



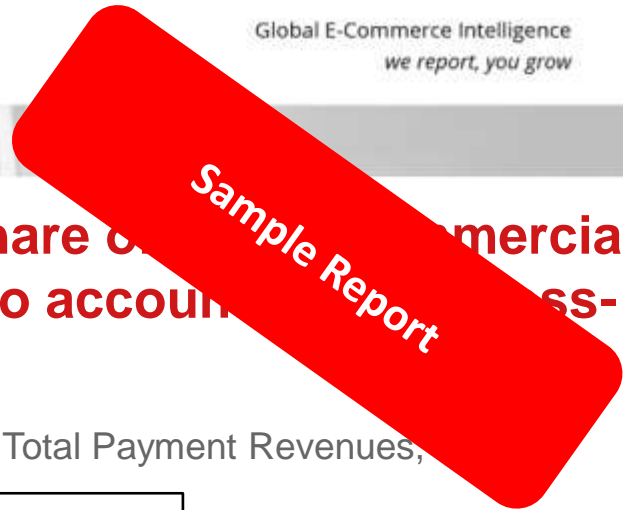
Global E-Commerce Intelligence
we report, you grow

SAMPLE REPORT

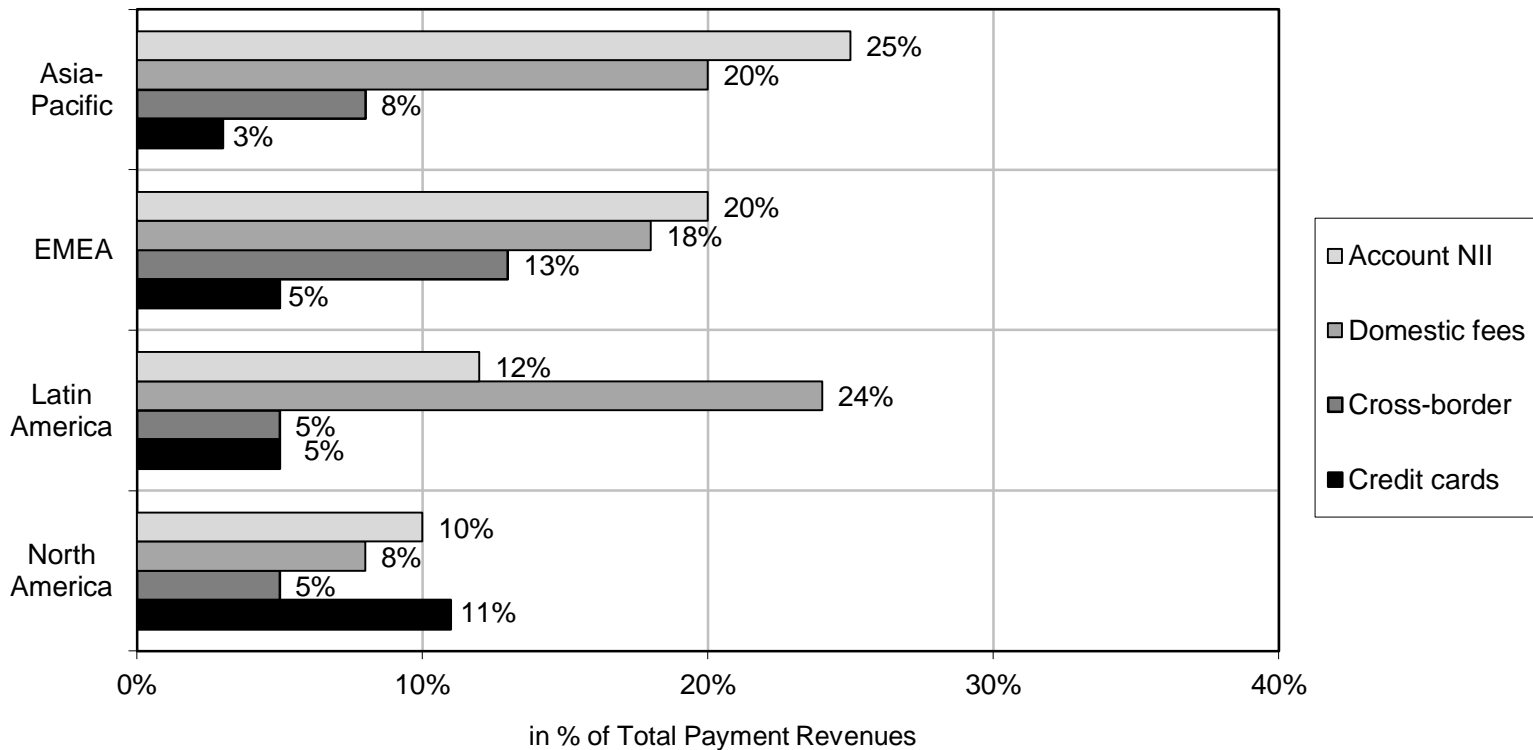
**GLOBAL PAYMENTS MARKET TRENDS 2026:
INFRASTRUCTURE, REAL-TIME PAYMENTS,
CROSS-BORDER, FRAUD & AI**

PUBLICATON DATE: JUNE 2026

Asia-Pacific and EMEA account for a larger share of commercial payment revenues, with larger shares linked to account NII and cross-border revenues, in 2024.



Global: Commercial Payment Revenue Distribution by Region, in % of Total Payment Revenues,



Note: Figures may not sum to 100%, because of rounding. EMEA refers to Europe, the Middle East, and Africa. Cross-border includes B2B and B2C payment services, including remittances. Account NII refers to net interest income from current accounts and overdrafts. Domestic fees include transaction and account maintenance fees (excluding credit cards).

Source: McKinsey, September 2025

In 2026, identity systems are evolving from password authentication toward passwordless authentication and frameworks.

