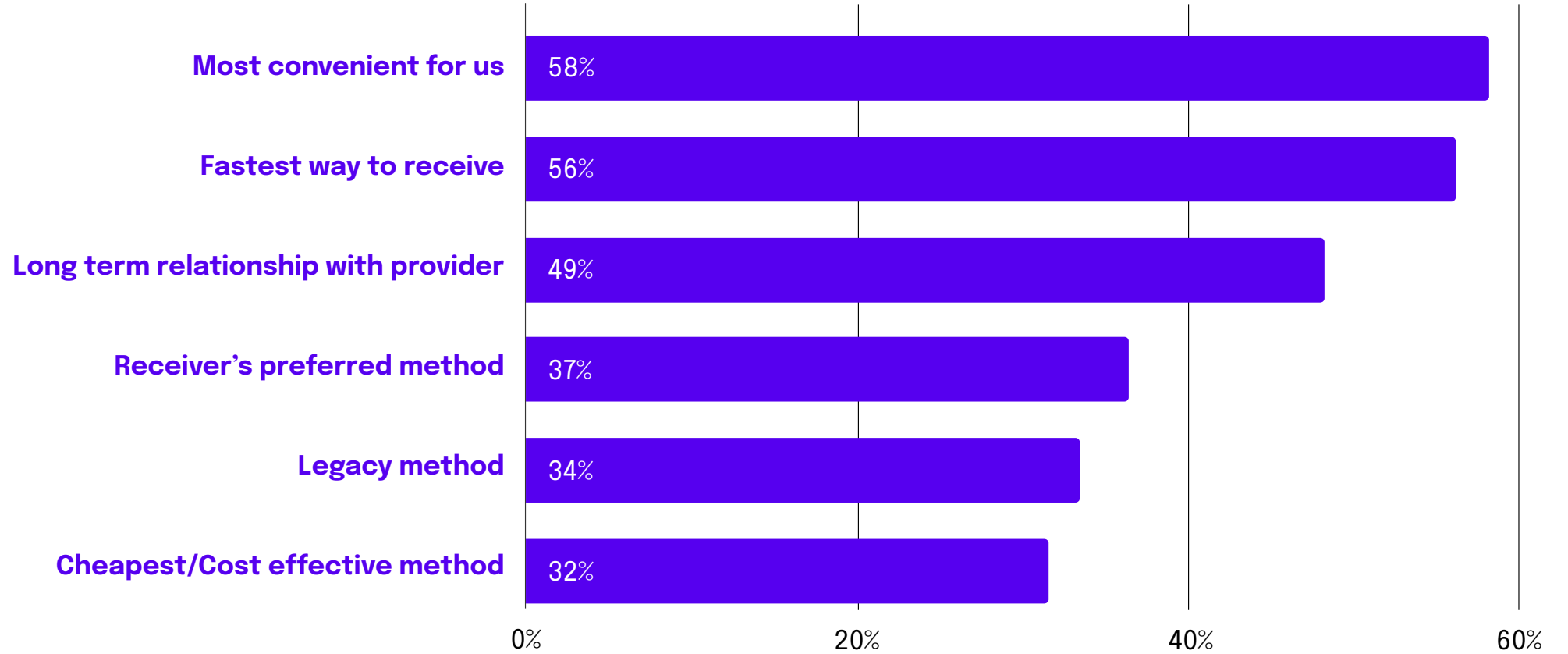
## CHALLENGES OF SENDING CROSS-BORDER PAYMENTS



## RECEIVING PAYMENTS USED AND PREFERRED METHODS



## PREFERENCE REASONS FOR RECEIVING PAYMENTS



## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS



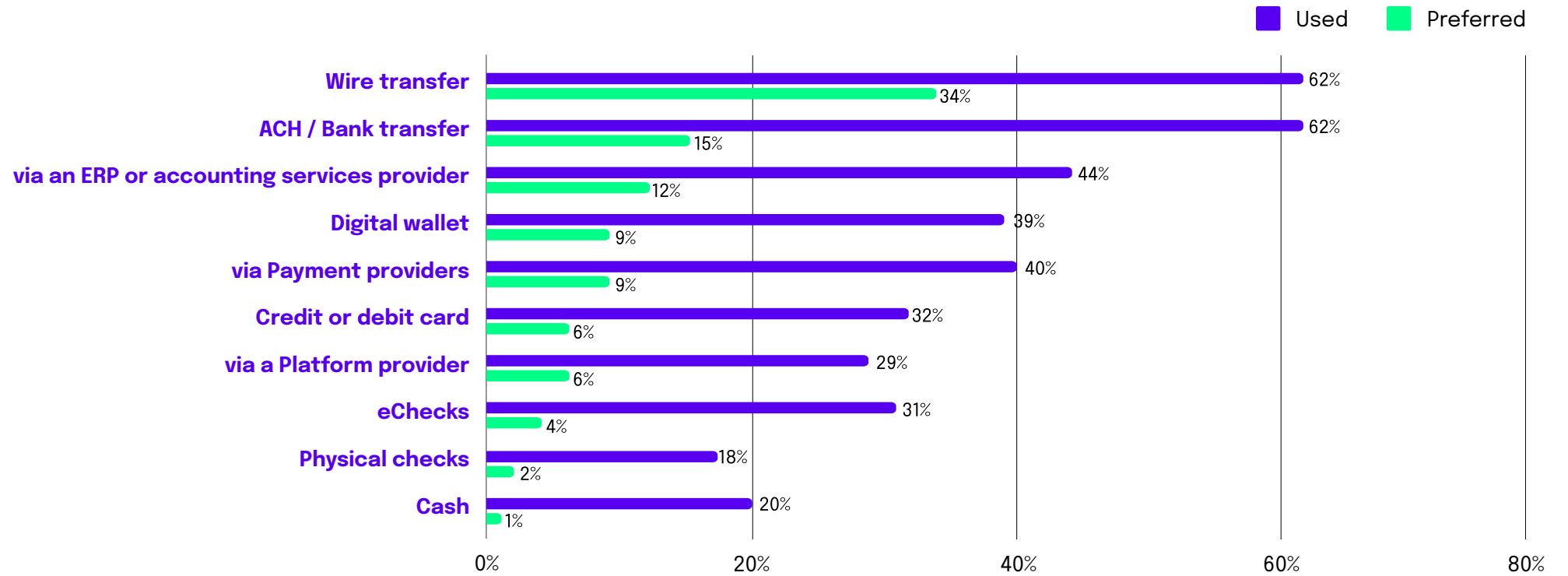




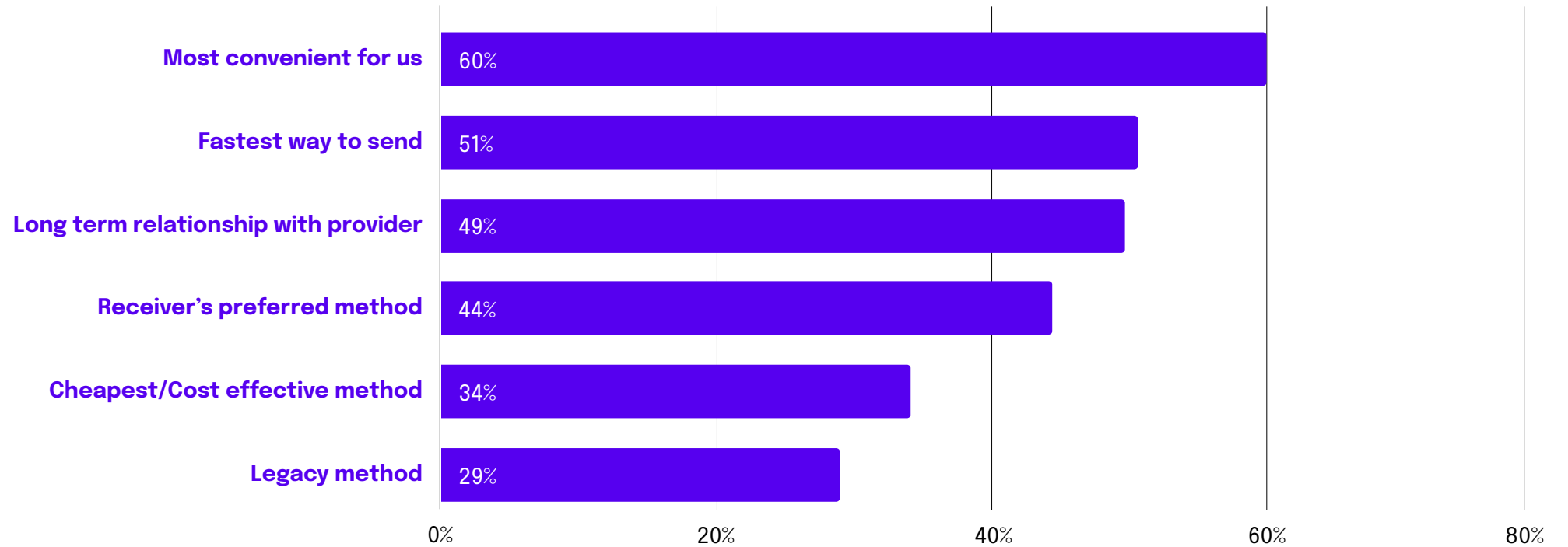
**B2B CROSS-BORDER PAYMENTS**

**GERMANY**

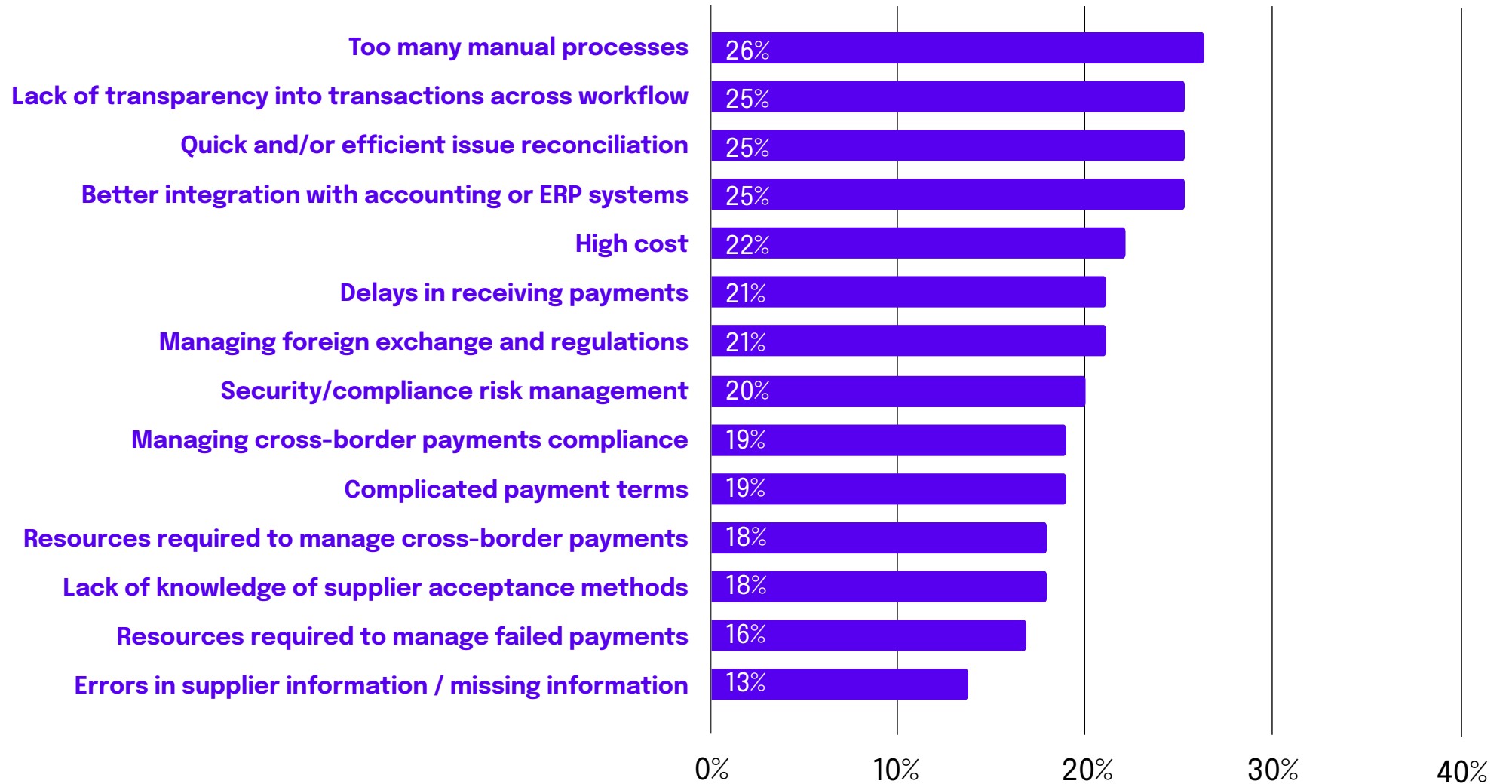
## SENDING PAYMENTS USED AND PREFERRED METHODS



