May 2026 Report

READY AND WILLING:

B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There

PYMNTS INTELLIGENCE | The Clearing House

READY AND WILLING

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TABLE OF CONTENTS

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May 2025

Real-Time Readiness:
How Banks Are Innovating Instant Payment Access For Businesses And Consumers

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Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There was produced in collaboration with The Clearing House, and PYMNTS Intelligence is grateful for the company's support and insight. PYMNTS Intelligence retains full editorial control over the following findings, methodology and data analysis.

WHAT'S **AT STAKE**

Businesses that send payments instantly to their suppliers and vendors are pulling ahead of those that don't. Firms using the RTP® network and/or FedNow® to make real-time payments rate their overall performance up to 21 points higher on a 100-point index compared to firms using other methods. Across 20 functions, from how fast vendors receive their money to how cleanly payments reconcile in a company's accounting system, instant methods come out ahead each time.

Despite those benefits, most business payments don't move on real-time rails. Even amid the instantaneity of the digital world and modern commerce, the old-school methods of credit cards, paper checks and automated clearing house (ACH) transactions that transfer money between bank accounts over one to three days dominate. But that won't be the case for long.

Nearly half of the firms surveyed for this study have used one of the following real-time payment methods at least once, and some regularly: Zelle® for Business, The Clearing House's RTP network or the Federal Reserve's FedNow. (Zelle, which caters to small businesses, uses the RTP network for some transactions.) Collectively, the three methods account for only 8% of overall B2B payment volume.

At the same time, adoption of real-time methods is reaching new highs, driven not only by traditional business use cases but increasingly by consumers. In May 2026, the RTP network set a single-day record by processing more than 2.2 million payments. This rapid increase indicates how quickly instant payments are becoming embedded in routine financial activity, with The Clearing House attributing the growth to steady expansion across consumer use cases.

53%

of businesses plan to adopt the RTP network within two years, **with nearly three in 10 targeting the next six months.**

That signals a major opportunity for scores of firms of all sizes to capture financial and operational benefits from shifting to instant. Not just speed is up for grabs. There's also tighter control over when money moves, faster revenue recognition, better vendor relationships and less "Day 2" error and exception processing that often delay settlement.

Eighty-six percent businesses plan to adopt the RTP network at some point, including 53% that target doing so within the next two years. The main thing slowing them down is connecting that instant payment method to their existing accounting and treasury systems.

This report examines what's driving the momentum for B2B real-time payments, what's delaying progress and what the data says about where the industry is headed. It finds that the businesses that invest now in connecting real-time rails to their enterprise resource management and treasury systems will position themselves for a significant operational and competitive advantage.

This is what we learned.

KEY FINDINGS

01

Instant payments outperform on every important metric.

When businesses compare instant payment methods to non-instant alternatives, they rate instant as better across all 20 capabilities measured, from speed and cash flow management to supplier relationships and fraud reduction. The advantages are consistent, broad and recognized across firms of different sizes and industries.

02

Using real-time rails changes how executives evaluate them.

Businesses that have adopted real-time payment methods for B2B payments rate their ROI up to 21 points higher than those that have not. First-hand experience is a powerful driver of perception. The case for real-time rails gets stronger when it's tested in practice.

03

The urgency to change is constrained but evolving.

Today's payment status quo works well for most businesses. Ninety-four percent pay suppliers on time, and 86% rate their accounts payable (AP) processes as efficient. That stability has limited urgency around change. But as the ROI evidence accumulates and adoption of instant methods grows, the calculus is shifting. Staying with established methods increasingly means leaving value on the table.

04

Integration is the key to unlocking scale.

The number-one driver of payment method adoption, the number-one barrier to broader use and the number-one improvement businesses say would enhance performance all point to the same answer: enterprise resource planning (ERP), treasury and accounting system integration. Only real-time rails that fit naturally into existing workflows get adopted. Those that require workarounds don't.

05

Adoption intent is strong, especially for the real-time bank rails.

More than half of businesses plan to adopt real-time payment rails within two years, including 29% within six months. That intent is consistent across all revenue tiers. FedNow faces a longer path, with lower near-term intent and a more significant share of businesses expressing hesitation. But even there, adoption is expected to grow.

THE FULL STORY

01

THE B2B PAYMENTS LANDSCAPE TODAY

Before examining where B2B payments are going, it's worth understanding where they are today. By most measures, the current system is working. The businesses surveyed say they aren't struggling with payment failures or cash flow breakdowns. They're managing their obligations, running efficient operations and maintaining vendor relationships with the tools they have used for years.

94%
of businesses pay their suppliers on time.

86%
report efficient accounts payable processes.