Global: Evolution of Identity Models and Authentication Frameworks, June 2026

Password-Based Authentication Is Gradually Giving Way To Stronger Verification Models

- Digital identity systems have historically relied on usernames and passwords as the primary mechanism for verifying user access. However, growing concerns around credential theft, account compromise, and authentication friction have contributed to increased adoption of stronger authentication alternatives. The increasing adoption of passkeys highlighted in the FIDO Alliance reflects a shift toward cryptographic authentication models that reduce reliance on shared secrets and strengthen account security.

Multi-Factor Authentication Expanded Identity Assurance Requirements

- As digital services became more widely adopted, organizations increasingly supplemented passwords with additional verification factors to strengthen identity assurance. Multi-factor authentication introduced layered verification approaches combining knowledge, possession, and biometric factors. Guidance developed through NIST's Digital Identity Guidelines has played an important role in shaping identity assurance frameworks, helping organizations align authentication mechanisms with different levels of risk and trust requirements.

Device-Centric Authentication Is Strengthening The Relationship Between Identity And Credentials

- Authentication systems are increasingly relying on trusted devices as part of the identity verification process. Modern authentication frameworks use cryptographic credentials stored on user devices to verify identity ownership without transmitting passwords across networks. This approach strengthens security while reducing user friction and supports a transition toward identity systems that are built around possession of trusted credentials rather than knowledge of static passwords.

Identity Models Are Expanding Beyond Authentication Alone

- The evolution of authentication is increasingly linked to broader developments in digital identity infrastructure. Identity ecosystems increasingly extend beyond access control and becoming mechanisms for managing credentials, verifying attributes, and establishing trust across digital interactions. The growing adoption of verifiable credentials and identity wallets demonstrates how authentication is becoming one component within a larger identity ecosystem capable of supporting participation across multiple services and sectors.

PREFACE

Sample Report

OBJECTIVE

RELIABLE

A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum reliability of all obtained data. As a result companies get a precise and unbiased impression of the market situation.
- Only reliable sources such as national and international statistical offices, industry and trade associations, business reports, business and company databases, journals, company registries and news portals are used as a basis for the analyses, statistical reports and forecasts.
- Our international employees research and filter all sources and translate relevant information into English. This ensures that the content of the original studies is correctly interpreted.
- yStats.com delivers all research results as PowerPoint files. All data can therefore be used directly for board presentations or be individually adapted.
- If required, yStats.com provides in-depth analysis for all research projects. Simply send us a request.

TERMS OF USE AND COPYRIGHT CONDITIONS

- This report is copyrighted. All rights reserved and no part of this report may be reproduced, stored in a retrieval system or transmitted in any form without the prior permission of the publishers.
- The information in this report does not constitute the provision of investment, legal or tax advice. Any views expressed reflect the current views of the original authors, which do not necessarily correspond to the opinions of yStats.com GmbH & Co. KG.
- The information in this report is provided for informational purposes only and without any obligation, whether contractual or otherwise. No warranty or representation is made as to the correctness, completeness and accuracy of the information given or the assessments made.
- We have taken every precaution to ensure that details provided in this report are accurate. The publishers are not liable for any omissions, errors or incorrect insertions, nor for any interpretations made from the document.

LEGAL NOTICE

Sample Report

This report is subject to the Terms & Conditions of yStats.com GmbH & Co. KG, which can be found at yStats.com. By selecting a particular license, you agree to the Terms & Conditions which pertain to said license. Please be aware that any misuse of this product or any other product not in accordance with the aforementioned Terms & Conditions will result in legal action.

The licensing structure is as follows:

SINGLE USER LICENSE

■ allows one (1) user to access the downloaded report.

SITE LICENSE

■ allows up to ten (10) users of a company within a specified geographic area (i.e. country) to access the downloaded report.

GLOBAL SITE LICENSE

■ allows up to ten (10) user of a company worldwide to access the downloaded report.

GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

Sample Report

Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, and company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum accuracy for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

TABLE OF CONTENTS (1 OF 2)

Sample Report

1. **Key Takeaways**
2. **Management Summary**
3. **Global Payments Market Overview**
 - 3.1. **Digital Payments Market Size & Revenue Trends**
 - Global: Digital Payments Adoption, Innovations and Consumer Preferences, June 2026 (Part 1 of 2)
 - Global: Digital Payments Adoption, Innovations and Consumer Preferences, June 2026 (Part 2 of 2)
 - Global: Digital Mobility Payments and Market Growth Overview, June 2026
 - Global: Total Non-cash Transactions Volume, in volume trillions, 2018 & 2021-2024e & 2028f
 - Global: Total B2B Non-cash Transactions Volume, in volume billions, 2018 & 2021-2024e & 2028f
 - Global: Payments Revenue Value, in USD trillion, 2013, 2018, 2020- 2023, 2028f
 - Global: Transaction-Related Payments Revenue, by Region, in USD billion, and Compound Annual Growth Rate, 2019, 2024 & 2029f
 - Global: Payments Revenue by Type, Commercial & Consumer in %, 2023
 - Global: Payments Revenue by Type, Commercial & Consumer in %, by Region, 2023
 - Global: Payments Revenue by Type, Commercial & Consumer in %, by Region, by Payment Type, 2023
 - Global: Payment Revenue Value, in USD trillion, 2027f
 - Global: Online Payment Methods Preferred by Shoppers, in % of Respondents, 2024
 - Global: Payment Mix: New Payments vs Traditional Payments, In % of transaction volume, 2023 & 2028f
 - Global: Organizations Accepting Payment Methods, by Type, in %, 2022 & 2024
 - Global: Payment Type Transactions, by Quarter, in % Year-Over-Year Change, Q4 2022 - Q3 2023
 - 3.2. **Real-Time Payments Market Dynamics**
 - Global: Real-Time Payment Transactions, in billions of Transactions, and Growth Rates, 2022-2023 & 2028f
 - Global: Instant Payments as Share of Non-Cash Transaction Volume, in %, 2023 & 2028f
 - Global: Share of Real-Time Payments in Total Electronic Transactions, in %, 2023 & 2028f
 - Global: Top Five Real-Time Payment Markets by Transaction Volume and Year-on-Year Growth, in billions of Transactions and %, 2023
 - Global: Instant Payment Penetration and Year-on-Year Volume Growth by Region, in %, 2024
 - Global: A2A Transaction Volume, in billions, and Total Growth, 2024 & 2029f