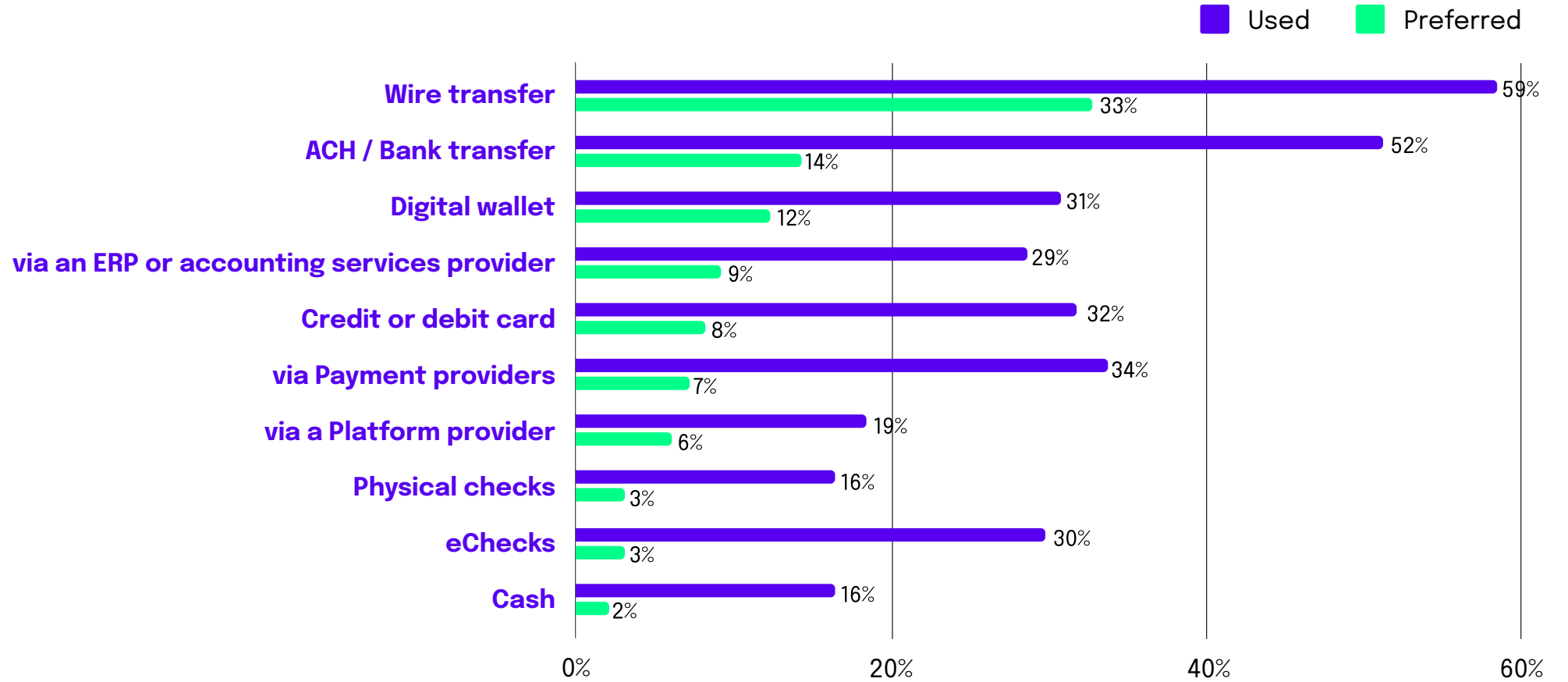
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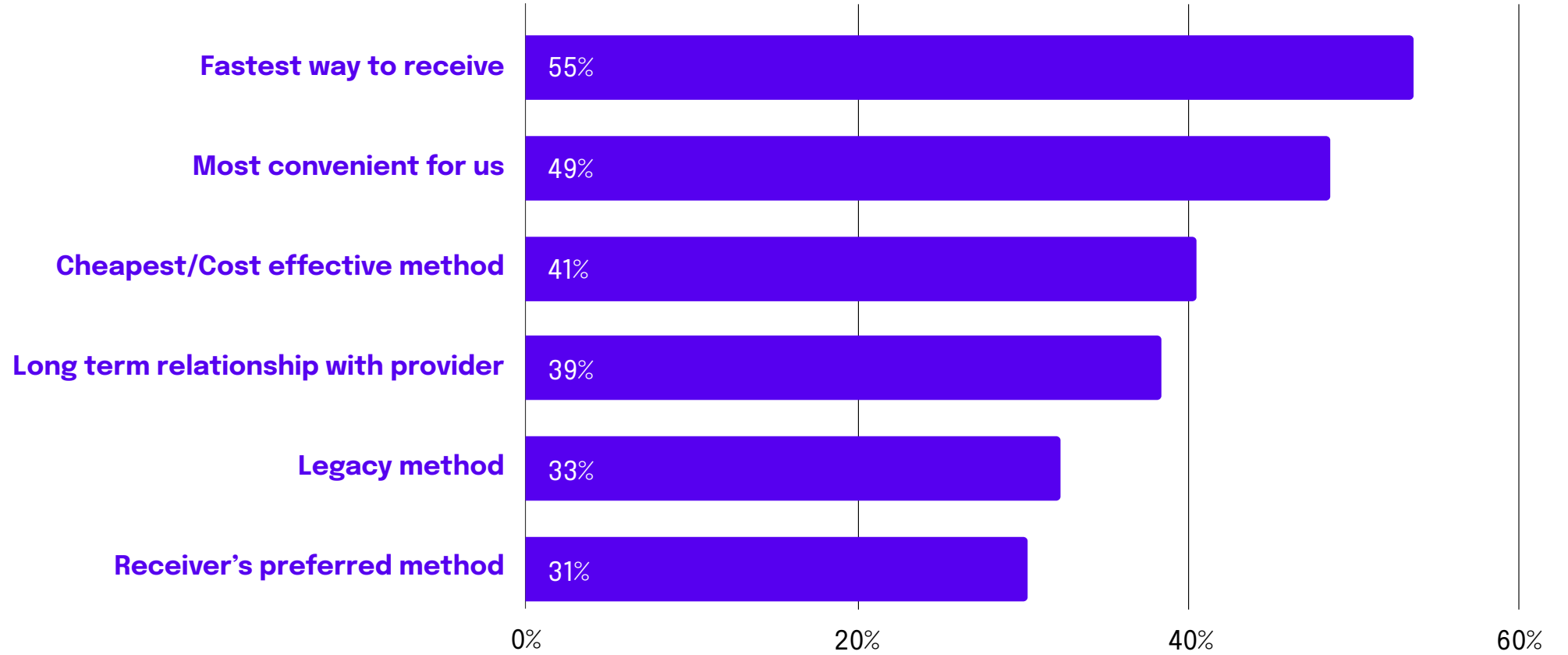
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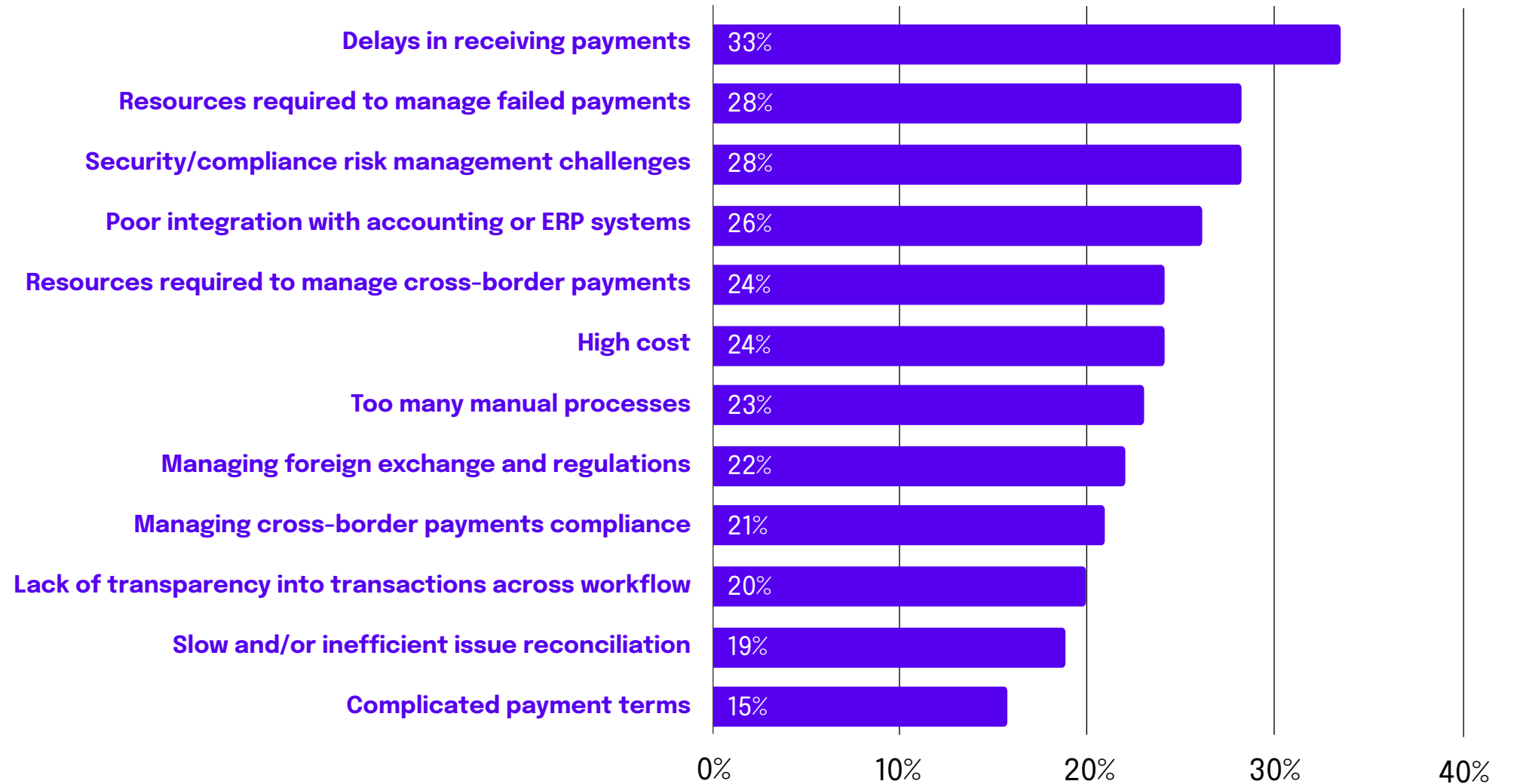
## RECEIVING PAYMENTS USED AND PREFERRED METHODS