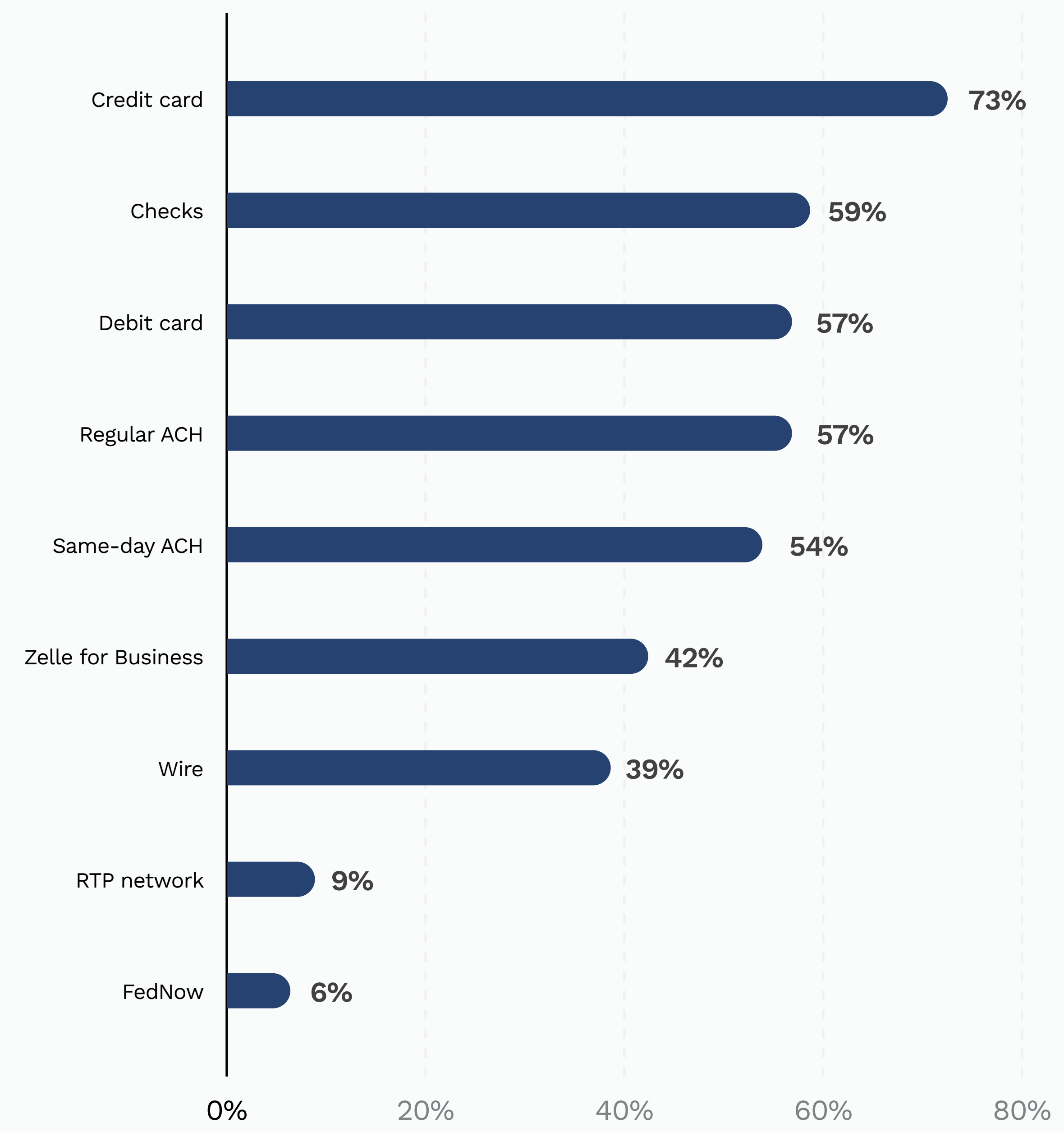
82%
say they have strong cash flow visibility.

Credit cards lead payment method usage at 73%, followed by checks (59%) and debit cards and regular ACH transfers, each at 57%. More than half of businesses also use same-day ACH. These are established, familiar rails that integrate with the systems businesses already operate. That familiarity explains why change has been gradual rather than disruptive.

Familiarity also explains why a majority of businesses have yet to embrace instant payments as their default. Among those that have, 42% used Zelle for Business in the last 12 months, a method geared to small businesses and that uses the RTP network in some instances. Next was the RTP network, which has been available since 2017 and was built for the full business payment workflow—including supplier invoices and treasury operations—across companies of all sizes, from mid-market to enterprise. The federal government-backed FedNow, which launched in 2023 and, like the RTP network, aims at universal access for businesses and consumers, stood at 6%. Overall, nearly half of businesses used at least one of these instant methods at least once in the past 12 months. The point is that the opportunity for business to harness instant as an enterprise-grade payment system that regularly handles full payment workflows and integrates with ERP and accounting systems is wide open.