TABLE OF CONTENTS (2 OF 2)

Sample Report

3.3. Strategic Evolution of Cross-Border Payments

- Global: Cross-Border Payment Infrastructure Layers, Intermediaries, and Settlement Mechanisms, June 2026
- Global: Evolution of Cross-Border Payment Infr., Real-Time Connectivity, and Network Modernizat., June 2026
- Global: Structural Drivers Accelerating Cross-Border Payment Infrastructure Modernization, June 2026
- Global: Structural Drivers Supporting Digital Identity Modernization, June 2026
- Global: Transition Toward Real-Time Interoperable Cross-Border Payment Systems, June 2026
- Global: Competitive Positioning Across Banks, PSPs, FinTechs, and Payment Infrastr. Providers, June 2026
- Global: Service Capabilities Across Major Cross-Border Payment Infrastructure Providers, June 2026
- Global: Competition Between Traditional Banks, PSPs, FinTechs, and Infrastructure Platforms, June 2026
- Global: Competition Across Cross-Border Payment Networks Layer, June 2026

4. Global Payment Economics & Market Structure

4.1. Economics of the Global Payments Industry

- Global: Impact of A2A Payments and Alternative Rails on Revenue Pools, April 2026
- Global: A2A Payment Monet. Models, Fee Structures, Cost Allocation and Value-Added Services, April 2026
- Global: Real-Time Paym. Business Models, Value Capture, Revenue Layers and Comp. Positioning, Apr 2026
- Global: Payment Value Chain Profit Pools, Issuing, Acquiring, Processing, and Revenue Layers, April 2026
- Global: Stablecoin Reserve Management and Issuer Economics, June 2026
- Global: Commercial Payment Revenue Distribution by Region, in % of Total Payment Revenues, 2024
- Global: Consumer Payment Revenue Distribution by Region, in % of Total Payment Revenues, 2024
- Global: Revenue Structure and Monetization Mechanisms Across Card and A2A Payment Models, April 2026
- Global: A2A Payments and Multi-Rail Infrastructure Development, April 2026
- Global: Multi-Rail Payment, Orchestration Adoption, Infrastructure Positioning, and Revenue Models, Apr 2026
- Global: Merchant Payment Acceptance Costs for Card-Based and A2A Transactions, April 2026
- Global: Card Type Identified as Most Likely to Be Impacted by A2A Payments, in % of Paym. Executives, 2025
- Global: Merchant Acceptance of Selected Payment Methods, in % of Respondents, 2023 & 2025e

4.2. Economics of Cross-Border Payment Flows

- Global: TAM of Wholesale and Retail Cross-Border Payments, in USD tn. and CAGR, 2024 & 2032f
- Global: TAM of Non-Wholesale Cross-Border Payments, in USD tn. and CAGR, 2024 & 2032f
- Global: B2C Cross-Border Payments Market Size, in USD trillions and CAGR, 2024 & 2032f

TABLE OF CONTENTS (3 OF 4)

Sample Report

4.2. Economics of Cross-Border Payment Flows (Cont.)

- Global: B2B Cross-Border Payments Market Size, in USD trillions and CAGR, 2024 & 2032f
- Global: C2B Cross-Border Payments Market Size, in USD trillions and CAGR, 2024 & 2032f
- Global: C2C Cross-Border Payments Market Size, in USD trillions and CAGR, 2024 & 2032f
- Global: Cross-Border Payment Flows by Use Case, in USD trillions and % of Total Share, 2025
- Global: Cross-Border Payment Revenues by Use Case, in USD billions and % of Total Share, 2025
- Global: Cross-Border Payment Take Rates by Use Case, in % of Cross-Border Payment Flow Value, 2025
- Global: Large Enterprise Cross-Border B2B Payments Market Size, in USD trillions and CAGR, 2024 & 2032f
- Global: SMB Cross-Border B2B Payments Market Size, in USD trillions and CAGR, 2024 & 2032f
- Global: Cross-Border Payment Fee Structures and Transaction Friction Across Major Corridors, June 2026
- Global: Settlement Delays, Intermediary Complexity, and Liquidity Constraints in Intern. Payments, June 2026
- Global: Infrastructure Factors Influencing Cost and Efficiency Across Major Payment Corridors, June 2026

5. Global Payment Infrastructure Modernization & Interoperability**5.1. Evolution of Payment Infrastructure**

- Global: Volume of Non-Cash B2B and B2C Payments, in billions and CAGR, 2007, 2014, 2023-2025f, 2029f
- Global: Share of Non-Cash Transaction Volume by Payment Instrument, in %, 2023 - 2024e & 2029f
- Global: Share of E-Commerce Transaction Value by Payment Method, in %, 2024 & 2030f
- Global: Correspondent Banking, RTP-Based Payment Models, and Cross-Border Infrastr. Trends, June 2026
- Global: RTP System Expansion, Transaction Growth, and Cross-Border Connectivity Initiatives, June 2026
- Global: Cross-Border RTP Linkages, Payment-System Interoperability, and Infrastr. Connectivity, June 2026
- Global: ISO 20022 Adoption and Interoperability Development Across Payment Systems, June 2026
- Global: ISO 20022 Standardization and Payment Data Harmonization, June 2026
- Global: SWIFT Infrastr. Modernization, ISO 20022 Migration, and Transaction Data Standardization, June 2026
- Global: API-Based Financial Infrastructure and Embedded Payment Integration, June 2026
- Global: Identity, Authentication, and Trust Across Digital Ecosystems, June 2026
- Global: Banking-as-a-Service and API Ecosystem Expansion in International Payments, June 2026
- Global: Strategic Expansion of API-Based Payment Infrastructure Providers, June 2026
- Global: Payment Orchestration Layers and Intelligent Routing Infrastructure, June 2026
- Global: Multi-Rail Payment, Transaction Routing Complexity, and Payment Method Fragmentation, June 2026