## PREFERENCE REASONS FOR RECEIVING PAYMENTS



## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS



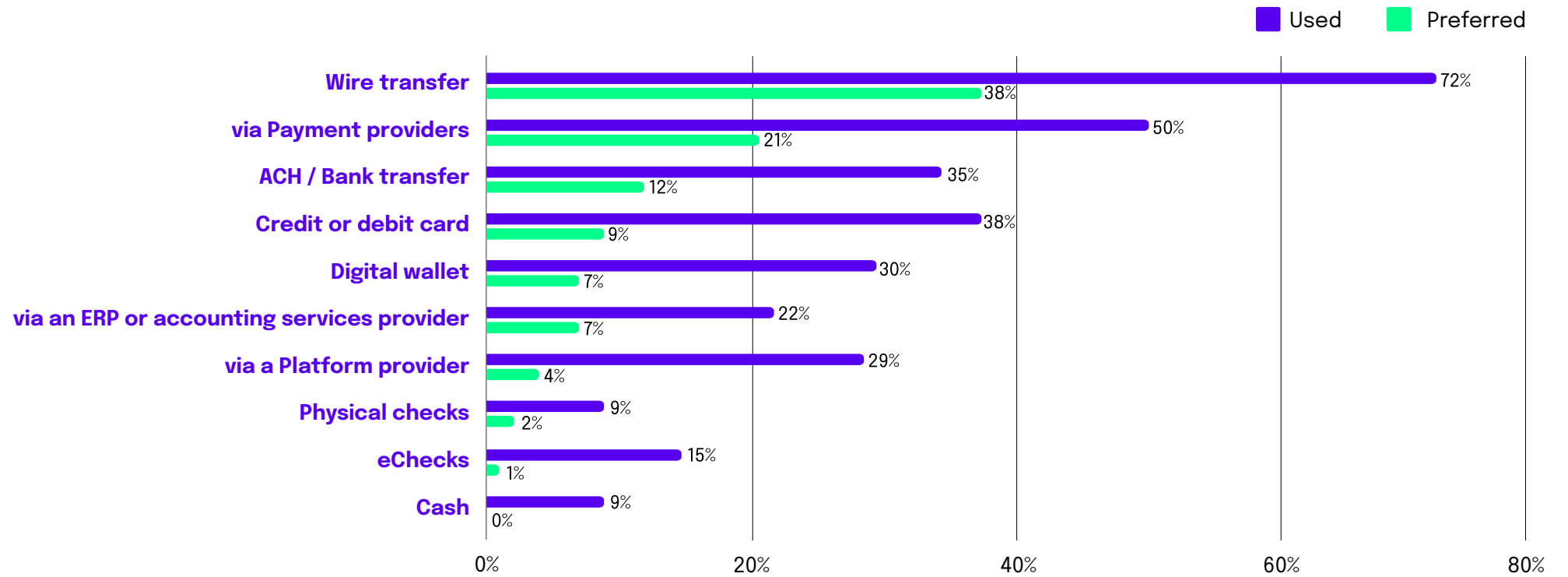


B2B CROSS-BORDER PAYMENTS

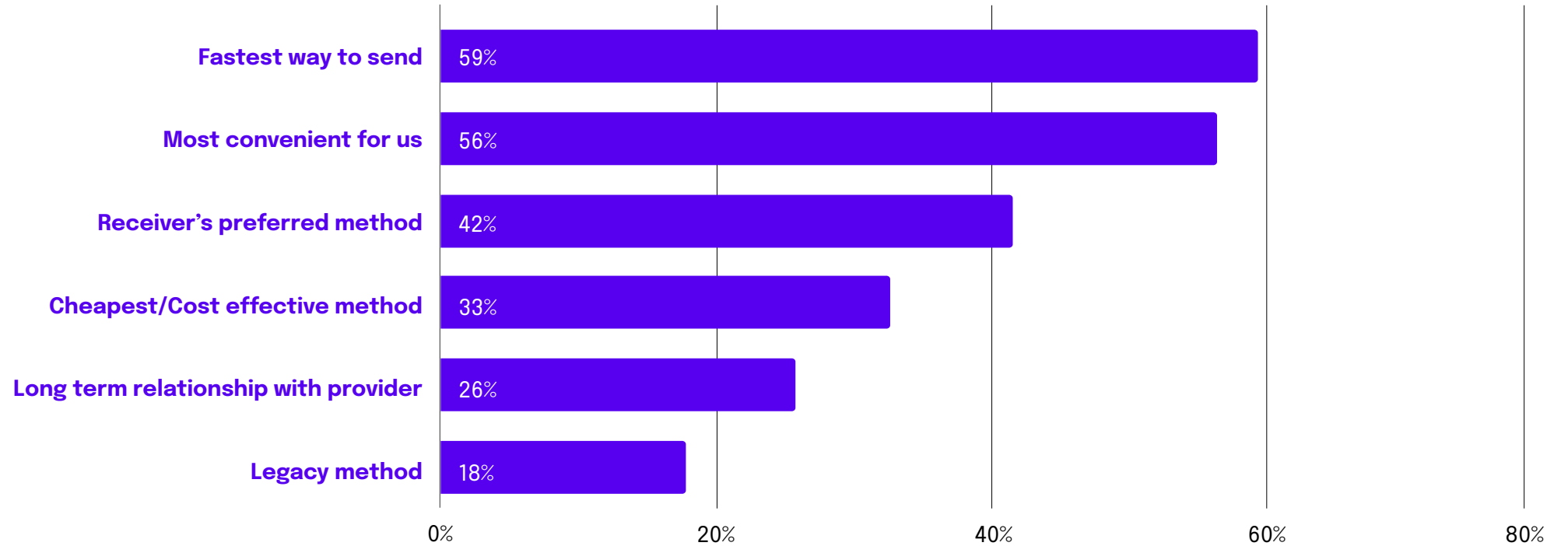
# MEXICO



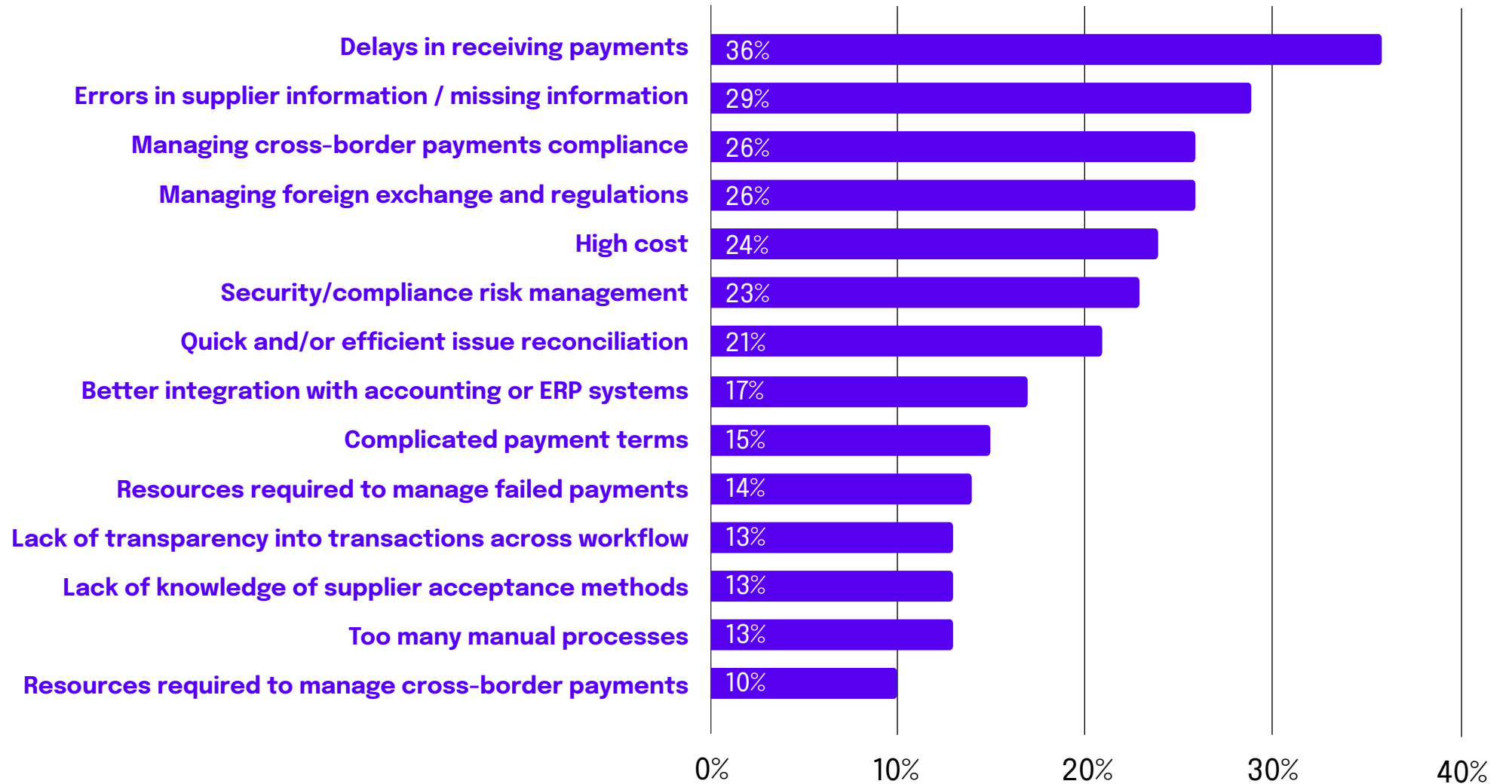
## SENDING PAYMENTS USED AND PREFERRED METHODS



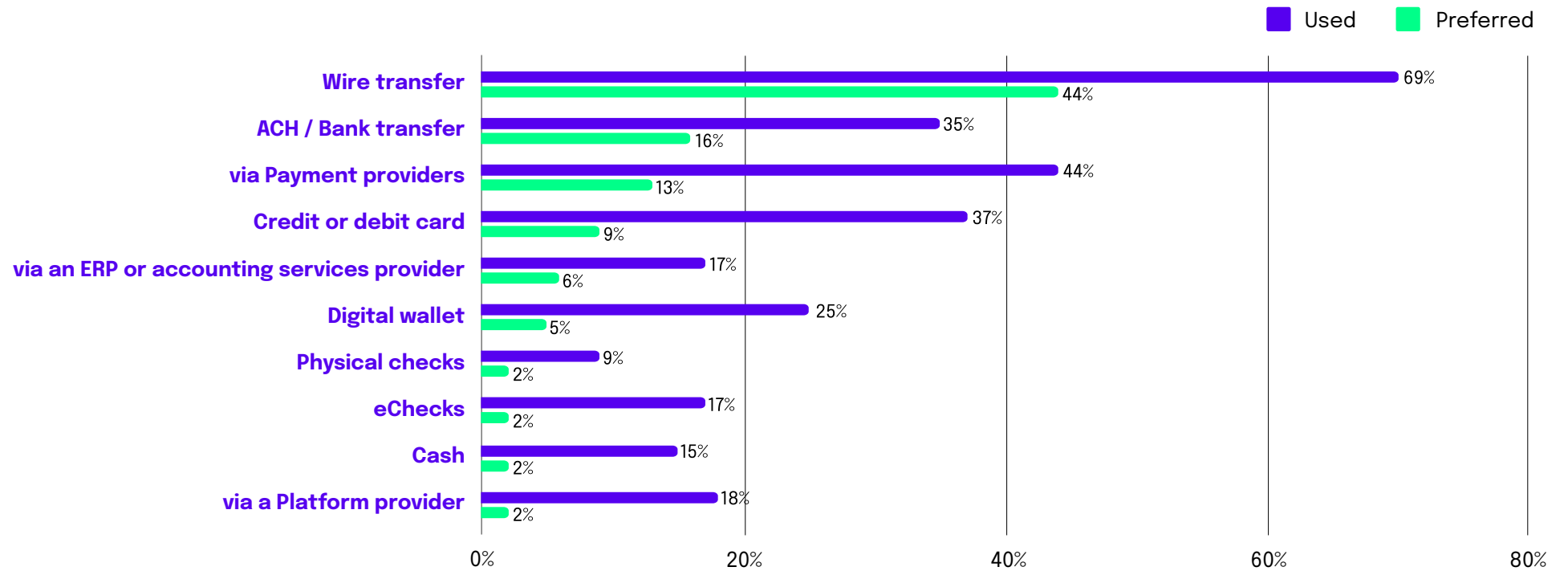
## PREFERENCE REASONS FOR SENDING PAYMENTS



