PCMI Payments Coffee Chats

Panel discussions with senior industry voices

B2B Payment Modernization and Strategization

From PCMI Global Payments Megatrends in 2026

April 2026



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Guest speakers



Marina Gil
Sr. Consultant
PCMI



Ignacio Berardi
CO-founder & CEO
Rexi

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The Global Payments Story in 2026:

More Rails, More Intelligence, More Fragmentation

1. **Multi-rail world: The battle for micro transactions intensifies**
2. **AI Becoming the Gateway to Commerce**
3. **Cross-border is fragmenting with growing intra-regional flows**
4. **The great acquiring unbundling – Emergence of acceptance ecosystems**
5. **B2B payment modernization and strategization**

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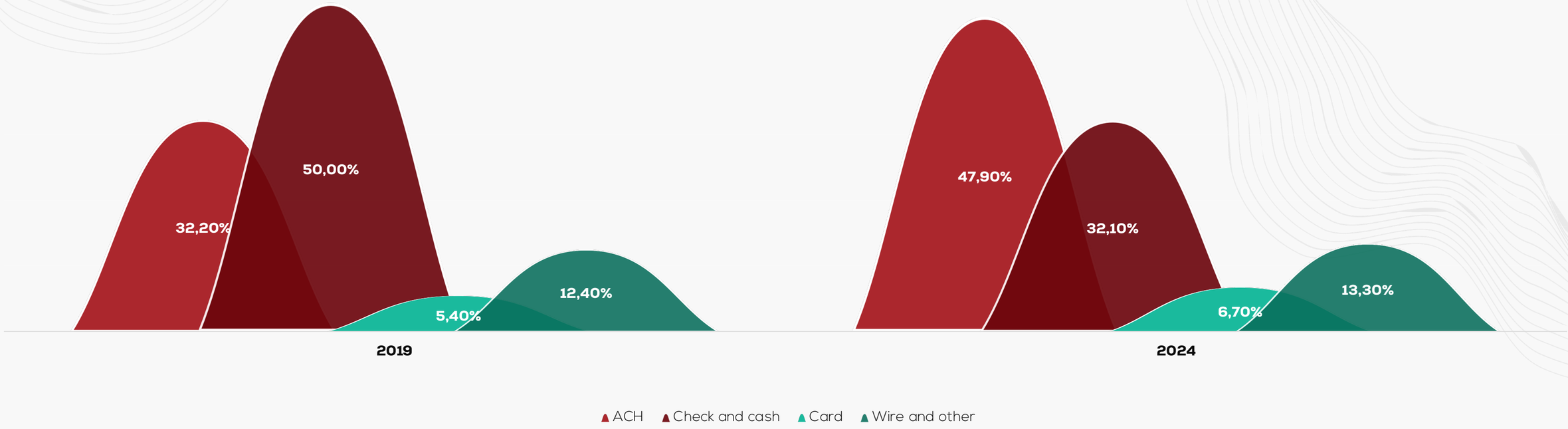
B2B payment Modernization

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The shift in U.S. B2B payments

68% of U.S. B2B payments are now digital (ACH, card, wire), down from 50% in 2019

US B2B Payment Transaction Value share, by Transaction Method, 2019 & 2024



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Payment fragmentation creates untenable complexity for merchants scaling in Latin America

