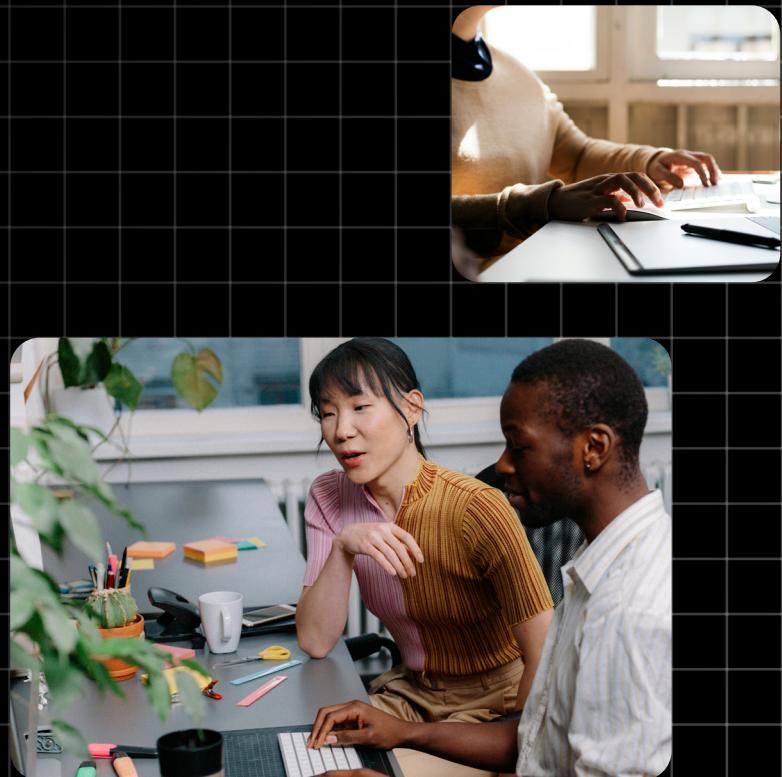


The Top B2B Finance Trends of 2026

Why AI-driven automation will define the finance organizations that keep pace—and the ones that lag behind.



2026 marks a turning point for finance.

Challenges will no longer arrive as piecemeal issues you can simply resolve and reset. As the pace accelerates, finance teams must be equipped to handle a growing number of moving parts at high velocity. Doing so will require an operating model built for constant monitoring, real-time insight, and continuous, automated refinement.

This shift is being accelerated by forces already pressuring finance teams today. According to Tipalti's [Global Finance Outlook 2025 research report](#), 83% of finance professionals say their workload has increased, 79% have felt heightened expectations, and 55% now support more cross-border collaboration than in the prior year.

As companies expand into new jurisdictions and pursue global revenue opportunities, core workflows will become increasingly difficult to manage at scale.

Economic and policy volatility will also shape 2026. Many companies will continue to grapple with the fallout from tariff increases. Tariff increases raised costs, squeezed profit margins, and tied up cash in higher-cost inventories—all of which disrupted cash flow.



Finance Teams Will Need to Manage Complexity in Motion

Our research shows finance teams are already experiencing significant tariff-related strain:

59% of finance professionals agree that US-related tariffs are affecting their company's expansion plans

29% anticipate impacts within 12 months

31% say financial planning has already been impacted

61% have slowed investment or paused growth initiatives due to tariff uncertainty

But tariffs are only one example of the broader challenge: conditions are now dynamic, interconnected, and too fast-moving for manual processes to manage.

AP automation and AI have emerged as life preservers for struggling teams, but 100% adoption is far from being realized.

Today, only 7% of finance professionals we surveyed have *fully automated* their AP systems. According to Tipalti's [Global Finance Outlook](#), only one in four say their team is "very prepared" to manage international growth. What's more, 56% admit their AP systems can't scale without major upgrades.

In 2026, AI-powered automation will no longer be optional; it will be the dividing line between finance teams that keep pace and those that fail to modernize.



TREND #1

2026 Forces a Hard Pivot from Operational to Strategic Finance

THE NEW REALITY

In 2026, teams will not be asked to simply report performance or project outcomes. They will be expected to explain why changes are occurring, what risks lie ahead, and which actions will best support growth and resilience.

Our research reinforces these rising expectations: 74% of finance teams say they are being asked to play a more strategic role, and more than half work more closely with international teams than they did the year prior.



THE MANDATE

To meet this growing demand, finance teams will require continuous insight—not just yearly or quarterly analysis.

AI-driven automation provides this capability by consolidating operational data, identifying the drivers behind spend and cash fluctuations, and highlighting the most likely outcomes of a given decision.