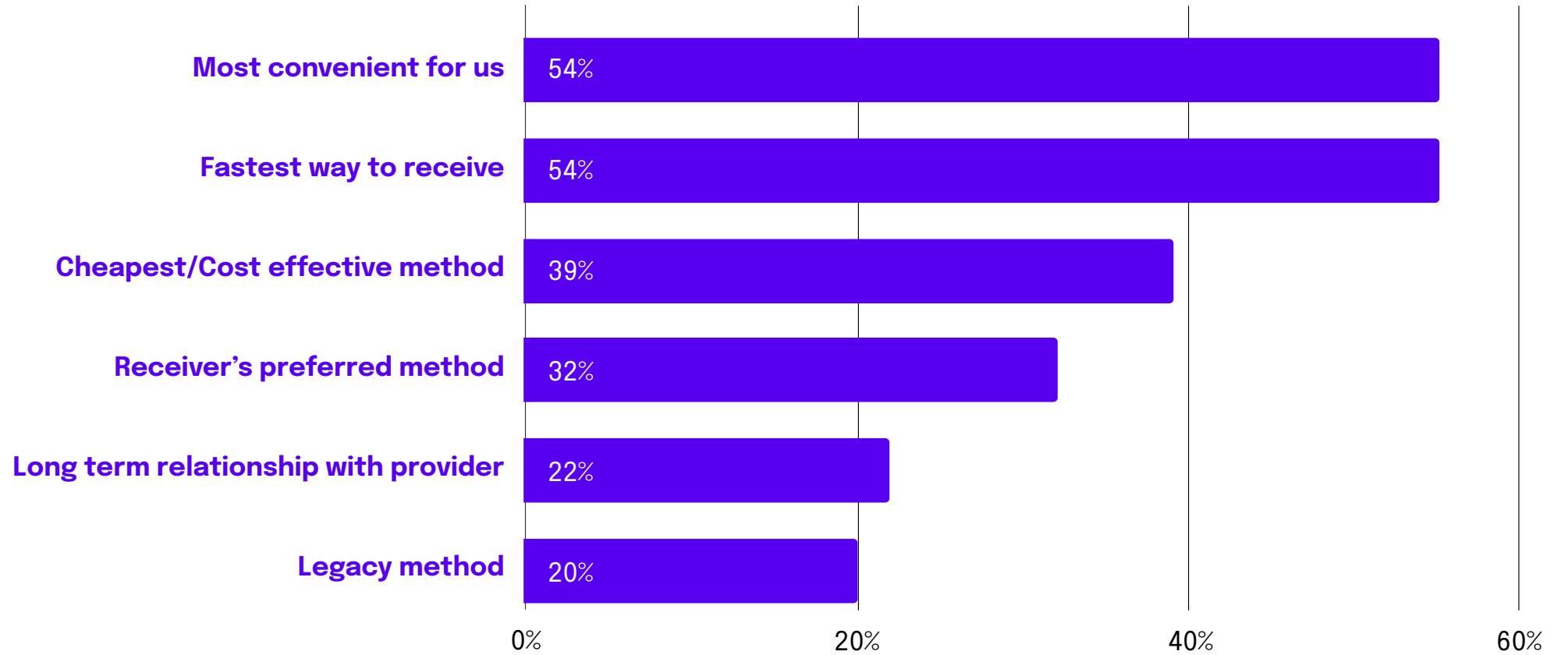
## CHALLENGES OF SENDING CROSS-BORDER PAYMENTS



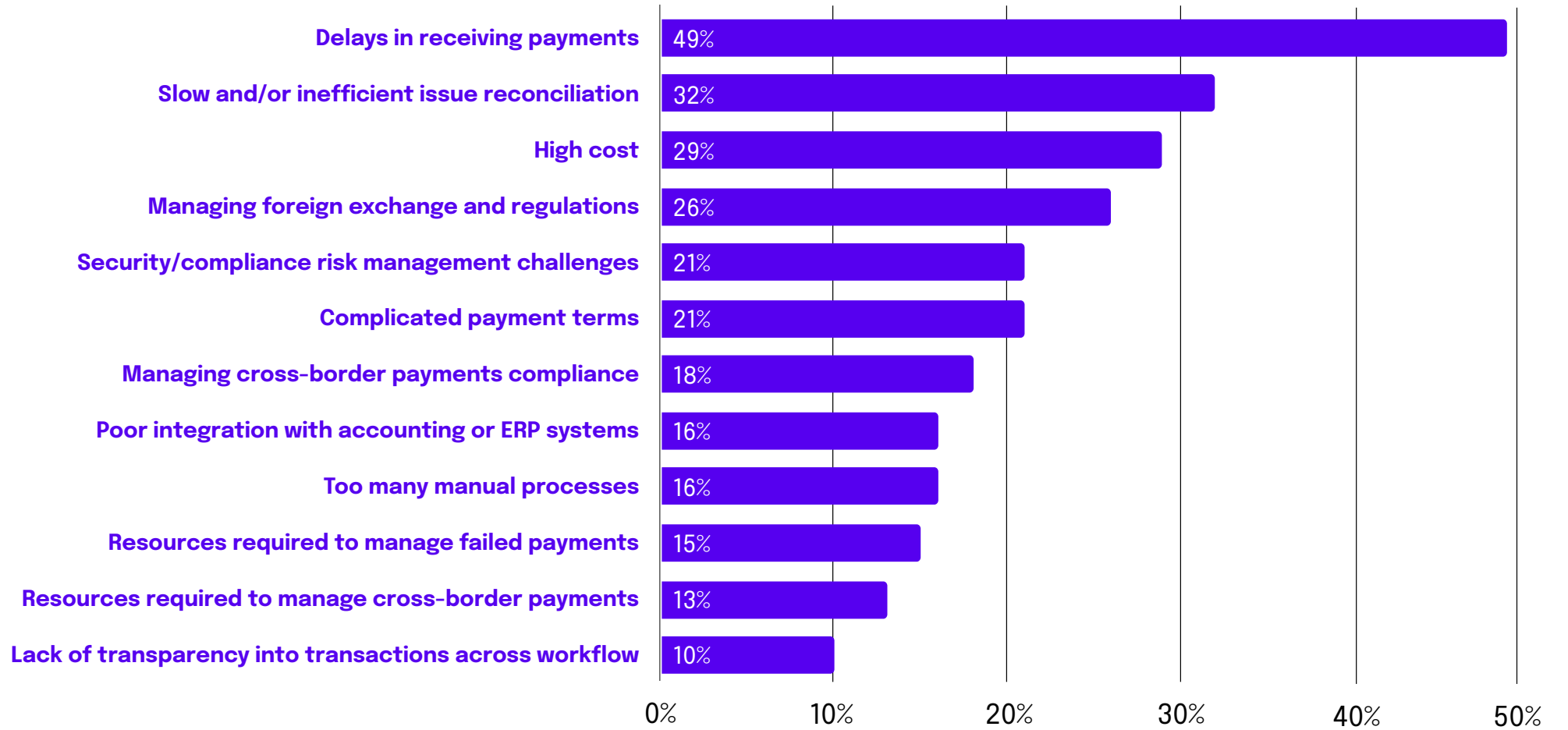
## RECEIVING PAYMENTS USED AND PREFERRED METHODS