TABLE OF CONTENTS (4 OF 10)

Sample Report

5.1. Evolution of Payment Infrastructure (Cont.)

- Global: Digital Wallet Connectivity, Multi-Currency Payment, and Cross-Border Payment Integration, June 2026
- Global: Digital Identity Infrastructure Across Commerce, Finance, and Government, June 2026

5.2. Interoperability & Cross-Border Connectivity

- Global: Cross-Border A2A Payment Limitations and Card Network Dominance, April 2026
- Global: Centralized, Federated & Decentralized Identity Architecture Models, June 2026
- Global: Identity Portability, Credential Reusability & Interoperability, June 2026
- Europe: SEPA Instant Credit Transfer Usage Patterns Across Retail Transactions, May 2026
- Europe: Open Banking and Account-to-Account Payment Development Across Retail Transactions, May 2026
- Europe: Development and Rollout of EPI's Wero Payment System, May 2026

5.3. Adoption Drivers & Implementation Challenges

- Global: Success Factors Behind UPI and Pix, Policy Mandates, Cost Structures, and Infrastr. Design, Apr 2026
- Global: Open Banking Payment Adoption Barriers, Merchant, Consumer, and Regulatory Constraints, Apr 2026
- U.S.: Structural Barriers to Real-Time and A2A Payment Adoption, April 2026

6. Global Foreign Exchange, Liquidity & Settlement Systems

6.1. Treasury, Liquidity & FX Management

- Global: Treasury Optimization, Liquidity Management, and International Payment Operations, June 2026
- Global: Foreign Exchange Infrastr., Liquidity Management, and Cross-Border Payment Efficiency, June 2026
- Global: Treasury Modernization, Multi-Currency Liquidity Management, and Automated FX Routing, June 2026

6.2. Settlement Performance & Transaction Efficiency

- Global: Wholesale Cross-Border Payments Credited Within One Hour and One Busin. Day, in %, 2023 - 2025
- Global: Retail Cross-Border Payments Credited Within One Hour and One Business Day, in %, 2023 - 2025
- Global: Availability of Cost and Speed Inform. Across Retail Cross-Border Payment Services, in %, 2023 - 2025

TABLE OF CONTENTS (5 OF 11)

Sample Report

6.3. Tokenized Settlement & Digital Money Infrastructure

- Global: Traditional and Stablecoin-Based Cross-Border Settlement Infrastructure, June 2026
- Global: Stablecoin Payment Functional Architecture, June 2026
- Global: Stablecoin Adoption, Tokenized Settlement Development, and International Payment Infr., June 2026
- Global: Commercial Bank Money Tokens and Deposit Token Initiatives, June 2026
- Global: Stablecoins Compared with Central Bank Digital Currencies, June 2026
- Global: CBDC Pilot Programs, Tokenized Settlement Networks, and Cross-Border Payment Exper., June 2026
- Global: Project mBridge Cross-Border Transactions Values, in USD billions, 2022 & 2025
- Global: Atomic Settlement Models, Tokenized Money Infrastructure, and Next-Generation Payment, June 2026
- Global: Tokenized Cross-Border Payment Infrastructure Cost Savings, in USD bil. and CAGR, 2026e - 2030e

7. Global AI, Automation & Operational Intelligence in Payments

7.1. Artificial Intelligence in Payment Ecosystems

- Global: Overview of AI Use in Payments, June 2026 (1 of 3)
- Global: Overview of AI Use in Payments, June 2026 (2 of 3)
- Global: Overview of AI Use in Payments, June 2026 (3 of 3)
- Global: Overview of AI and Machine Learning in Payments, June 2026 (1 of 2)
- Global: Overview of AI and Machine Learning in Payments, June 2026 (2 of 2)
- Global: AI-Driven Fraud Prevention and Risk Management in Financial Services, June 2026
- Global: AI-Optimized Payments, Risk Management, and Customer Experience, June 2026
- Global: AI Collaboration and Future Innovations in Payments, June 2026
- Global: AI Use Cases in Tokenized Payments, Digital Identity & Agentic Commerce, June 2026
- Global: AI and Crypto Applications Tackle Cart Abandonment and Digital Checkout Friction, June 2026
- Global: Challenges And Risks of AI Use in the B2C E-Commerce And Online Payments Industry, June 2026
- Global: Use Cases of AI and Machine Learning in Payments, in % of Payment Professionals, 2023e
- Global: Top Challenges With Applying Generative AI in Banking, in % of C-Suite Executives, October 2023
- Global: Value of AI in Payments, in USD billion, 2023 & 2031f
- Global: Long-Term Implications for Cross-Border Transaction Infrastructure, June 2026

TABLE OF CONTENTS (6 OF 10)

Sample Report

7.2. Operational Intelligence & Payment Automation

- Global: AI-Driven Transaction Routing and Intelligent Payment Optimization Systems, June 2026
- Global: AI in Treasury Operations, Liquidity Forecasting, and FX Management, June 2026
- Global: AI-Powered Fraud Detection and Transaction Monitoring in Cross-Border Payments, June 2026
- Global: Operational Automation Across International Payment Compliance Systems, June 2026
- Global: ML Infrastructure, Real-Time Risk Scoring, Sanctions Monit., and Financial Crime Detection, June 2026
- Global: Adoption of Innovative Payment Technologies by Banks & PayTechs, in % of Exec. Reporting Technologies Already Deployed, 2025
- Global: Prioritization of Payment Industry Initiatives by Banks & PayTechs, in % of Executives Surveyed, 2025
- Global: Merchant Expectations Versus Banks' Reported Capability Levels Across Payment Infrastructure Services, in % of Respondents, 2025