FIGURE 1A

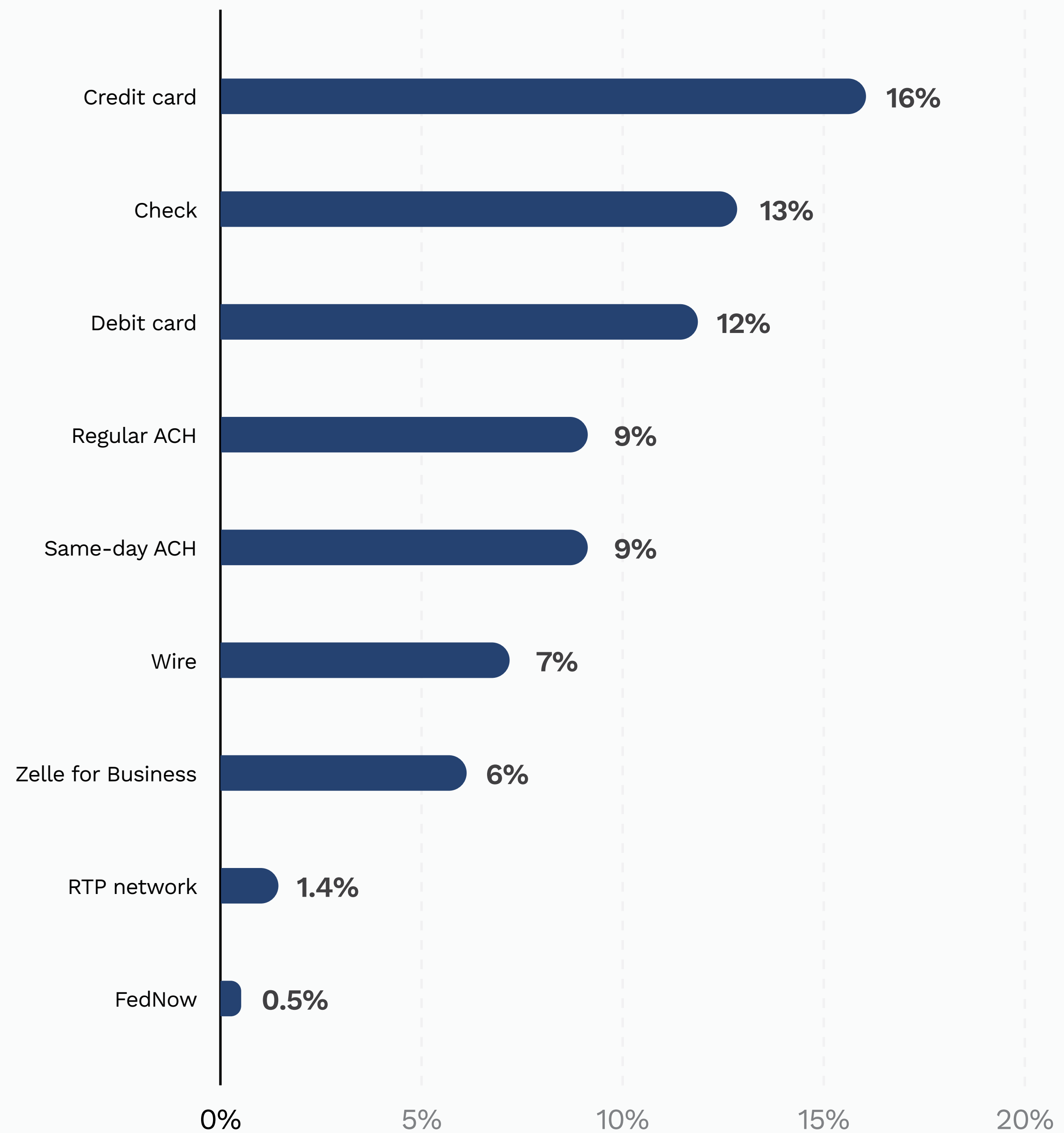
B2B payment methods used in the past 12 months



Source: PYMNTS Intelligence
Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There
N = 271: Complete executive sample, fielded March 11–26, 2026

FIGURE 1B

Average share of B2B payments sent by selected method
Only select B2B payment methods shown. Total does not add to 100%.



Source: PYMNTS Intelligence
Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There
N = 271: Complete executive sample, fielded March 11–26, 2026

The volume numbers tell an equally important story. Despite the breadth of usage across card and ACH methods, instant payments are beginning to register. Credit cards account for 16% of B2B payment volume, checks 13% and debit cards 12%. Among faster payment rails, Zelle for Business handles about 6%, while the instant payments rails of the RTP network and FedNow are at 1.4% and 0.5%, respectively.

But these methods aren't all equal. Zelle is geared to smaller businesses, while FedNow is a younger entrant aimed at consumers as well as businesses.

Adoption also increases with firm size, which suggests that real-time rails deliver the most visible benefits at higher volumes and more complex treasury operations. Among businesses with $1 million to $5 million in revenue, the RTP network adoption is 3% and FedNow is 2%. Among businesses with $25 million or more in revenue, those figures jump to 17% and 11%, respectively. That underscores how the RTP network is the method of choice for larger companies, where operational complexity—and therefore the benefits—are the greatest.

02

WHAT INSTANT PAYMENTS DELIVER

The strongest argument for real-time B2B payments comes directly from the businesses using them. When payments leaders compare instant methods to non-instant alternatives across 20 specific capabilities, the results are not even close. Instant payment methods outperform on every single dimension measured.