2026 Forces a Hard Pivot from Operational to Strategic Finance

THE OUTCOME

In 2026, AI will give finance teams something they have lacked until now: real-time causal explanation. Rather than manually piecing together what happened in finance from invoice to payment and across cash flow management and compliance, AI will unlock new levels of productivity and elevate the focus of finance teams from operational tasks to more strategy and value. The result is a finance function positioned to influence decisions proactively rather than reactively.

Automation also removes the manual burden currently preventing teams from participating more at a strategic level. Today, finance professionals spend an average of 11 hours per week resolving AP errors, chasing approvals, and reconciling payments, adding up to 72 workdays per year lost to manual tasks. Relieving that burden is essential for strategic work to take root.

"Our job is no longer to police spending, but to equip every team with the insight needed to optimize their unit. AI takes the focus off the mechanical 'how we operate' today and redirects it toward the critical 'what if we did this' and 'what should we plan next' for tomorrow."



Alex Cedro
VP, Finance,
Tipalti

Compliance Complexity Will Surge, And Only Automated Controls Will Keep Up

THE NEW REALITY

Regulations governing cross-border payments, data privacy, artificial intelligence, tax obligations, and supplier verification continue to evolve across jurisdictions.

43% of finance professionals report having more compliance issues and/or errors in the past year than ever before.

The root cause is shifting tax rules, expanding regulatory scrutiny, and increasing pressure to maintain accurate, up-to-date documentation across multiple countries.

For companies scaling internationally—now nearly a third of organizations—this creates a moving target.

THE MANDATE

Automated compliance will become a defining capability for organizations operating across borders. Beginning in 2026, AI-driven automation will be the only scalable way to manage this environment.

This growing complexity means compliance is no longer handled by a single team. Instead, it now touches:

- Supplier onboarding and verification
- Invoice processing workflows
- Payment execution and documentation
- Tax determination
- Fraud and risk monitoring

Compliance Complexity Will Surge, And Only Automated Controls Will Keep Up

THE OUTCOME

Intelligent systems will be needed to continuously monitor transactions, validate tax rules in real time, and automatically generate audit trails. When policies change, workflows must be updated instantly without the operational disruption that manual processes create.

In doing so, there will be a shift in regulatory compliance from a reactive, annual audit burden to a system of proactive, continuous operational certainty.

"When regulations evolve weekly and fraud scales with automation, relying on human review is financial negligence. Compliance no longer belongs to one team; it must be embedded and automated across every transaction, from onboarding to payment."



Perla Stoeckert

Chief Compliance Officer,
Tipalti

TREND #3

Fraud Will Expand and Diversify in 2026

THE NEW REALITY

Manual review cannot keep pace with today's evolving threats. Hackers are increasingly using automation, identity spoofing, and large-scale probing techniques to identify weaknesses in onboarding, invoicing, and global payments. And as businesses scale internationally, their attack surface grows as well.

Human checks are episodic, error-prone, and unable to analyze large volumes of data quickly enough to detect subtle anomalies or coordinated attacks.

THE MANDATE

In 2026, AI-powered fraud detection will be a critical line of defense, not just a tool for flagging suspicious activity, monitoring transactions, or reducing manual review.



Fraud Will Expand and Diversify in 2026

THE OUTCOME

AI-driven fraud detection will become essential in 2026. It allows finance teams to:

- Identify irregularities across millions of data points
- Detect evolving attack patterns
- Validate supplier identity and documentation
- Reduce false positives by analyzing contextual signals
- Maintain continuous oversight rather than periodic review

Organizations using AI-driven fraud monitoring will operate with far greater security, confidence, and accuracy than those depending on manual review cycles.

"You cannot fight automated fraud and dynamic regulation with episodic, human-paced reviews. The only sustainable defense is a system that evaluates every signal, monitors every transaction, and makes decisions in real-time."



Manish Vrishaketu

Chief Customer and Operations Officer,
Tipalti

TREND #4

The Global Supplier and Payee Experience Will Become a Critical Differentiator

THE NEW REALITY

Publishers, platforms, gig networks, and global marketplaces already compete on experience. In 2026, more industries will join them. As more companies expand internationally, finance teams face rising expectations for onboarding, documentation accuracy, payment transparency, and timeliness.

THE MANDATE

Global expansion introduces financial complexities that directly impact global suppliers and payees. Many suppliers require faster payments to manage their own financial pressures, underscoring the necessity of automated processes to accommodate flexible terms.