7.3. AI-Enabled Fraud & Emerging Threats

- Global: AI-Enabled Phishing, Social Engineering Acceleration, and AI-Driven Fraud Det. in Payments, March 2026
- Global: Performance and Efficiency Comparison of AI-Enabled and Traditional Crypto Scams, March 2026
- Global: Share of AI-Enabled Crypto Scams Concentrated in High-Value / High-Volume Activity, in % of Scams, 2025
- Global: Impact of Service-Based Scam Supply Chains on Fraud Scalability, Transaction Effectiveness, and Operational Intensity, March 2026
- Global: Evolution of Fraud Techniques, Detection Processes, and AI-Enabled Risk Management Practices, March 2026
- Global: Share of Consumers Who Are "Very Confident" in Identifying AI-Generated Threats or Scams, in % of Respondents, 2025
- Global: Adoption of Generative AI in Fraud Prevention by Banks, in % of Respondents, March - April 2025
- Global: Perceived Use of Generative AI in Voice-Cloning Fraud, in % of Respondents, March- April 2025
- Global: Expected Impact of AI-Driven Behavioral Analytics on Fraud Prevention, in % of Resp., March - April 2025
- Global: Agentic Commerce, Automated Payment Journeys, and Emerging Authentication Implications, March 2026

7.4. AI-Driven Fraud Prevention & Defense

- Global: Adoption and Primary Use Cases of AI-Enabled Tools for Cybersecurity, in % of Resp., August - October 2025
- Global: Behavioral AI Adoption and Enterprise Deployment Challenges in Fraud Detection Sys., March 2026
- Global: Top Use Cases of AI in Fraud and Financial Crime Prevention by Financial Institutions, in % of Resp., March - April 2025
- Global: Duration of AI Use in Fraud Prevention by Financial Institutions, in % of Resp., March - April 2025
- Global: Adop. of AI for Fraud and Financial Crime Prevention by Financial Institutions, in % of Resp., March - April 2025
- Global: Leading Challenges in AI Deployment for Fraud and Financial Crime Prevention, in % of Resp., March - April 2025
- Global: Reported Impact of AI Adoption on False Positives in Fraud and Financial Crime Prevention, in % of Resp., March - April 2025
- Global: Reported Impact of AI Adoption on Fraud Loss Reduction, in % of Respondents, March - April 2025

TABLE OF CONTENTS (7 OF 10)

Sample Report

7.4. AI-Driven Fraud Prevention & Defense (Cont.)

- Global: Criminal Use of Generative AI in Fraud and Scam Activities, in % of Respondents, March - April 2025
- Global: Fraud Prevention Technologies, in % of Business Leaders Ranking Each Among the Top Three Most Effective, March 2025
- Global: Key Barriers to AI Implementation in Cybersecurity, in % of Respondents, August - October 2025
- Global: Organizations with a Process to Assess the Security of AI Tools Before Deployment, in % of Resp., 2025 - 2026
- Global: AI Security Reviews Before Deployment, by Organizational Resilience Level, in % of Resp., August - October 2025
- Global: Share of Consumers More Trusting of AI-Based Security Than Human-Monitored Security by Generation, in % of Respondents, 2025
- Global: Explainable AI and Model Governance Requirements in Financial Crime Analytics, March 2026

8. Global Fraud, Cybersecurity & Infrastructure Security

8.1. Risk Perceptions & Trust in Digital Payments

- Global: Share of Consumers More Concerned About Cyber Risks Than Two Years Ago, in % of Respondents, 2025
- Global: Share of Consumers Who Believe Being Scammed Is Inevitable, in % of Respondents, 2025
- Global: Share of Consumers Who Received a Scam Attempt in the Past 12 Months, in % of Respondents, 2025
- Global: Consumer Exposure to Digital Fraud Attempts, in % of Respondents, May - June 2025
- Global: Perceived Change in Selected Cyber Risk Categories, in % of Respondents, August - October 2025
- Global: Consumer Perceptions of Digital Versus Physical Security, in % of Respondents, 2025
- Global: Evolution of Identity Models and Authentication Frameworks, June 2026
- Global: Likelihood of Abandoning a Purchase or Account Sign-In Due to a Forgotten Password, in % of Cons., Apr 2026
- Global: Leading Drivers for Considering or Implementing Passkeys, in % of Org. With Active Passkey Consideration or Adoption, Apr 2026
- Global: Consumer Perceptions of Digital Security, AI-Driven Fraud Risks, and Reporting Barriers, March 2026
- Global: Perceived Involvement of AI in Online Fraud Incidents, in % of Resp. Experienced Online Fraud or Scams, June - July 2025
- Global: Self-Reported Belief in Deepfake Identification Ability, in % of Respondents, 2024 - 2025
- Global: CEOs' Top Cybersecurity Concerns Related to GenAI, in % of Respondents, August - October 2025
- Global: Evolution of Top Cybersecurity Concerns Related to GenAI, in % of Resp., 2024 - 2026
- Global: Technologies with the Greatest Anticipated Impact on Cybersecurity in the Next 12 Months, in % of Resp., August - October 2025
- Global: Online Payment Fraud Growth, Consumer Trust Responses, and Merchant Risk Management Implications, March 2026
- Global: Fraud Reimbursement Expectations, Customer Trust Pressures, and Payment Provider Risk Ownership, March 2026
- Global: Financial System Interdep., Supply-Chain Vulnerabilities, and Consumer Trust Pressures, March 2026

TABLE OF CONTENTS (8 OF 14)