FIGURE 2A

How instant versus non-instant B2B payments perform for selected business outcomes

Capability	Better	Same	Worse
Fast access to funds by vendors/suppliers	85%	11%	4%
Fast transaction processing	82%	14%	4%
Payments on demand	81%	15%	4%
Fast revenue recognition	80%	16%	4%
Reducing manual processing	79%	19%	2%
Improved cash flow management	79%	17%	4%
Strong supplier relationships	78%	17%	4%
Early-payment discount capture	78%	18%	3%
Certainty of payment finality	77%	19%	4%
Strong competitive positioning	77%	18%	3%

Source: PYMNTS Intelligence
Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There
N = 271: Complete executive sample, fielded March 11–26, 2026

FIGURE 2B

How instant versus non-instant B2B payments perform for selected business outcomes

Capability	Better	Same	Worse
Ease of payment or convenience	77%	18%	5%
Strong organizational agility	77%	20%	3%
Efficient reconciliation	76%	22%	2%
Reducing payment failures	75%	20%	4%
Support for new business models	75%	21%	3%
Efficient tracking and visibility	73%	22%	5%
ERP/accounting integration	72%	23%	4%
Reducing fraud risk	70%	24%	6%
Widespread acceptance	69%	24%	6%
Low payment cost of fees	61%	25%	14%

Source: PYMNTS Intelligence
Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There
N = 271: Complete executive sample, fielded March 11–26, 2026

Speed and operational efficiency

The speed advantages of instant payments are well understood, but their operational implications run deeper than faster settlement. More than eight in 10 businesses say instant methods provide three key benefits: faster access to funds for vendors and suppliers (85%), quicker transaction processing (82%) and 24/7 availability of on-demand payments (81%).

The downstream effect of that speed is "just-in-time" precision and greater operational efficiency. Rather than managing batch-based payment schedules, businesses using instant rails can align payments with due dates, supplier terms and liquidity needs.

Cash flow and reconciliation

Nearly as many businesses (79%) say instant payments improve their ability to manage cash flows. Timing payments precisely—settling in seconds, any time of day or night, including weekends and holidays—transforms how companies manage their cash positions. Rather than accounting for settlement delays and clearing windows, finance teams can work with near-real-time balances.

Reconciliation benefits follow from the same precision. More than three in four businesses (76%) report more efficient reconciliation with instant payment methods. Same-day reconciliation of payment processing, as one owner in the construction industry described it, allows for more precise cash flow management and better overall liquidity.

"The opportunities I see are that we can hold on to cash longer and just pay in time—**payment settles within seconds, at any time, whether it's a weekend or holiday."** —Finance Director, technology firm, $25M+ revenue

Supplier relationships and strategic value

Nearly eight in 10 businesses (78%) say instant payments strengthen their relationships with suppliers. The ability to pay quickly and reliably and to capture early payment discounts when they are available changes the nature of the buyer-supplier dynamic. Seventy-eight percent also cite early payment discount capture as an advantage, and 77% point to stronger competitive positioning.

> "Real-time payments could **improve cash flow management, strengthen vendor relationships, reduce delays and increase operational efficiency, making transactions quicker and more reliable."** —Head of Finance, technology firm, $25M+ revenue

The ROI experience gap

Perhaps the most telling data point in this research is the difference in ROI perceptions between users and nonusers of real-time bank rails. Businesses that haven't used the RTP network or FedNow give them each an ROI score of 52 out of 100. Businesses that have used them rate them far higher: +19 points for the RTP network and +21 points for FedNow.

19–21 POINTS

of higher ROI scores among **RTP and FedNow users vs. nonusers.**

This suggests that the value of real-time bank rails is systematically underestimated by businesses that haven't tried them. The case for adoption gets stronger, not weaker, as businesses put these systems to work. Finance executives who have integrated real-time rails into their payment workflows are not looking back.

03

THE ADOPTION GAP AND **SOLVABLE FRICTION**

If real-time payments perform so well, why do they still account for such a small share of B2B payment volume? The answer isn't skepticism or disinterest. It's a set of addressable friction points that have slowed the translation of intent into activity.

FIGURE 3

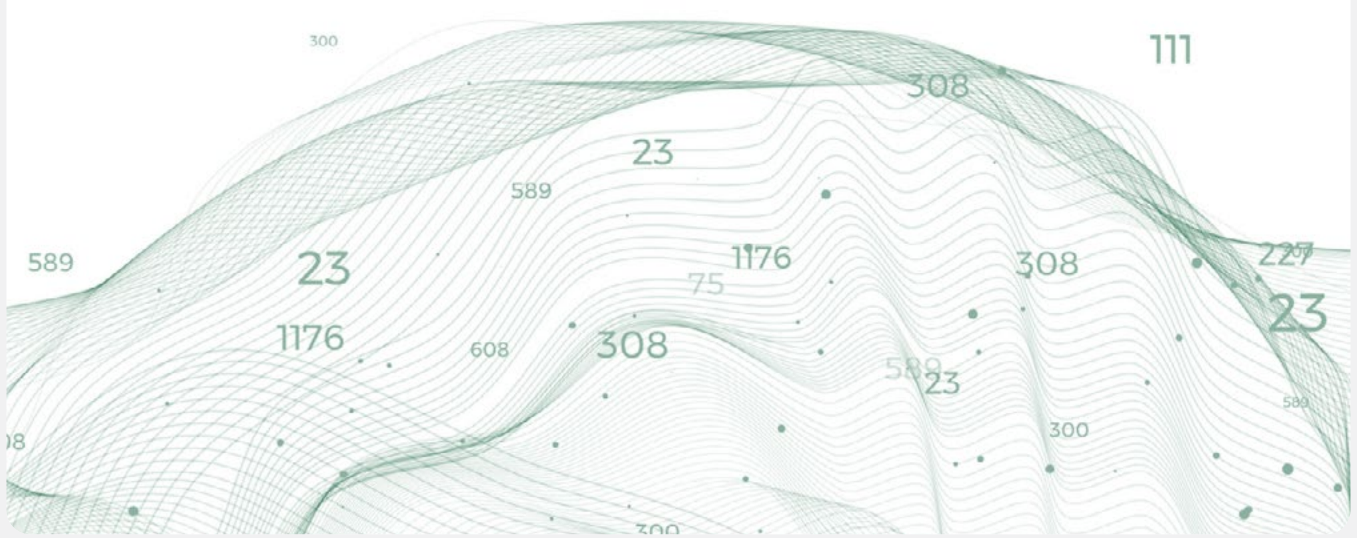
Most important reason to not have used real-time rails to make B2B payments in the last 12 months