## PREFERENCE REASONS FOR RECEIVING PAYMENTS



## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS

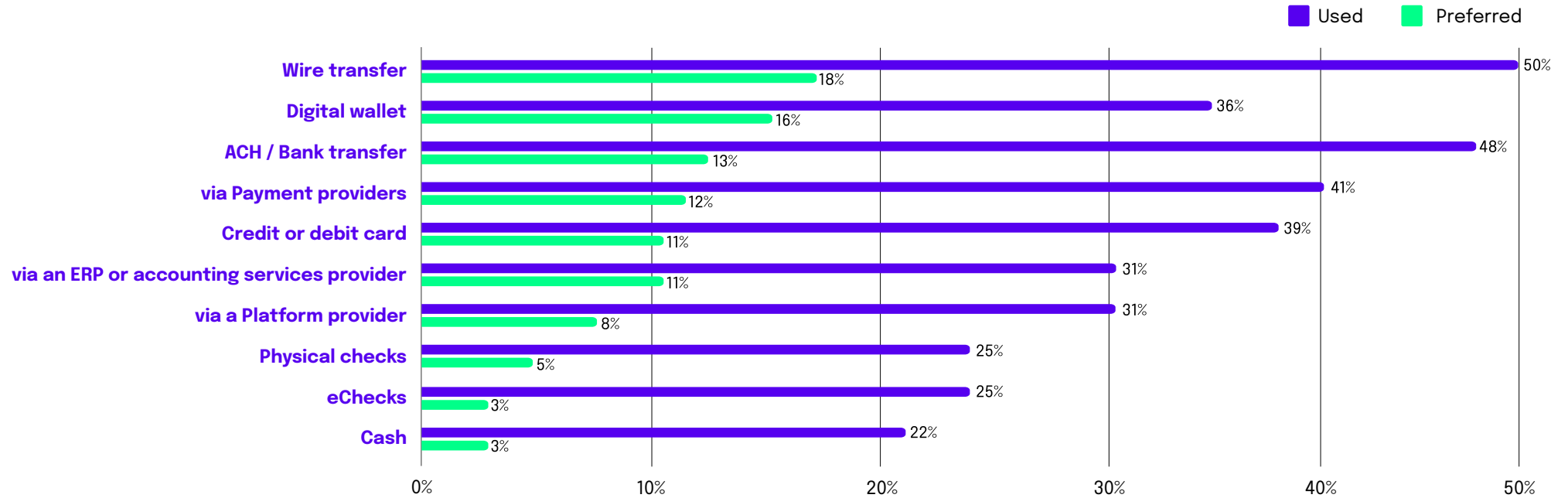




**B2B CROSS-BORDER PAYMENTS**

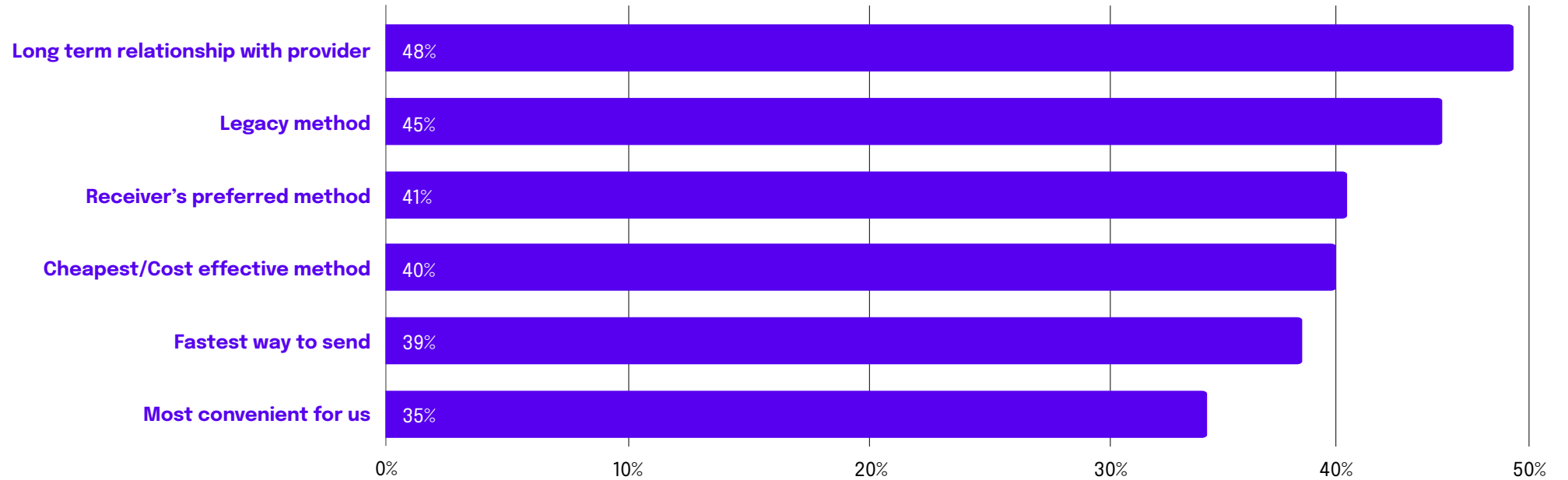
# **SINGAPORE**

## SENDING PAYMENTS USED AND PREFERRED METHODS





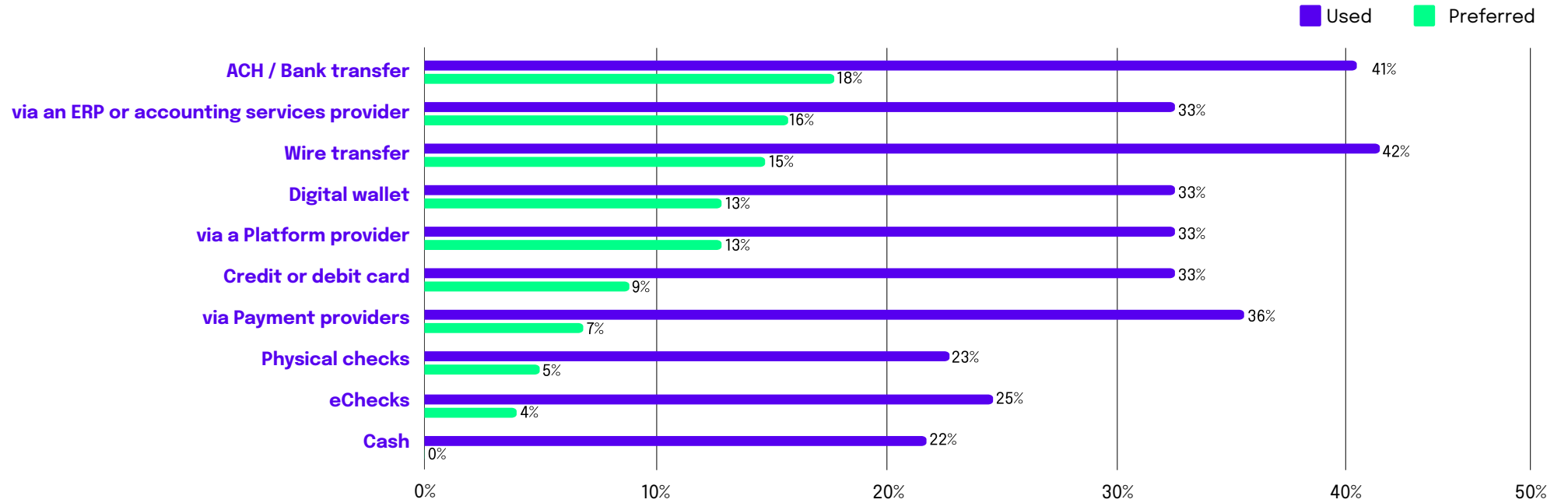
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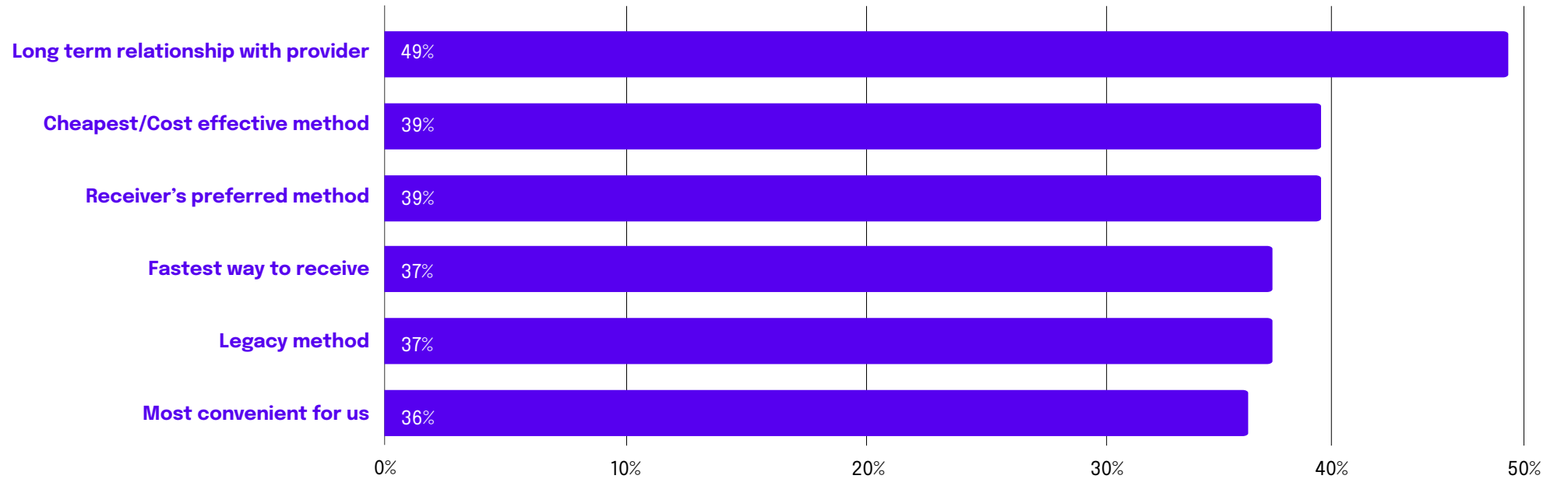
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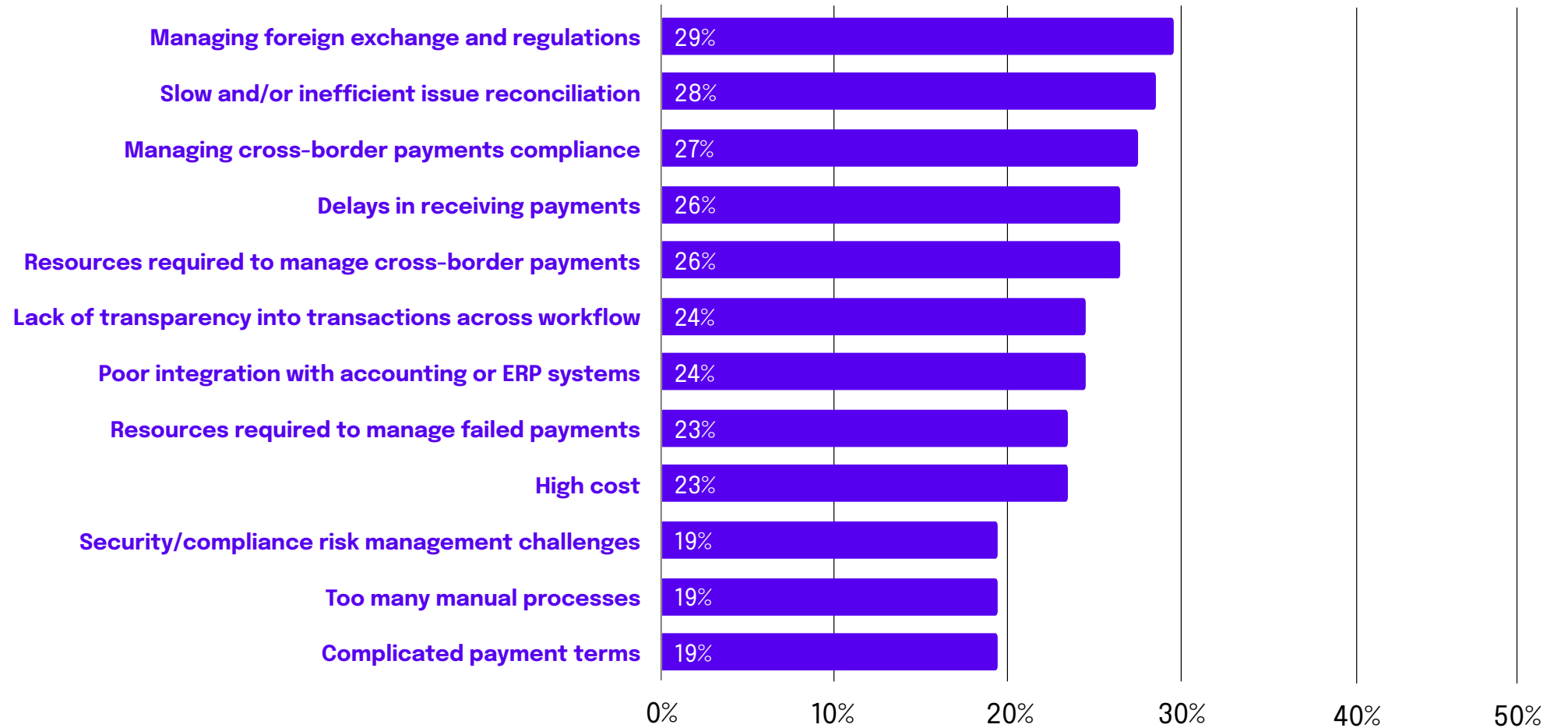
## RECEIVING PAYMENTS USED AND PREFERRED METHODS



