

# B2Breakthrough

Exploring the future  
of B2B e-commerce

What does the future hold for  
B2B buying – and how can your  
business reap its benefits?



# The current state: B2Broken

In a period of relentless innovation and change, B2B e-commerce has remained remarkably resilient in resisting modernization. That, however, looks to be in the process of changing.

This is good news for businesses. The e-commerce revolution brings opportunities for huge growth, if you can take advantage of it.

So, what will B2B buying look like in a few months and years?

## A growing divergence...

B2C buying, after all, has seen numerous recent revolutions. First, moving online; then, mobile and then upgrading to BNPL. But companies still purchase products from each other in much the same way as 30 years ago, over the phone, or in person. When they can buy online, they are punished for doing so: with poor experiences, minimal flexibility and a lack of available credit.

There are numerous reasons for this divergence. The larger volumes involved in B2B can bring higher risk, fraud is a more prevalent problem and B2B buyers have been content with the status quo for longer.

## ...that is about to change

However, research highlights that this is changing – and changing fast. B2B buyers now expect to be able to buy online with the same benefits as offline, including credit available to pay on deferred terms. For a long time, buying online meant accepting worse terms, but that can be the case no longer.

## How can your business unlock more growth?

### B2Backed up: Problems with offline buying



**Scaling issues**



**Resource intensive**



**Availability (not 24/7)**



**Inefficiency**

# The case for change: the B2B e-commerce revolution

## The time has come for the B2B e-commerce revolution.

The latest research highlights that 62% of buyers are now ready to spend over €47,000 via digital self-service – fears over the security of buying B2B online are receding fast. This is where the major growth opportunity arrives for businesses like yours – cater to a growing demand and unlock growth from new and existing clients.

No wonder, then, that the B2B e-commerce market is growing rapidly, up to €30 trillion in 2024 and expected to hit €67 trillion in 2032.

However, these buyers will not accept the same poor terms they have been forced onto when making purchases online previously. 95% of B2B customers prefer deferred payment terms, regardless of which channel they are using. Less than 10% of merchants can offer this credit online, which has resulted in 29% of buyers abandoning their shopping carts due to a lack of payment options.

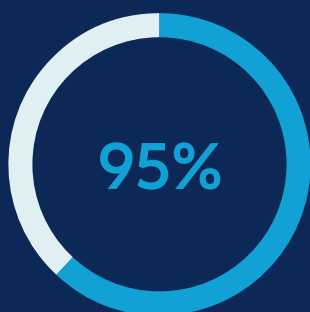
The time for change, then, is now. Not just to offer a better experience to business clients, but to unlock previously hidden growth too. Those merchants who have adopted B2B buy-now-pay-later early have reported increased conversion rates of 20%-40%. They are seeing a 60% average rise in customer orders.

# 62%

of B2B buyers are now ready to spend €47,000+ via digital self service.

Early adopters of B2B BNPL report conversion rates of 20%-40%.

By offering deferred payment terms, e-merchants are seeing a 60% average increase in customer orders.

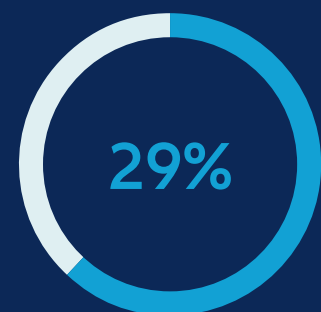


of B2B customers prefer to pay on deferred terms. But...



of merchants are able to offer instant online credit.

## The result?



abandon their shopping cart due to a lack of payment methods.

# Opportunities vs risks

In many ways, B2B buying is the original BNPL – businesses have been able to access credit with net 30, 60 or 90-day terms for decades. However, shifting this process online has proved troublesome, for multiple reasons.

01

## Days sales outstanding (DSO)

Keeping DSO in check is a growing challenge for merchants across the board. Chasing invoices from an influx of anonymized sales via B2B BNPL can act as a further drag on this key metric, putting additional pressure on accounts receivable.

**Solution:** Ensure credit control is a built-in part of your payment solution, with a trusted partner to handle reclaim.

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02

## Fraud

Fraud, too, has long been a blocker to taking B2B credit online. This risk leaves merchants exposed if they extend credit to a purchaser that isn't the business they claim to be.

**Solution:** Choose fraud protection when offering credit, and bolster insight with extra fraud checks.

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03

## Missing tech

While the tech infrastructure is largely in place to support B2C credit, the extra requirements for B2B are deeply lacking. Issues with un-synced systems, slow credit checks and hidden costs can all add up to serious setbacks when selling online – and are prevalent with existing solutions.

**Solution:** Utilize the power of APIs to create a solution that syncs seamlessly with your B2B stores.

# Allianz Trade pay: the future unlocked

A payment solution built from the ground up for the rigors of B2B BNPL is the only answer to overcoming these roadblocks, but there has been little in the way of options for businesses – up until now.

**Allianz Trade pay** is a payment solution created to help businesses ride the B2B e-commerce revolution, bringing the future of B2B buying within easy grasp. Designed to enable your business to achieve B2Breakthrough, it enables you to offer credit to companies online easily and safely.

## Allianz Trade pay...

**B2Boosts** growth  
Tap into new areas of growth, both from existing customers and new markets.



Is a **B2Breezy** solution  
Offer B2B credit online seamlessly, without the need for a major tech overhaul.



Enables you to be **B2Bold**  
Ride the B2B BNPL revolution safe in the knowledge that your downside is in control.



Offers **B2Balanced** protection  
Know who you're selling to, and rest easy with secure credit that's backed by a trusted provider.

B2 **BALANCED**



## How the process works

01 >

Buyer goes to checkout on your e-commerce platform.  
**Allianz Trade pay** syncs with your platforms via a single global API.

02 >

Allianz Trade's global company information database assesses the buyer's creditworthiness – and performs a fraud check.  
The buyer knows whether they'll get credit instantly, with no waiting around for approval.

03 >

Credit offer is approved, net terms selected, and purchase authorized. All with zero hidden costs – know how much you'll pay for secure credit upfront.

04 >

You ship the goods, and the buyer receives invoice and makes payment at agreed term.

05

If the buyer fails to pay, Allianz Trade handles recovery. No input required from you.



# What can the future look like?

The future is achievable today with the right systems in place. Upgrading to a solution like **Allianz Trade pay** can bring a real revolution into both processes and outputs, unlocking crucial growth for businesses of all shapes and sizes in the midst of difficult conditions.

## 01

### Sustainable payments

Only offering credit offline may have been the status quo for many years, but it is not sustainable for the future. A democratized e-commerce solution that treats business customers equally regardless of how they choose to buy is a much more long-term strategy – avoiding the wasted resources that come with offline buying.

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## 02

### Future-proofed systems

The B2B e-commerce revolution is just one of many rapid developments that are occurring with ever-greater regularity. Digital-first systems that work seamlessly at scale are the only solution to executing agile strategies in the face of growing volatility.

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## 03

### Threats managed

Any future for e-commerce payments must be equipped to deal with growing threats from multiple sources. In-built risk protection is a non-negotiable, to enable businesses to take advantage of rising dangers and proliferating opportunities. With **Allianz Trade pay**, protection is a core part of the offering.

## Why choose Allianz Trade?

**Allianz Trade pay** is a brand-new payment solution, but it comes from a provider with reputation, experience and know-how. Our AA rating from S&P is a reflection of our years of experience helping businesses trade with each other, and **Allianz Trade pay** is the next step on that mission. To discover how **Allianz Trade pay** can help you B2Breakthrough to the future of B2B e-commerce, reach out to our expert team.

Get started