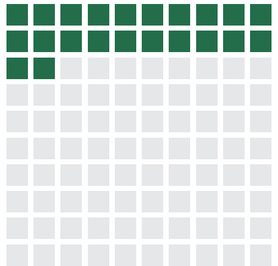
	FedNow	RTP
Other payment methods work well enough	16%	24%
Limited awareness or familiarity within the industry	13%	8%
Costs or fees are higher than other payment methods	10%	10%
Suppliers/vendors do not accept it	13%	7%
Lack of clear business benefits	7%	9%
Approval workflows incompatible with real-time sending	–	7%
Preference for payments that allow scheduling or float	6%	–

Source: PYMNTS Intelligence
Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There
N= 264: Firms not currently using FedNow for B2B payments;
N=253: Firms not currently using RTP network or B2B payments, fielded March 11–26, 2026

The status quo is comfortable but not ideal

The most commonly cited reason for not using the RTP network is simply that existing methods work well enough, cited by 24% of nonusers. In a world where 94% of payments are made on time, even if the processing takes days, and AP processes are running smoothly, the urgency to change can feel muted. That means the case for real-time rails rests not just on absolute performance but on improvements to ROI, cash flow management, supplier relationships and efficiency.





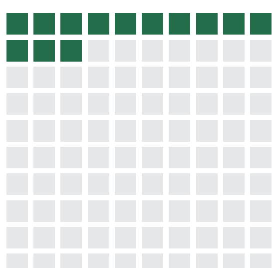
22%

say better ERP integration is the most important improvement for B2B payment performance— **rising to 29% among businesses with $25M+ in revenue.**

Among businesses that don't use FedNow, the picture is slightly different. Sixteen percent say existing methods work well enough, but awareness is also a factor: 13% cite limited familiarity with FedNow, compared to 8% for the RTP network.

Integration is the central challenge and the central opportunity.

Across every segment, integration with ERP, treasury and accounting systems emerges as the defining constraint on real-time payment adoption. It's the top reason businesses are hesitant to adopt a new payment method. It's also the primary improvement they say would enhance performance over the next two years.



13%

cite a lack of ERP integration as the top reason to **add a new payment method.**

The upshot is that existing financial systems that integrate cleanly with real-time rails will have an advantage. Those that require manual workarounds, custom builds or operational restructuring will face resistance regardless of their underlying performance characteristics. The ISO 20022 messaging standard that underpins the RTP network is designed to address exactly this problem, enabling automated reconciliation, richer payment data and smoother integration with enterprise financial platforms.

"ISO 20022 ERP integration for **auto-reconciliation and strategic just-in-time liquidity management" are the top reasons to add a new payment method.** —Head of Payments, technology firm, $25M+ revenue

Supplier acceptance

A payment rail is only as useful as the suppliers who can receive through it. Supplier acceptance is particularly a constraint for FedNow. Among larger businesses (annual revenues of $25 million or more), 17% cite vendor non-acceptance as their primary reason for not using FedNow, compared to just 5% for the RTP network. The disparity reflects the different institutional rollout trajectories of the two networks: The RTP network has broader financial institution coverage, with many corporates being able to reach over 90% of their customers and suppliers, according to The Clearing House, giving businesses more confidence that their suppliers can receive payments on that rail.

Fraud, irrevocability and treasury management

A smaller but meaningful group of businesses cite concerns about fraud and payment irrevocability. Real-time, final-settlement payments create a different risk environment than reversible ACH or card transactions. Finance executives managing high-value payment flows are understandably cautious about any system where errors are difficult to unwind.

These concerns are addressable through better fraud controls, workflow approvals and payment validation practices—the same risk management infrastructure that governs other high-stakes financial operations. Seven in 10 businesses that use instant payment methods say those methods are better at reducing fraud risk, which suggests that the concern diminishes with experience.

> "Key challenges include integrating real-time rails into existing systems, managing fraud and payment errors without reversal options, **ensuring 24/7 operational readiness and driving vendor adoption."**
> —CFO, technology firm, $25M+ revenue

04

RTP VS. FEDNOW—TWO NETWORKS, TWO STORIES

The RTP network and FedNow are both real-time bank payment rails, but they aren't on the same trajectory. Nonusers of either method evaluate the two networks in nearly identical terms—finance executives who haven't used either system assign them similar ROI scores, around 52 out of 100. But among users, the picture diverges significantly.