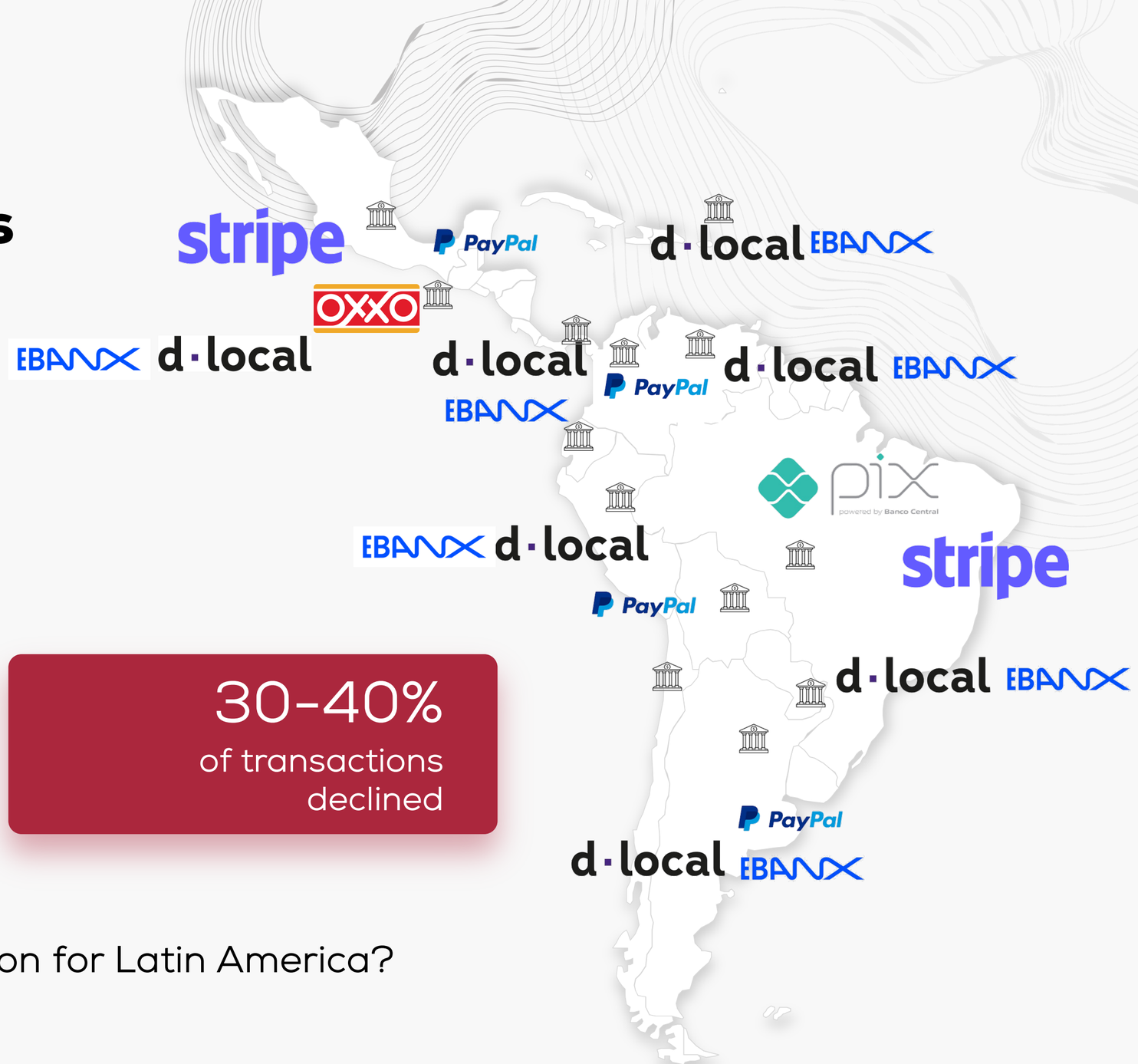
Global players, available in select markets

Cost prohibitive

Don’t scale across the region

Even more fragmented

Expensive, loss of control



30-40%
of transactions declined

Why isn’t there a single payment solution for Latin America?

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Orchestrators simplifying acceptance: The super aggregator?

Latin America

- 38 countries
- 39 currencies
- 100+ payment methods
- Rise of digital assets
- Merchants have 5+ payment integrations