## PREFERENCE REASONS FOR RECEIVING PAYMENTS



## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS

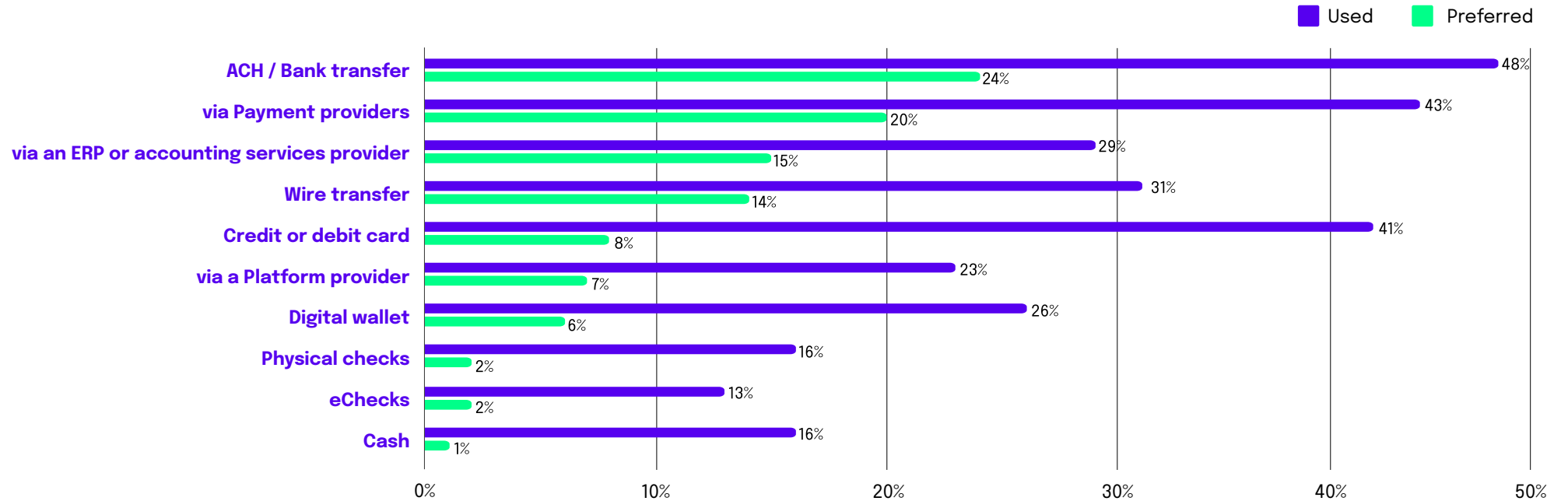




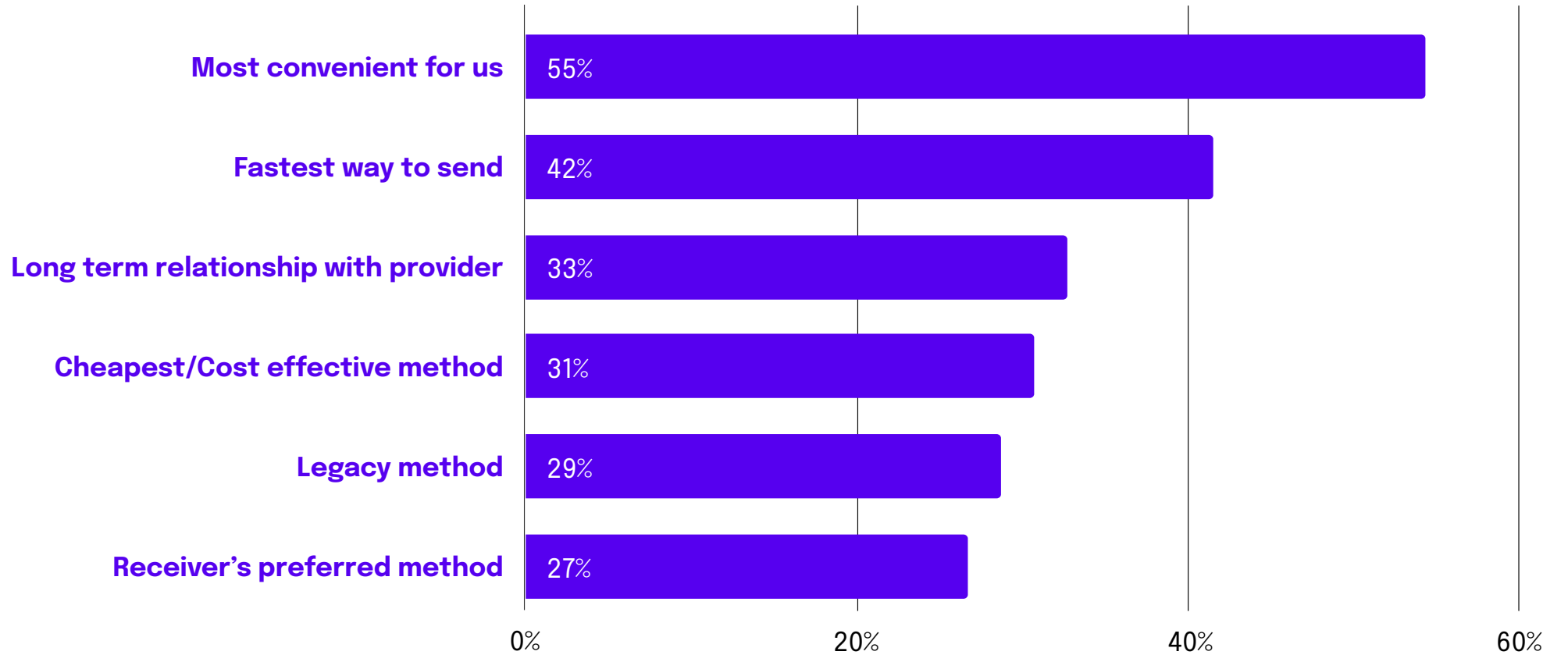
B2B CROSS-BORDER PAYMENTS

# UNITED KINGDOM

## SENDING PAYMENTS USED AND PREFERRED METHODS

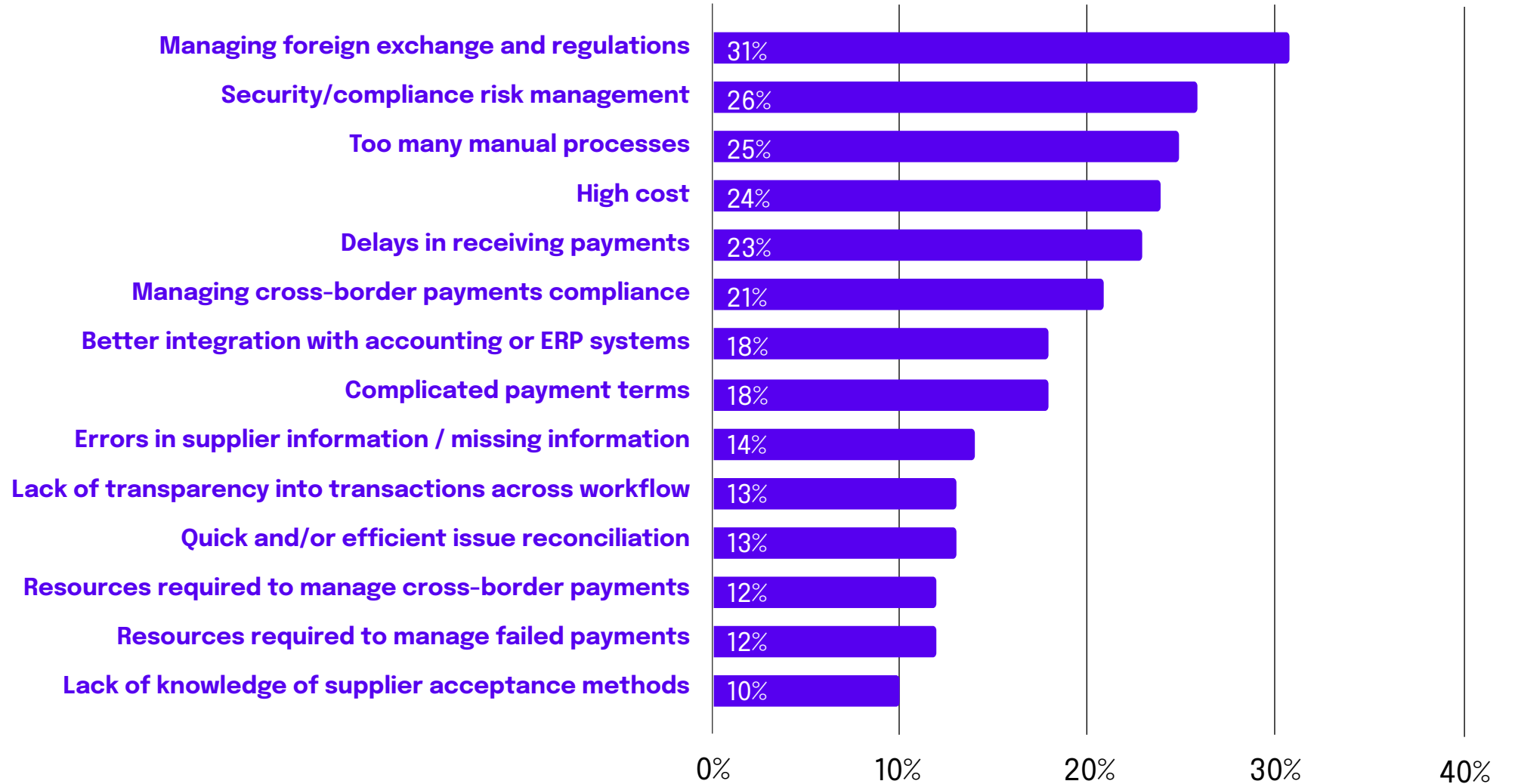


## PREFERENCE REASONS FOR SENDING PAYMENTS

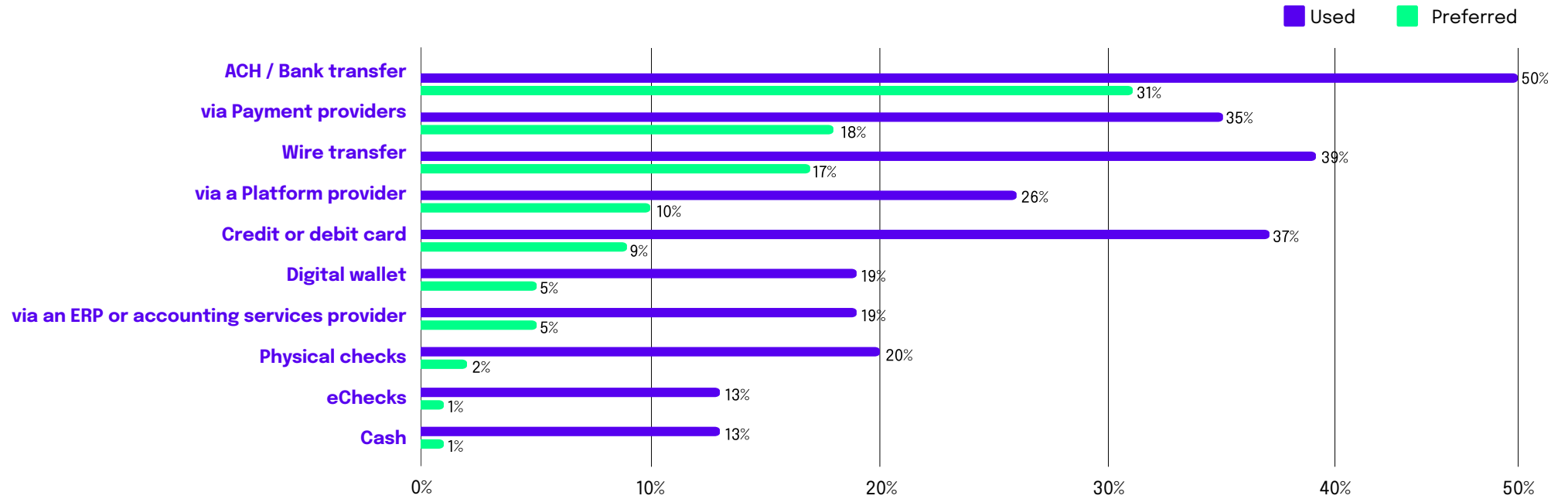




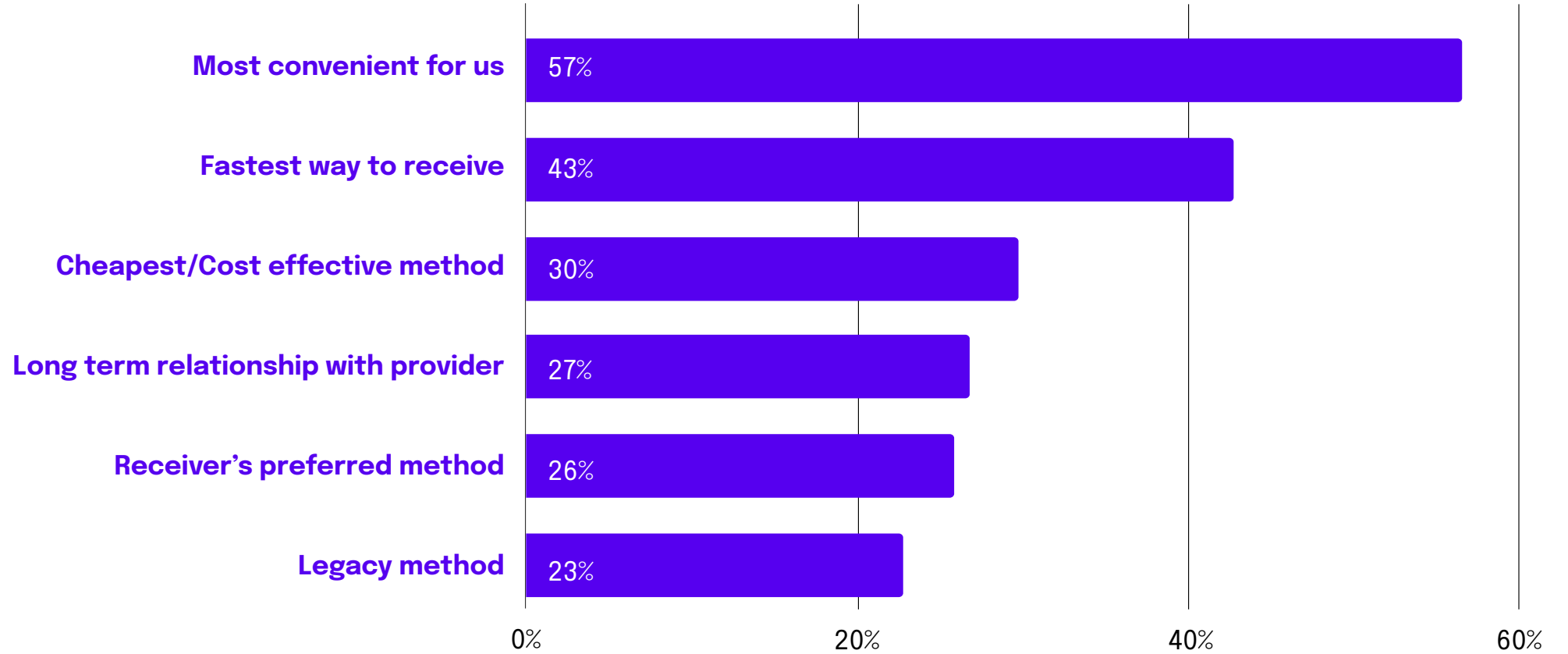