FIGURE 4

Top ROI impact reported by users of the RTP network and FedNow

	RTP network			FedNow		
	Non-users	Users	+pp	Non-users	Users	+pp
Overall ROI score (composite)	52	71	+19	52	73	+21
Instant Payments Baseline ROI Index	58	87	+29	60	88	+28
Speed and certainty	60	87	+28	62	89	+27
Cost and transparency	58	92	+34	60	88	+28
Cash flow and liquidity control	58	86	+28	60	89	+29
Operational and systems fit	57	87	+29	60	89	+28
Supplier and network reach	55	85	+30	56	92	+26
Risk and reliability	59	88	+29	62	82	+21
Strategic and competitive value	57	85	+27	57	87	+30
Real-Time Bank Rails ROI Index	46	55	+10	45	58	+13

Source: PYMNTS Intelligence
Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There
N = 271: Complete executive sample, fielded March 11–26, 2026

Businesses that use the RTP network report stronger gains in risk posture and support for high-value or time-sensitive payments. The network earns a 29-point boost in risk and reliability perception and a 34-point lift in cost and transparency compared to nonusers. These are execution-critical areas where real-time settlement and payment finality matter most—exactly the use cases where large businesses move significant dollar values and need confidence in outcome.

FedNow users, by contrast, report larger gains in supplier and network reach. The network earns a 29-point lift in cash flow and liquidity control compared to nonusers. FedNow's strength, in the eyes of its users, is about where payments can go rather than how they perform within existing workflows. However, the RTP network reaches approximately 74% of demand deposit accounts in the U.S., while FedNow connects to about 47%, according to calculations provided by The Clearing House.

> Near-term RTP network momentum is **strong and consistent across all revenue segments.** FedNow intent is lower and more variable.

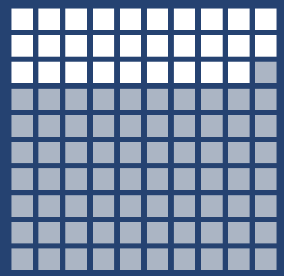
The adoption intent data reflects this divergence. Near-term RTP network momentum is strong and consistent across all revenue segments. FedNow intent is lower and more variable, with smaller businesses showing significantly more hesitation. This is not a permanent gap. It reflects where each network is in its institutional build-out and how far along adoption has progressed among the financial institutions that serve these businesses.

The longer-term outlook for both networks is positive. The businesses that aren't planning near-term adoption of FedNow are largely in a wait-and-see posture rather than an active rejection posture.

05

WHAT BUSINESSES WANT NEXT

The path to broad B2B real-time payment adoption runs through a relatively small number of specific improvements.