Rise of the payments orchestrator

yuno™ spreedly

TUNA

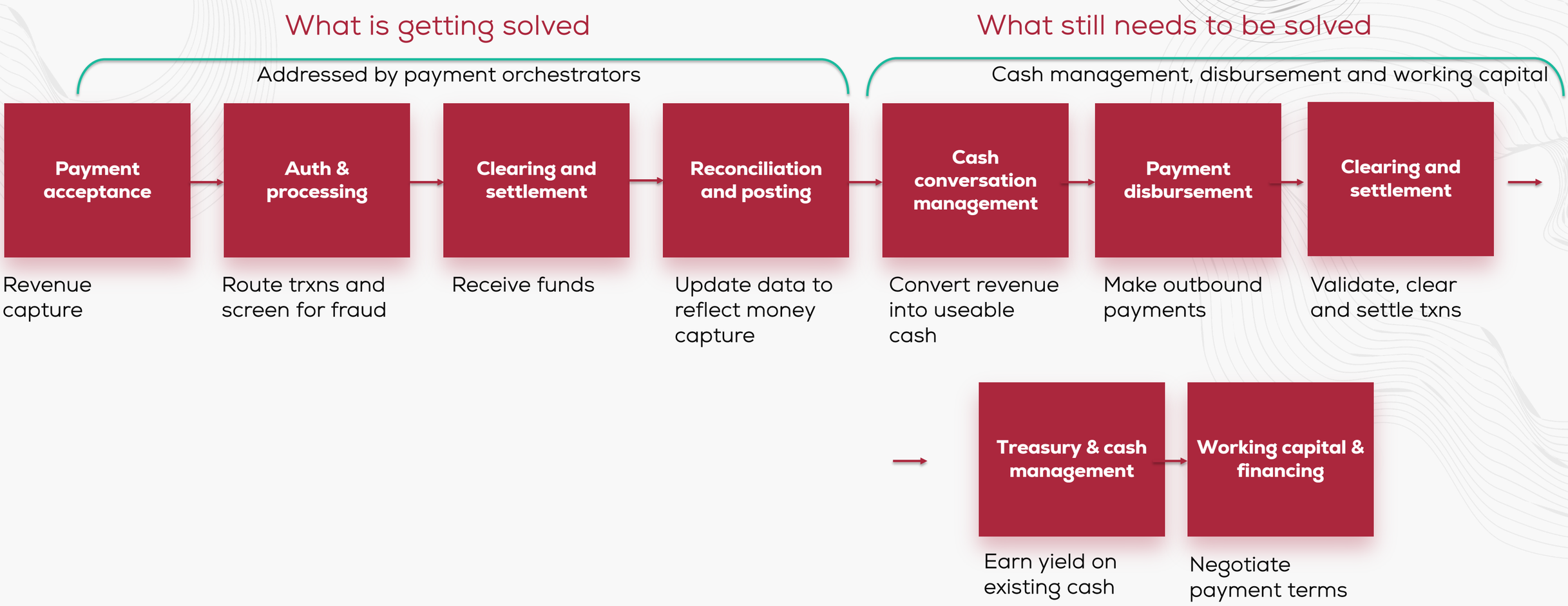
- Centralizes payment methods, gateways and PSPs on one platform
- Smart transaction routing
- Fraud detection
- Automated reconciliation
- Centralized token vault
- Fast new payment method onboarding and go-to-market

$2.5 bn in revenue, 25% YoY growth

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Visualizing the B2B payment value chain



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Visualizing the B2B payment value chain

The need for digitization, real time data and real-time conciliation

Cash conversation management	Payment disbursement	Clearing and settlement	Treasury & cash management	Working capital & financing
Convert revenue into useable cash	Make outbound payments	Validate, clear and settle txns	Earn yield on existing cash	Extend net payment terms
• Lack of clear data • Lack of automation • Reconciliation complexity • Tax complexity	• Diverse rails • Xborder dependence on SWIFT • Undigitized suppliers (SMEs)	• Slow, unflexible payments • Manual processes • Lack of data and transparency	• Lack of data and real-time reconciliation • Barriers to pooling funds	• Low development of supply chain finance • Supplier informality
Needed solution				
E-invoicing and automated reconciliation	Multi-rail payout APIs	Fast, data-rich payments	API-driven treasury visibility Embedded treasury fintech solutions	Supply chain finance solutions
	EBANX d·local Rapyd Bitso ripio	VISA pix	Airwallex	VISA

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The Expanding Role of Treasury

Treasury has moved from cash management to the C-suite, expected to deliver risk management + strategic agility

80%
+ of treasurers
say their KPIs have expanded in scope over the past 5 years;

50–75% now regularly join C-suite strategic discussions;

- Corporate performance
- Geographic expansion
- Digital transformation

74%
of treasurers
will be using API in 2026



*Data from US – as example

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Rexi

Meet Rexi: The Financial Control Layer

The operational intelligence layer that B2B payment companies have been missing

WHAT IS REXI

Rexi is an AI-native financial control layer that sits across your entire payment stack - processors, PSPs, banks, ERPs and ledgers - creating a single source of operational truth.