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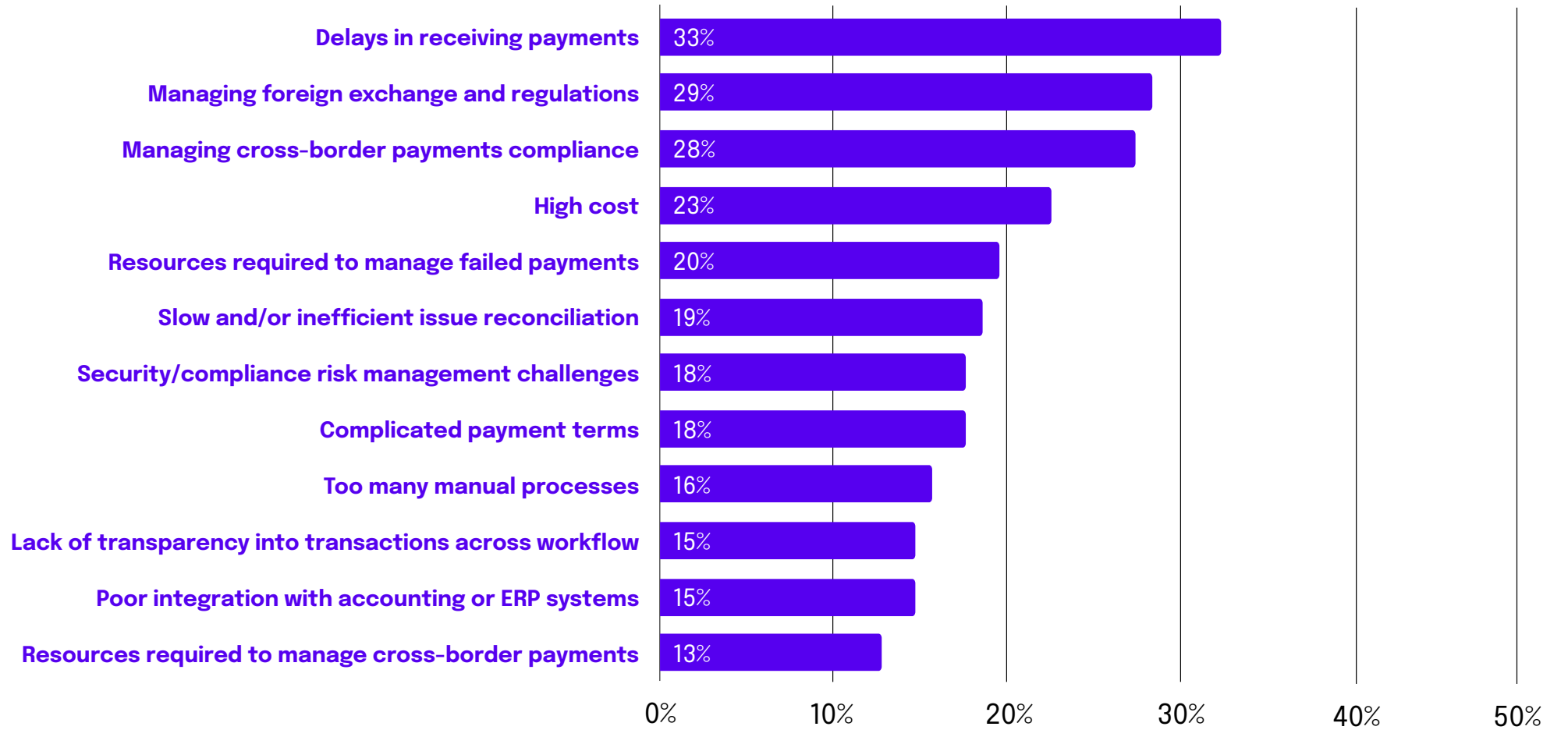
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## PREFERENCE REASONS FOR RECEIVING PAYMENTS



## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS

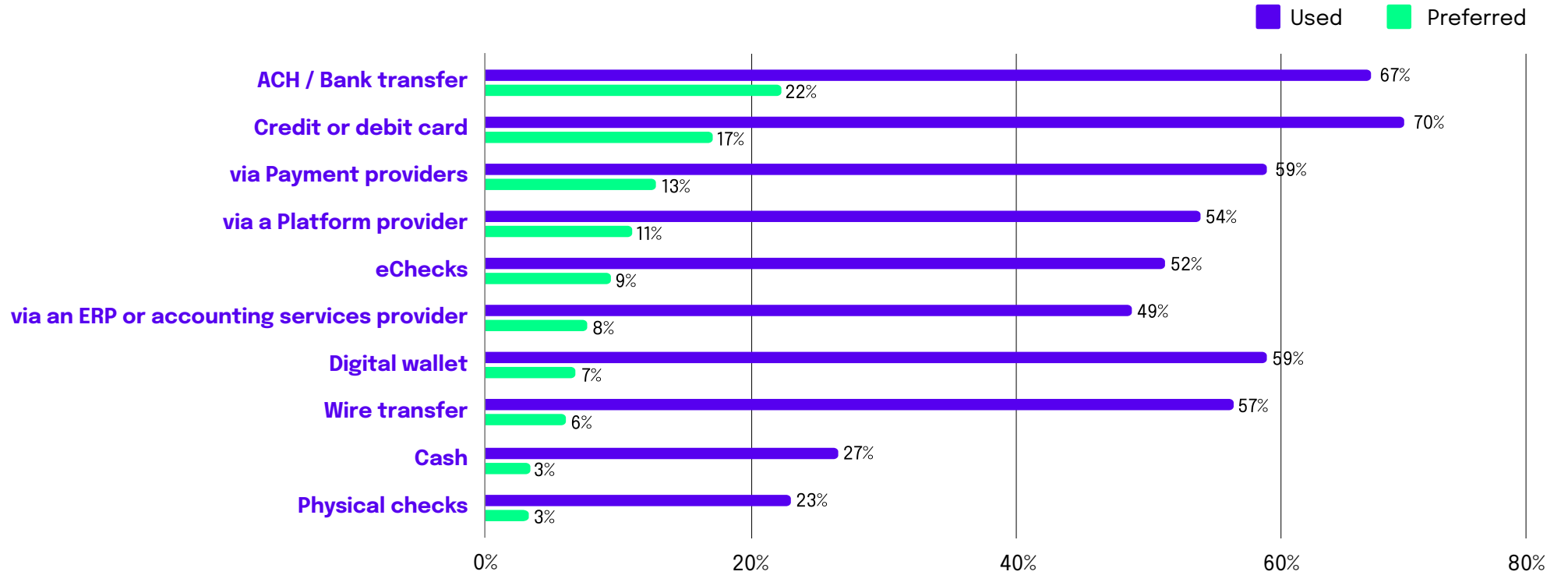




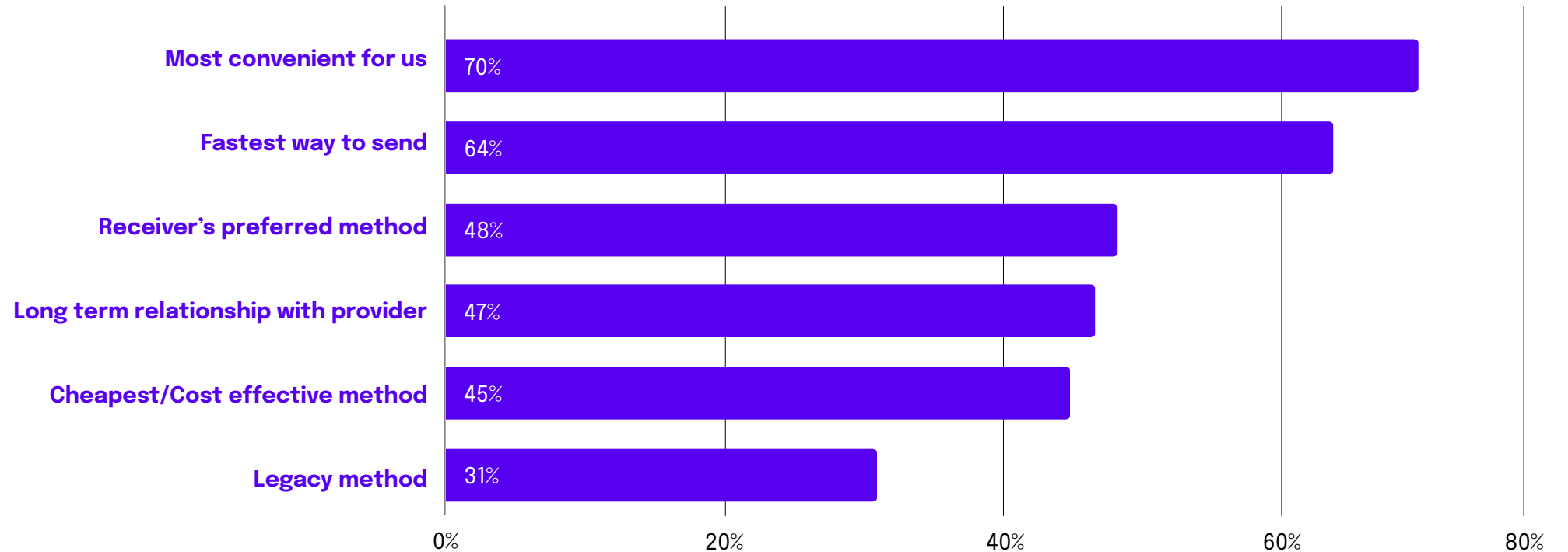
**B2B CROSS-BORDER PAYMENTS**

**UNITED STATES**

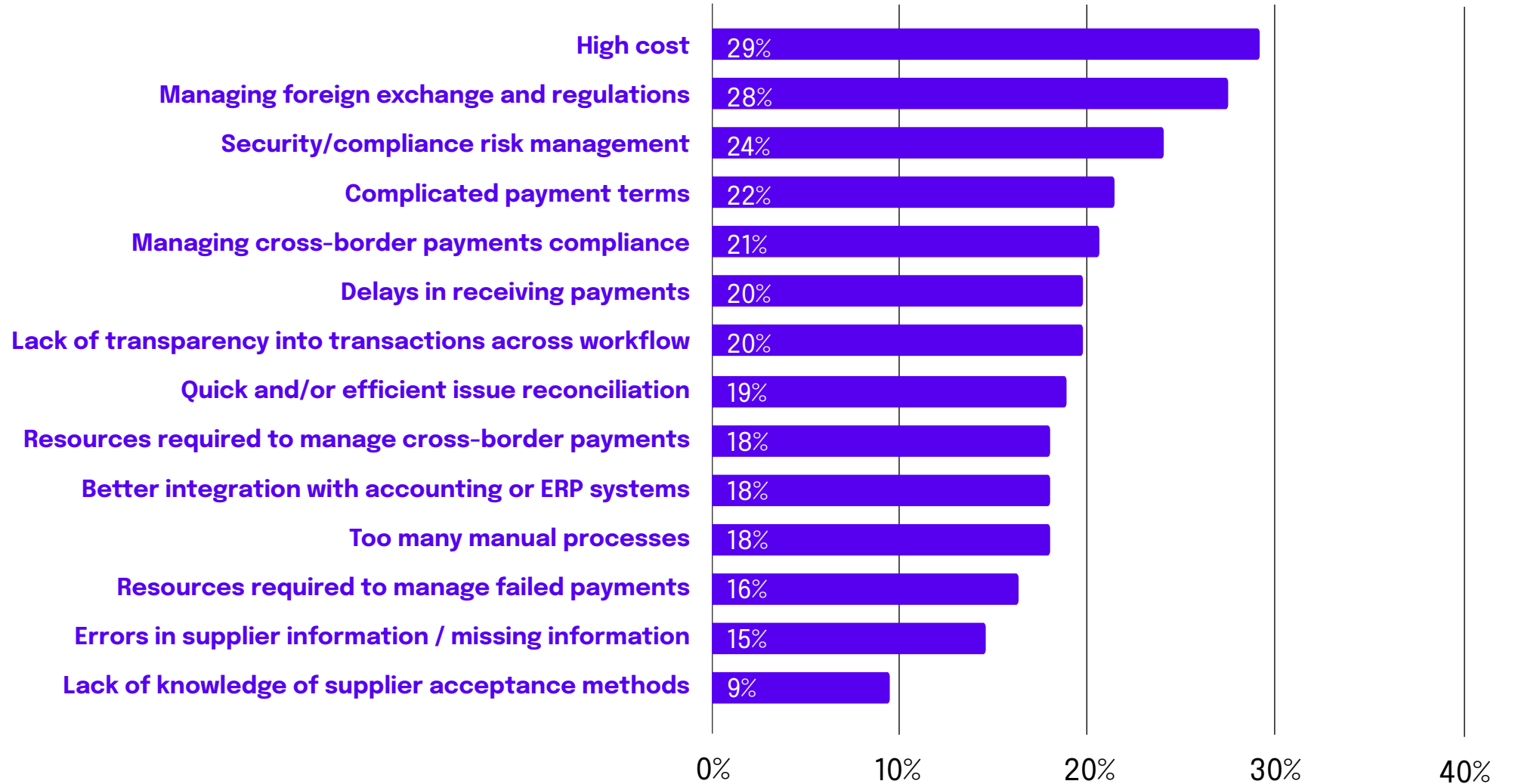
## SENDING PAYMENTS USED AND PREFERRED METHODS