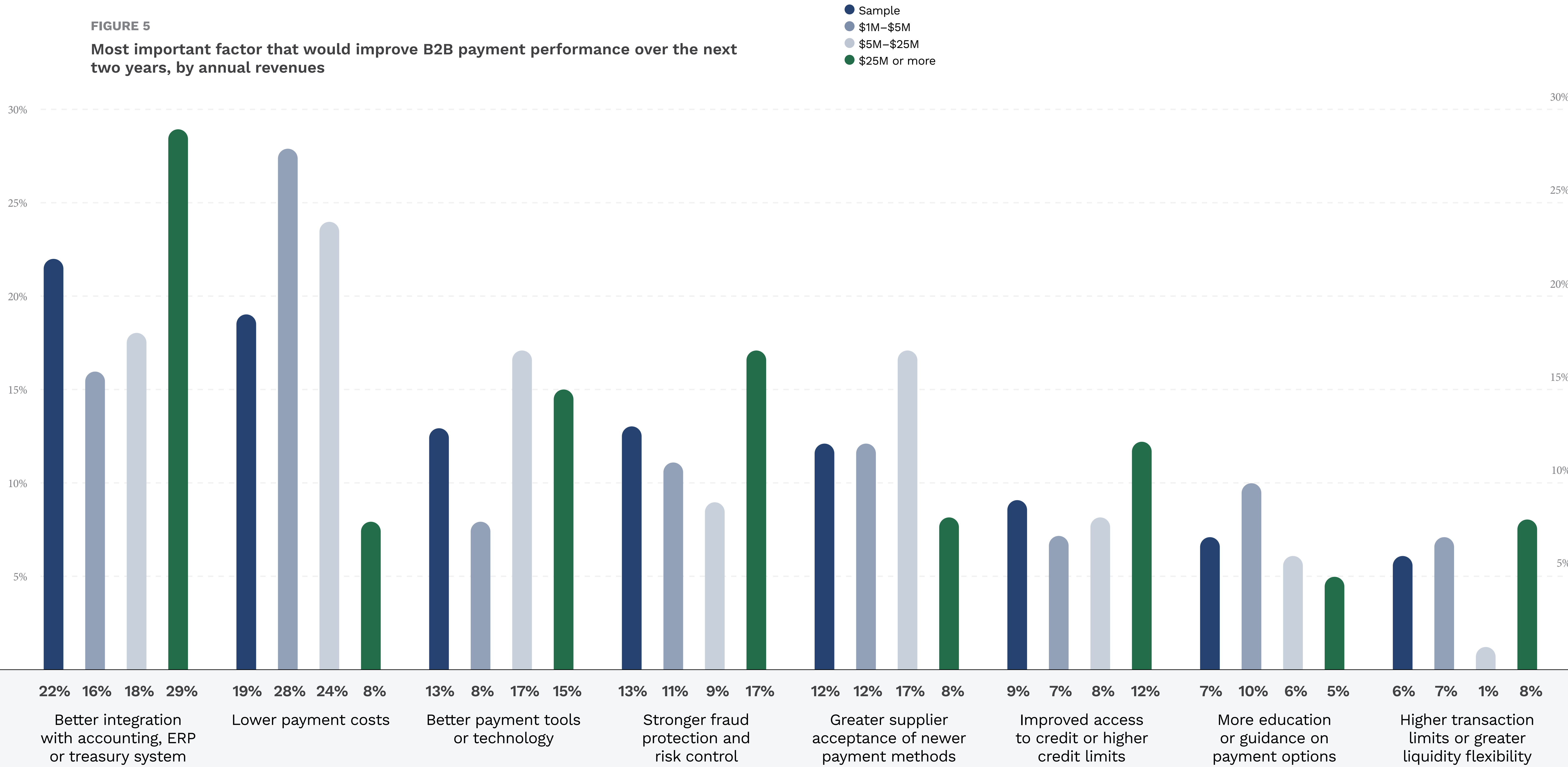
29%

of businesses **plan to adopt real-time payment rails within six months**, with ERP integration cited as the top driver of adoption decisions.

Integration leads every list. Better connection between real-time payment rails and ERP, treasury and accounting systems is the number-one requested improvement, the number-one adoption driver and a consistent theme in open-ended responses from businesses of all sizes. The message to payment providers, FinTechs and banks is clear: Solve the integration problem and adoption will follow.

FIGURE 5

Most important factor that would improve B2B payment performance over the next two years, by annual revenues



Source: PYMNTS Intelligence
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N = 271: Complete executive sample, fielded March 11–26, 2026

Cost and ROI clarity are secondary but still important, particularly for smaller businesses. Nineteen percent of smaller businesses overall say lower payment costs or fees would most improve their B2B payment performance, a figure that rises to 28% among businesses in the $1 million–$5 million revenue tier. For smaller businesses operating on tighter margins, the economic case for real-time rails needs to be explicit and concrete, not theoretical.

Better payment technology and stronger fraud controls round out the priorities, each cited by 13% of all businesses. These are areas where the rails themselves, as well as the platforms and institutions that deliver them, can meaningfully improve the value proposition.

"Improved cash flow visibility and control, faster settlement with vendors and **the ability to capture early-payment discounts" are the top advantages of real-time payments.** —Finance Director, large technology firm, $25M+ revenue

Supplier acceptance is cited by 12% of businesses as an area that would most improve performance, reflecting the network effects challenge that real-time payment growth faces. As more businesses adopt real-time receiving, this barrier erodes naturally. The early movers create the conditions that make subsequent adoption easier.

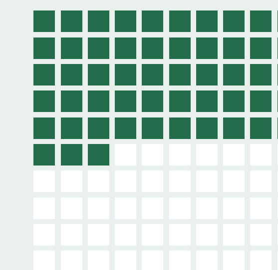
"It will absolutely give us better real-time insight into our current accounts and record of payments. **This reduces the risk of something going wrong in transition, saving us time and money."** —Owner, healthcare firm, $7M–$9.99M revenue

THE TIPPING POINT **IS NEAR**

Real-time B2B payments are a reality for a forward-thinking share of businesses, and the experience of using them is strongly positive. The ROI evidence is mounting, the adoption intent is broad, and the conditions for accelerated growth are in place.

The friction points that remain—ERP integration, supplier acceptance and workflow fit—aren't structural barriers to adoption. Rather, they're challenges with clear solutions, and the industry is actively working to solve them. The ISO 20022 standard provides the data infrastructure for automated reconciliation. The expanding institutional coverage of both the RTP network and FedNow is steadily addressing the acceptance problem. The growing body of ROI evidence is closing the perception gap between users and nonusers.