Sample Report

8.2. Scale & Financial Impact of Payment Fraud

- Global: Value of E-Commerce Fraud Losses, in USD billions, 2024 & 2029f
- Global: Financial Institution Fraud Loss Forecast, in USD billions, 2025 & 2030f
- Global: Cumulative Card Payment Fraud Losses and Key Risk Drivers, March 2026
- Global: Share of Annual Company Revenue Lost to Fraud, in % of Total Revenue, 2024 - 2025
- Global: Digital Identity Fraud Trends, Consumer Scam Exposure, and Financial Institution Loss Fore., March 2026
- Global: Rate of Suspected Digital Fraud, in % of Total Digital Transactions Evaluated, H1 2022 - H1 2025
- Global: Digital Fraud Attempts, Account Takeover Activity, and Consumer Scam Exposure, March 2026
- Global: AI-Driven Fraud Escalation and Payment Fraud Values Despite Customer Authen., March 2026
- Global: Prevalence and Types of Cyber-Enabled Fraud Experienced in the Past 12 Months, in % of Resp., August - October 2025
- Global: Exposure to Cyber-Enabled Fraud in the Past 12 Months, by Region, in % of Resp., August - October 2025
- Global: Crypto Scam and Fraud Loss Estimates, Historical Revisions, and Structural Underestimation Risk, March 2026
- Global: Average Value of Individual Crypto Scam Payments, in USD, 2024 - 2025
- Global: Individual Crypto Scam Payments and Underlying Drivers of Transaction-Level Loss Escalation, March 2026

8.3. Fraud Typologies & Attack Methods

- Global: Primary Causes of Fraud Losses, in % of Business Leaders Rep. Each Fraud Type, May - June 2025
- Global: Suspected Digital Fraud by Consumer Lifecycle Stage, in % of Stage-Level Transaction Attempts, May - June 2025
- Global: Suspected Digital Fraud Rates by Industry, in %, May - June 2025
- Global: Share of Consumers Who Engaged With Scam Attempts by Generation, in % of Respondents, 2025
- Global: AI-Generated Impersonation, Synthetic Media, and Social Engineering in Online Fraud, March 2026
- Global: Credential Abuse Trends, Identity Management Risks, and AI-Driven Commerce Developm., March 2026
- Global: Growth Dynamics, Rising Payment Severity, and Convergence of Impersonation Tactics Across Crypto Scam Types, March 2026
- Global: Shift in Laundering Channels and Off-Ramp Structures for Crypto Scam Proceeds, March 2026
- Global: Multi-Rail Payment Expansion, Vulner. Exploitation Trends, and Ecosystem-Level Cyber Risk, March 2026
- Global: Cybercrime-as-a-Service Expansion and Implications for Payment Fraud Risk Management, March 2026
- Global: Criminal Data Marketplaces, Access Brokerage, and the Rise of Intelligence-Led Risk Management, March 2026
- Global: Money Mule Recruitment, Rapid Funds Movement, and Industrialization of Scam Proceeds, March 2026
- Europe: Authorised vs Unauthorised Payment Fraud Patterns and Reimbursement Implications, March 2026
- Europe: Scam Typologies, Consumer Decision Dynamics, and Dispute Escalation Drivers, March 2026
- Europe: Convergence of Payment Channels and Cross-Channel Fraud Threat Evolution, March 2026

TABLE OF CONTENTS (9 OF 10)

Sample Report

8.3. Fraud Typologies & Attack Methods (Cont.)

- Europe: Online Marketplaces, Counterfeit Trade, and Converging Criminal Supply Chains, March 2026
- Europe: Organized Fraud Networks, Scam Supply Chains, and Industrialization of Financial Crime, March 2026

8.4. Cross-Border Fraud & Infrastructure Security

- Global: Payment Fraud Losses, Scam Exposure, and Fraud Mitigation Challenges, June 2026
- Global: Mule Networks, Authorized Push Payment Fraud, and International Scam Infrastructure, June 2026
- Global: Share of Deepfake-Related Fraud Incidents by Financial Services Segment, in %, Sep 2024 - Sep 2025
- Global: Fraud Rate by Financial Services Segment, in % of Suspected Rate, Sep 2024 - Sep 2025
- Global: Share of New Account Fraud and Account Takeover Fraud in Total Fraud Incidents by Industry, in %, Sep 2024 - Sep 2025
- Global: Share of Fraud Occurring After Customer Onboarding by Industry, in %, Sep 2024 - Sep 2025
- Global: Cybersecurity Risks, Operational Resilience, and Infrastructure Protection, June 2026
- Global: Third-Party Dependencies, Operational Risk, and Infrastructure Concentration, June 2026

8.5. Economic Impact of Fraud & Prevention

- Global: Cyber Risk Complexity, Regulatory Pressure, and Security Investment Drivers, March 2026
- Global: Fraud Liability Expansion and Rising Monitoring Costs in Payment Ecosystems, March 2026
- Global: Cyber Threat Evolution, Regulatory Pressure, and Security Investment Drivers, March 2026
- Global: Rising Scam Losses, Reimbursement Pressure, and the Growing Cost Burden of Fraud, March 2026
- Global: Information Security Spending Expansion and Strategic Alignment with Digital Payment Growth, March 2026
- Global: Estimated Contribution of Key Structural Drivers to Fraud Detection and Prevention Market Growth, in % of Impact on Forecast CAGR, January 2026
- Global: Estimated Negative Contribution of Key Implementation and Data Constraints to Fraud Detection and Prevention Market Growth, in % of Negative Effect on Forecast CAGR, January 2026
- Global: AI-Driven Growth Drivers and Implement. Constraints in the Fraud Detection Market, March 2026

8.6. Fraud Prevention Market & Investment Landscape

- Global: IT Spending Growth, Software Expansion, and Payments Infrastructure Investment, March 2026
- Global: Information Security End-User Spending Forecast, in USD billions, 2024, 2025f & 2026e
- Global: Rising Cybersecurity Investment Priorities and Technology Spending Expansion, March 2026
- Global: AI Adoption, Talent Shortages, and Growing Demand for Cybersecurity Solutions, March 2026

TABLE OF CONTENTS (10 OF

Sample Report

8.6. Fraud Prevention Market & Investment Landscape (Cont.)

- Global: Fraud Detection and Prevention Market Size Growth, in USD billions, and Compound Annual Growth Rate, 2020-2025
- Global: Estimated Share of Solution Platforms Versus Service Offerings, in % of Total Fraud Detection and Prevention Market Revenue, 2025
- Global: Estimated Share of Fraud Detection and Prevention Market Revenue by Organization Size, in % of Total Market Revenue, 2025