"Products move fast. Money moves faster. Control finally keeps up."

WHERE REXI OPERATES

The "unsolved" second half of the B2B payment value chain:

Reconciliation

Cash conversion

Real-time posting

treasury visibility

Audit-proof operations.

AI-NATIVE

Not a rules engine: an AI that learns

Works directly on raw data. Self-improves with every transaction cycle. No manual rule updates required.

PLUG & PLAY

Live in weeks, not months

No implementation cost. No IT dependency. Owned and operated by your Ops and Finance teams from day one.

ENTERPRISE-GRADE

SOC 2 Type II · 99.9% uptime · AWS

Built to handle millions of transactions per day with full traceability and zero audit incidents.

Rexi

What Rexi Does and Why It's Different

Proven impact where orchestrators stop: reconciliation, visibility and financial control

01 · RECONCILIATION

Automated Reconciliation

End-to-end automation of multi-rail, multi-PSP reconciliation across 100% of transaction flows. Self-learning rules engine: no manual mapping.

02 · VISIBILITY

Real-Time Financial Control

Single dashboard across products, processors, banks and ERPs. Instant exception alerts, audit trails, and posting accuracy — all in real time.

03 · INTELLIGENCE

Agentic AI Workflows

Custom agentic workflows handle exceptions, escalations and reporting. Configurable by your team, not IT. Adapts to your logic, not the other way around.

–80%
Manual reconciliation work eliminated

–95%
Write-offs from unreconciled flows

Just a few weeks
Go-live timeline (vs. months elsewhere)

0
Audit incidents linked to reconciliation failures

Rexi

Rexi's Role in the B2B Payment Evolution

As payments fragment, the control layer becomes the competitive advantage

PCMI FINDING

B2B payment digitization is accelerating, but the second half of the value chain (reconciliation, treasury, cash visibility) remains largely unsolved.

REXI'S ROLE

Rexi is the operational backbone that makes multi-rail digital payments controllable at scale. We sit exactly where the orchestrators leave off.

PCMI FINDING

Latin America’s Payment context: fragmentation across 38 countries, 39 currencies and 100+ methods is creating unbearable complexity for finance and ops teams.

REXI'S ROLE

One integration.
All rails reconciled automatically.
Rexi normalizes complexity across any combination of PSPs, banks, and payment methods.

PCMI FINDING

Treasury teams play now a strategic role but lack the real-time data and reconciliation infrastructure to operate at the speed the business demands.

REXI'S ROLE

Rexi delivers real-time financial visibility to treasury, ops, accounting and finance teams, simultaneously.
AI-driven, not spreadsheet-driven.

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Let's connect!



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CO-founder & CEO

Building Rexi | Harvard MBA

Rexi

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Strategic Choices and Outcomes at Stake

Which portion of the B2B payment value chain offers the fastest path to digitization, and where do I have the right to lead?

Strategic intention	FIs Own (corporate customer/merchant)	SaaS Enable	Corporates Optimize
Possible actions	Provide payment orchestration to grow merchant revenue	Provide multi-rail processing, FX, and cross-border infrastructure to bank clients	Convert treasury and AP into a revenue stream
	Embed payments, FX, and working capital into corporate cash management platforms	Be a pioneer in AP/AR automation, reconciliation, and AI-driven treasury insight	Migrate low ticket transactions to more efficient digital rails
	Digitize and data-enrich B2B reconciliation and payments flows	Provide corporate banking/cash management/working capital as a service	Improve treasury visibility and capital efficiency through data-rich payments
Outcome	**Grow**	**Grow, Measure**	**Measure, Protect**

PCMI's role	• **Equip banks** to lead corporate clients through end-to-end payment digitization (AP, AR, FX, liquidity, working capital) • **Identify the highest-impact, lowest-friction digitization** opportunities across the B2B value chain • **Prioritize and pursue** the most attractive corporate segments and sales prospects by economic upside and readiness

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See you next time on...

May 20th

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Thank you

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