53%

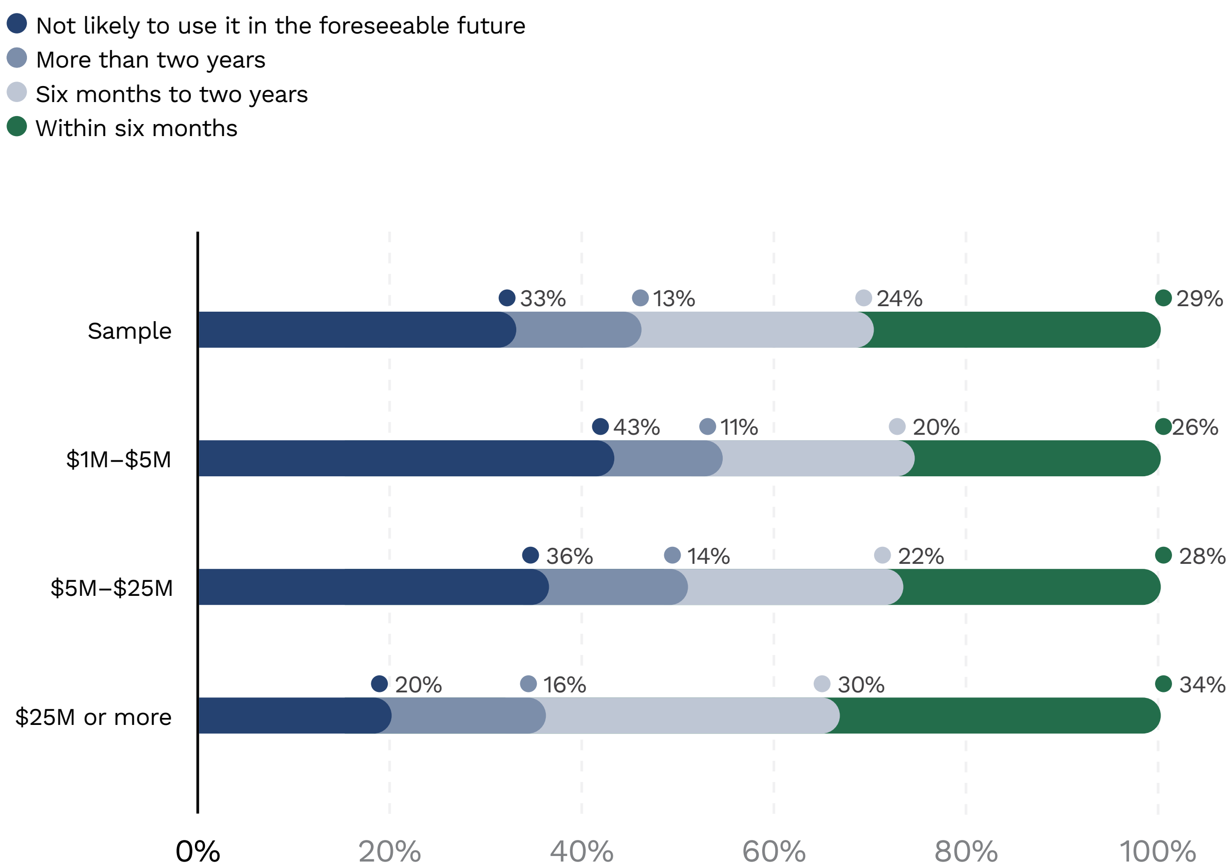


of businesses plan to adopt the **RTP network within two years.**

The most important signal in this research may be the simplest one. Businesses that have adopted real-time bank rails are significantly more positive about them than those that haven't. The experience changes the evaluation. That is the pattern of a technology approaching adoption momentum.

FIGURE 6

When businesses expect to start using RTP rails for B2B payments

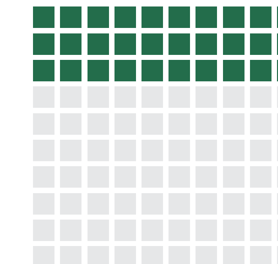


Source: PYMNTS Intelligence

Ready and Willing: B2B Payments Are Headed for Real-Time Rails. Here's How They're Getting There

N=253: Firms not currently using RTP rails for B2B payments, fielded March 11–26, 2026

30%



of businesses with at least $25 million in annual revenues plan to **start using RTP network rails for B2B payments in the next 6–24 months.**

The next phase of B2B payment growth will be defined by how quickly the integration and acceptance challenges are resolved, and by which businesses move first to capture the cash flow, efficiency and relationship advantages that real-time rails deliver. Instant payment methods that outperform on the outcomes that matter most will be the ones with the strongest competitive position.

METHODOLOGY

This report is based on a survey of 271 senior finance and payments executives conducted March 11–26, 2026. Respondents include CFOs, controllers, treasurers, vice presidents and directors of finance and payments, heads of payments and finance, and business owners at companies with at least $1 million in annual revenue that had sent B2B payments in the past 12 months. Thirty-five percent of firms have $1 million to $5 million in annual revenue, 28% have $5 million to $25 million, and 37% have over $25 million in annual revenue. Fifty-two percent of the firms have been in business more than 10 years. The sample spans 16 industries, with financial services, business services, technology, healthcare, construction and manufacturing the most represented.

All questions focus on outbound payments sent to suppliers, vendors and contractors. **Twenty capabilities were evaluated:**

Instant Bank Rails ROI Index	
Layer 1	**Layer 2**
Instant Rails Baseline ROI Index	**Real-Time Bank Rails ROI Index**
Layer 1 evaluates instant payments versus non-instant payments as a category across 15 capabilities in seven dimensions:	Layer 2 shifts from the category to specific rails. It evaluates payment methods across five network-specific attributes:
• Speed and certainty • Cost and transparency • Cash flow and liquidity control • Operational and systems fit • Supplier and network reach • Risk and reliability • Strategic and competitive value	• Supports high-value or time-sensitive B2B payments • Offers a less-attractive economic model for our business (reverse scored) • Provides a clearer and more reliable risk posture • Enables our company to support a broader or more valuable set of B2B payments use cases • Integrates less naturally with existing treasury, invoicing and reconciliation workflows (reverse scored)
15 indicators - Scored 0-100	5 attributes - Scored 0-100

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ABOUT

PYMNTS INTELLIGENCE

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