Finance professionals report that currency and FX volatility are difficult to manage, with coordinating financial processes across global entities being their biggest challenge.



The Global Supplier and Payee Experience Will Become a Critical Differentiator

THE OUTCOME

A modern supplier and payee experience is more than operational convenience—it's a competitive differentiator.

AI-driven automation will transform the supplier experience in 2026 by:

- Validating supplier information instantly
- Ensuring tax and compliance documentation is accurate and complete
- Providing real-time payment status
- Enabling self-service updates
- Offering conversational AI support for routine questions

"In the global marketplace, a slow payment, a confusing onboarding process, or a lack of payment transparency is no longer a mere administrative error; it is a competitive liability. In 2026, if you aren't making it easy for your global payees, they will simply find someone who will."



Rob Israch
President,
Tipalti

TREND #5

Fragmented Systems Can't Keep Up, Integration Will Become Mandatory

THE NEW REALITY

AI cannot operate effectively across isolated systems or using fragmented data, and finance teams are reaching the limit of what their disjointed tools can support. Partial automation introduces data inconsistencies, slows approvals, complicates audits, and fuels manual rework. In addition, when organizations operate on multiple systems that don't communicate, finance teams lose visibility into cash, spend, and obligations.

THE MANDATE

Since AI cannot operate effectively across isolated systems or using fragmented data, a unified platform will become the critical foundation that enables AI to provide valuable, reliable, and actionable information.

This foundational requirement is why the market is shifting: the future of finance demands data coherence to move beyond reactive reporting.



Fragmented Systems Can't Keep Up, Integration Will Become Mandatory

THE OUTCOME

In 2026, automated and unified financial operations will become mandatory as:

- Streamline supplier onboarding, AP, payments, and compliance
- Maintain consistent workflows across all entities and currencies
- Reduce errors caused by manual data movement
- Provide the clean, unified data AI needs to produce accurate insights

"You cannot run a strategic, AI-enabled finance function on data that is siloed and inconsistent. In 2026, unification is not a feature; it is foundational."



Paul Henderson

Chief Accounting Officer,
Tipalti

Operational Readiness Today, Strategic Advantage Tomorrow

Across every trend, the message is clear: Organizations that invest in AI-powered automation in 2026 will be the ones best equipped to thrive.

2026 will become a flash point: it's no longer a question of if you should adopt AI-powered automation, but how quickly.

Finance teams must be prepared to manage complexity in motion, not in isolated moments. AI-powered automation creates the operating model required for this shift. It reduces manual effort, strengthens controls, improves visibility, and positions finance to guide the business with confidence. In the short term, teams gain accuracy, speed, and efficiency.

This shift is essential to weather economic volatility, meet the increasing strategic demands on the finance function, combat fraud, and maintain strong relationships with a global network of partners.

"Finance leaders must recognize that the speed of business now demands a system that manages complexity in motion. Failing to embrace AI isn't just a loss of efficiency; it's a surrender of future strategic advantage."



Viet Duong

Director, Financial Planning and Analysis
Tipalti

How Businesses are Preparing for 2026

Learn how others have prepared for 2026 with AI-powered finance automation.

T3 MICRO CASE STUDY

T3 Micro cut its manual AP workload by 50% after implementing Tipalti and streamlined international payments in multiple currencies. They were able to shift as a finance team from tactical processing to higher-value strategic analysis. This created capacity for planning and modeling, contributing to the company's growth.

JLAB CASE STUDY

JLab's finance team significantly increased its operational capacity, taking on 35% more invoices while simultaneously boosting overall productivity by 68%. This efficiency translated directly to the bottom line, allowing JLab to shorten its close cycle by six days, closing 27% faster in just four days.

TAPJOY CASE STUDY

Tapjoy decreased manual payouts by automating mass payments with Tipalti. Developers received predictable, transparent payments in their preferred currencies, while internal teams spent less time resolving payment inquiries.



How Tipalti Helps Finance Teams Prepare for 2026 and Beyond

Tipalti paves the way for finance teams to meet these trends with a platform that provides a comprehensive suite of finance automation solutions designed for mid-market businesses across accounts payable, global payouts, procurement, employee expenses, corporate cards, supplier management, tax compliance, and treasury.

This allows finance teams to:

- Eliminate manual processes
- Improve global compliance accuracy
- Strengthen fraud defenses
- Accelerate payments
- Enhance supplier satisfaction
- Gain real-time visibility into cash and spend





By replacing manual, fragmented processes, it reduces risk and inefficiency while enabling finance teams to move from reactive management to proactive, strategic control.

[Learn More →](#)