## PREFERENCE REASONS FOR SENDING PAYMENTS

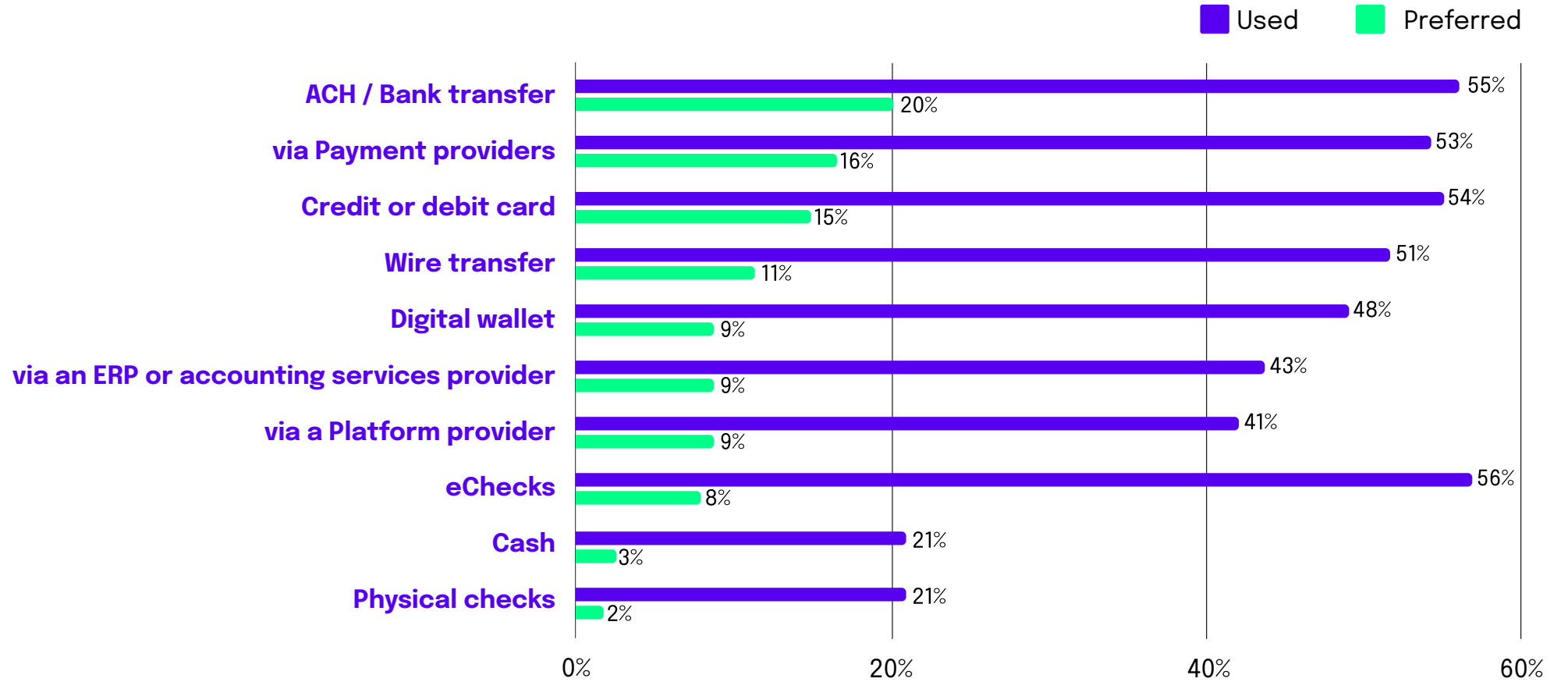


## CHALLENGES OF SENDING CROSS-BORDER PAYMENTS

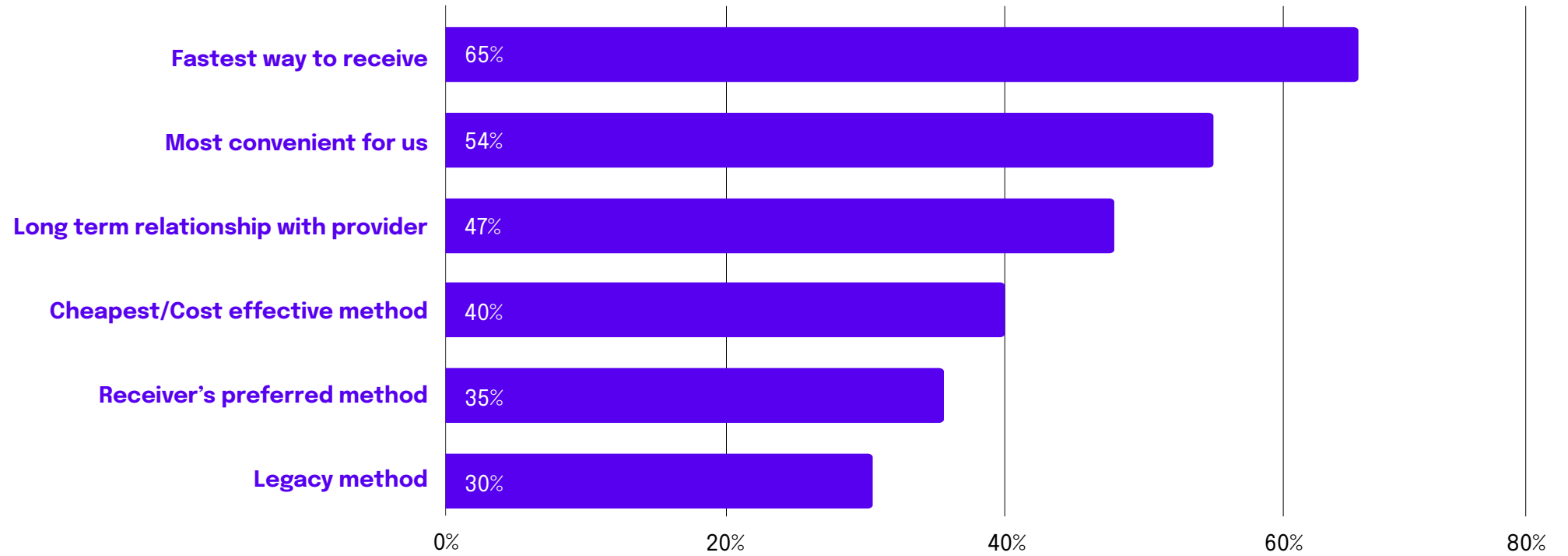




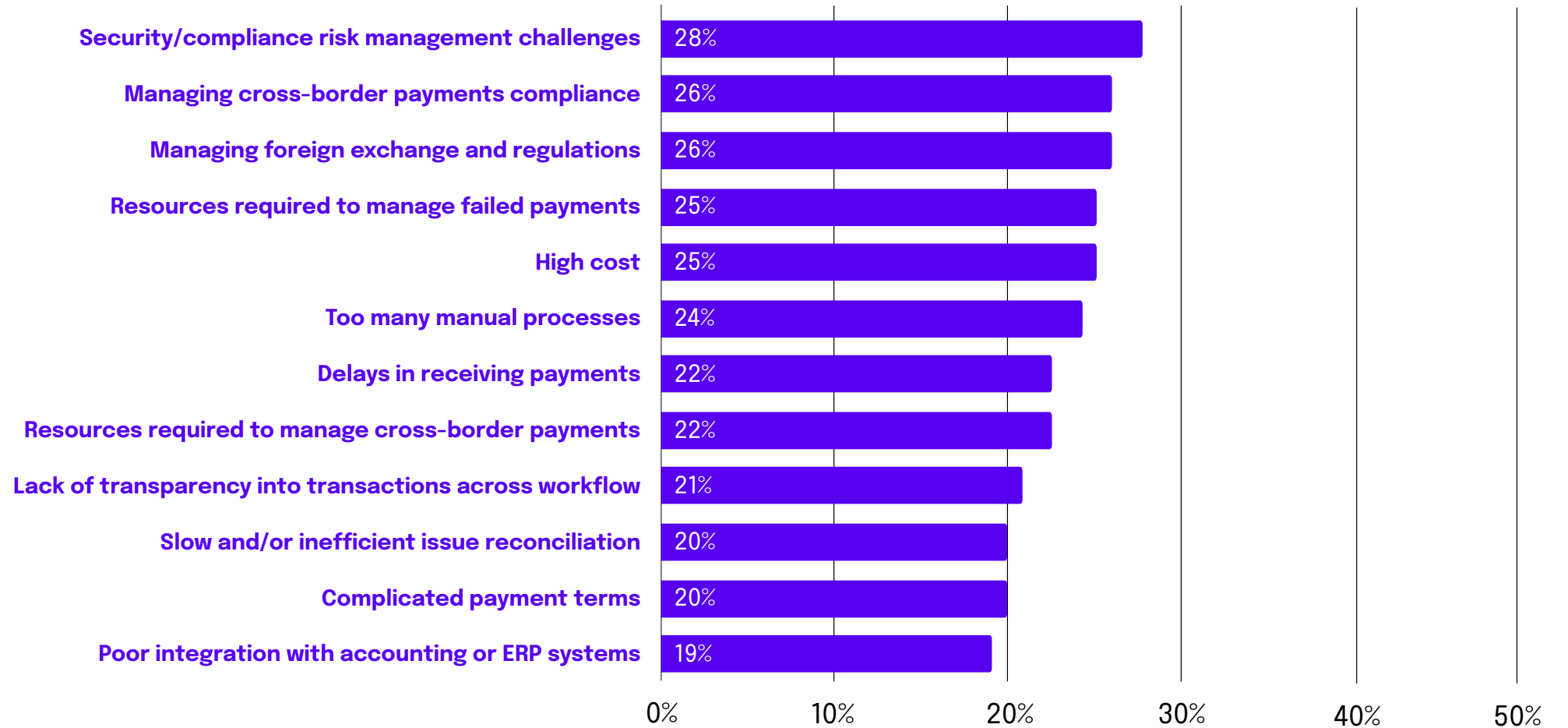
## RECEIVING PAYMENTS USED AND PREFERRED METHODS



## PREFERENCE REASONS FOR RECEIVING PAYMENTS



## CHALLENGES OF RECEIVING CROSS-BORDER PAYMENTS



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The background of the image is a solid blue color. It features a repeating pattern of the word "rapyd" in a light blue, sans-serif font, oriented diagonally from the top-left to the bottom-right. Overlaid on this pattern are several jagged, red lightning bolt-like shapes that appear to be striking down from the top. The central text "rapyd.net" is positioned in the middle of the image, within a dark blue horizontal band.

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