9. Global Regulation, Standards & Governance

9.1. Regulatory Frameworks & Industry Standards

- Global: G20 Cross-Border Payment Roadmap and International Coordination Efforts, June 2026
- Global: Regulatory Reform, Cross-Border Payment Modernization, and Interoperability Develop., June 2026
- Global: AML, KYC, and Transaction Monitoring Expansion Across Real-Time Payment Systems, June 2026
- Global: Open Banking, Open Finance, and Cross-Border Data-Sharing Frameworks, June 2026
- Global: Regulatory Approaches Toward Stablecoins and Tokenized Settlement Infrastructure, June 2026

9.2. Fraud Governance & Regional Policy Developments

- Global: Expanding Risk, Compliance, and Resilience Mandates Across the Payments Industry, March 2026
- Global: Confirmation of Payee Frameworks, Trans. Integrity Controls, and Fast Payment Risk, March 2026
- Global: Interactive Authorization, Payee Verification, and Instant Conf. in Fast Payment Ecosystems, March 2026
- Global: Interoperability Standards, Data Governance, and Implem. in Payment Pre-Validation Sys., March 2026
- Global: Payment Infra. Modernization, Interoperability Expansion, and Real-Time Risk Foundations, March 2026
- Global: Instant Payment Expansion and the Transition Toward Real-Time Fraud Decisioning, March 2026
- Global: Real-Time Risk Scoring and Authorization-Stage Decisioning in Modern Payment Systems, March 2026
- Global: Continuous Verification and Behavioral Signals as a Core Control Layer for Digital Fraud, March 2026
- Global: Cyber Threat, Operational Risk Management, and Infrast. Resilience in Fast Payment Sys., March 2026
- Global: Cloud Concentration, Third-Party Dependencies, and Payment Infrastructure Resilience, March 2026
- Global: Scenario Testing, Sector-Wide Exercises, and Standardized Incident Report. in Payment Infr., March 2026
- Global: Incident Repor. Harmonization, Fraud Monitoring Expansion, and Payment Data Governance, March 2026
- Global: Cross-Industry Collab. and Intelligence Sharing as Key Pillars of Modern Fraud Prevention, March 2026
- Global: Organized Cybercrime Netw., Automated Fraud, and Cross-Border Criminal Supply Chains, March 2026
- Global: Cross-Border E-Commerce, Small-Parcel Trade, and Merchant Risk Management Implications, March 2026
- Global: Cross-Border E-Commerce Growth, Financial Crime Exposure, and Compliance Pressure, March 2026

TABLE OF CONTENTS (11 OF

Sample Report

- 9.2. Fraud Governance & Regional Policy Developments (Cont.)**
- Global: Cashless Payment Expansion and Implications for Fraud Exposure, March 2026
 - Global: Payment Modernization, Systemic Interdependence, and Coordinated Fraud and Cyber Resilience, March 2026
 - Europe: Verification of Payee Frameworks and Pre-Validation Controls in Instant Payments, March 2026
 - Europe: Strong Customer Authentic., Fraud Reduction Effect, and Fraud Displacement Dynamics, March 2026
 - Europe: Authentication Integration into Payment Infrastructure Resilience and Cyber Risk Governance, March 2026
- 10. Regional Payment Infrastructure, Real-Time Payments & A2A Markets**
- 10.1. Regional Payment Infrastructure Development**
- APAC: Volume of Non-Cash B2B and B2C Payments, in billions and CAGR, 2007, 2014, 2023-2025f, 2029f
 - North America: Volume of Non-Cash B2B and B2C Payments, in bl. and CAGR, 2007, 2014, 2023-2025f, 2029f
 - Europe: Volume of Non-Cash B2B and B2C Payments, in billions and CAGR, 2007, 2014, 2023-2025f, 2029f
 - Latin America: Volume of Non-Cash B2B and B2C Payments, in bl. and CAGR, 2007, 2014, 2023-2025f, 2029f
 - MEA: Volume of Non-Cash B2B and B2C Payments, in billions and CAGR, 2007, 2014, 2023-2025f, 2029f
- 10.2. APAC**
- China: Cross-Border Wallet Expansion and Payment Infrastructure Internationalization, June 2026
 - China: e-CNY Cumulative Transaction Volumes, in CNY trillion, June 2023 - November 2025
 - China: Structure of Electronic Payment Transactions and Role of Mobile Payment Channels, April 2026
 - China: Payment System Infrastr., Bank Account Base, and Role of Electronic Payment Transactions, Apr 2026
 - China: Real-Time Payment Transactions, in Billions of Transactions, and CAGR, 2023 & 2028f
 - India: UPI International Expansion and Real-Time Payment Ecosystem Scaling, June 2026
 - India: Cross-Border UPI Transaction Values, in USD millions, FY24, FY25 & FY26 YTD (Jul 2025)
 - India: Cross-Border UPI Transactions, in Number of Transactions, FY2024 - FY2026 YTD
 - India: UPI Transaction Volume, in Billions of Transactions, and Growth Rates, 2022-2023 & 2028f
 - South Korea: Payment Infr. Modernization, Settlement Efficiency, and Digital Payment Development, June 2026
 - Singapore: Cross-Border RTP Connectivity and Regional Payment Infrastructure Leadership, June 2026
 - Singapore: Real-Time Payment Transactions, in Millions of Transactions, and CAGR, 2023 & 2028f

TABLE OF CONTENTS (12 OF

Sample Report

10.3. North America

- U.S.: RTP Expansion, FedNow Development, and Cross-Border Infrastructure Modernization, June 2026
- U.S: Same Day ACH Transaction Value, in USD billions, Q1 2025 & Q1 2026
- U.S.: Same Day ACH Transaction Volume, in millions, Q1 2025 & Q1 2026
- U.S.: ACH B2B Payment Volume, in billions of Transactions, Q1 2025 & Q1 2026
- U.S.: YoY Growth in ACH Transaction Volume Across Major Payment Categories, in %, Q1 2026
- U.S.: Real-Time Payment Transactions, in billions of Transactions, and CAGR, 2023 & 2028f
- U.S.: Real-Time Payment Network Participation and Usage, FedNow vs RTP, April 2026
- U.S.: Consumer Payment Behavior and Relative Usage of Payment Methods, April 2026
- U.S.: Role of ACH and Same-Day ACH in Account-to-Account Payment Infrastructure, April 2026
- U.S.: Bank Priorities in Payment Initiatives by Implementation Timeline, in % of Respondents, 2025
- Canada: Real-Time Rail Modernization and International Payment Connectivity, June 2026

10.4. Europe

- Europe: SEPA Instant Expansion and Pan-European Payment Infrastructure Integration, June 2026
- Europe: Share of Instant Credit Transfers in Total Credit Transfers, by Volume and Value, in %, H1 2025
- Europe: Instant Payments Share of Total Electronic Payments, in %, 2023 & 2028f
- Europe: Variation in Payment Instrument Usage Across Selected Markets, May 2026
- UK: Open Banking Infrastructure and International Payment Innovation, June 2026
- UK: Real-Time Payment Transactions, in Billions of Transactions, and CAGR, 2023 & 2028f
- UK: Payment Methods Considered Important by Merchants, in % of Respondents, Q2 2024
- UK: Benefits Achieved by Offering Open Banking Payments, in % of Merchants, Q2 2024
- UK: Merchants Biggest Frustrations with Current Payment Solutions, in % of Merchants, Q2 2024
- Germany: Real-Time Payment Transactions, in Billions of Transactions, and CAGR, 2023 & 2028f

10.5. Latin America

- Latin America: Instant Payment Systems and Regional Cross-Border Infrastructure Integration, June 2026
- Brazil: Pix Transaction Growth, Infrastr. Development, and Cross-Border Payment Implications, June 2026
- Brazil: Pix Transactions, in billions of Transactions, February 2025 - May 2026
- Brazil: Value of Pix Transactions, in BRL billions, February 2025 - May 2026

Sample Report

10.6. Middle East & Africa

- Middle East: Real-Time Payment Transactions, in billions of Transactions, and CAGR, 2023 & 2028f
- GCC: Payment Infrastructure Modernization and Real-Time Cross-Border Connectivity, June 2026
- UAE: International Financial Infrastructure and Multi-Currency Settlement Positioning, June 2026
- Saudi Arabia: Payment Infr. Development, Instant Payments, and Regional Connectivity Initiatives, June 2026
- Saudi Arabia: Real-Time Payment Transactions, in Billions of Transactions, and CAGR, 2023 & 2028f
- Africa: Mobile Money Infrastructure and Cross-Border Financial Connectivity Challenges, June 2026
- Nigeria: Instant Payments, Digital Transaction Growth, and Payment Infrastructure Modernization, June 2026

11. Global Future Outlook & Strategic Scenarios

11.1. Future Payment Infrastructure & Settlement Models

- Global: Future Role of Stablecoins, CBDCs, and Tokenized Settlement Systems, June 2026
- Global: AI-Orchestrated International Payment Infrastructure and Automated Treasury Systems, June 2026
- Global: Long-Term Structural Evolution of International Transaction Ecosystems, June 2026
- Global: Cross-Border Infrastructure Partnerships and Ecosystem Consolidation Activity, June 2026

11.2. Industry Competition & Strategic Positioning

- Global: Impact of A2A Payment Expansion on Card Network Value Pools and Transaction Segments, Apr 2026
- Global: Cross-Border Payment Infrast., Interoperability Models, and System Integration Approaches, May 2026
- Global: AI Applications in Payment Processing, Fraud Detection, and Operational Infrastructure, May 2026
- Global: Stablecoins, Tokenized Deposits, and Blockchain-Based Settlement in Payment Systems, May 2026

11.3. Emerging Risks & Technology Trends

- Global: Cybercrime, Digital Fraud, and Trust Risks as Emerging Financial Stability Concerns, March 2026
- Global: Cyber Risk Complexity, Payment Ecosystem Resilience, and Security-First Strategies, March 2026
- Global: Cross-Border Paym. Growth, Interconnected Ecosystems, and Rising Financial Crime Risk, March 2026
- Global: AI-Automated Commerce, Consent and Authentication Risk, and Identity-Fraud Exposure, March 2026
- Global: Cross-Border Payments Growth, Ecosystem Interdependence, and Collab. Fraud Prevention, March 2026

TABLE OF CONTENTS



OBJECTIVE

RELIABLE

1.	Key Takeaways	18 – 22
2.	Management Summary	23 – 30
3.	Global Payments Market Overview	31 – 64
4.	Global Payment Economics & Market Structure	65 – 93
5.	Global Payment Infrastructure Modernization & Interoperability	94 – 121
6.	Global Foreign Exchange, Liquidity & Settlement Systems	122 – 138
7.	Global AI, Automation & Operational Intelligence in Payments	139 – 186
8.	Global Fraud, Cybersecurity & Infrastructure Security	187 – 258
9.	Global Regulation, Standards & Governance	259 – 285
10.	Regional Payment Infrastructure, Real-Time Payments & A2A Markets	286 – 335
11.	Global Future Outlook & Strategic Scenarios	336 – 349



Global E-Commerce Intelligence
we report, you grow

ADDRESS

yStats.com GmbH & Co. KG
Behringstr. 28a | 22765 Hamburg | Germany

CONTACT

Phone: +49 40 - 39 90 68 50 | Fax: +49 40 - 39 90 68 51 | info@ystats.com

SOCIAL MEDIA

-  [linkedin.com/company/ystats](https://www.linkedin.com/company/ystats)
-  twitter.com/ystats
-  facebook.com/ystats
-  gplus.to/ystats.com

MORE NEWS?

Please subscribe to our Newsletter at www.ystats.com