

Sample Report: Global Stablecoin Payments & Settlement Market 2026

*Across Infrastructure, Payments,
Treasury, and Digital Money*

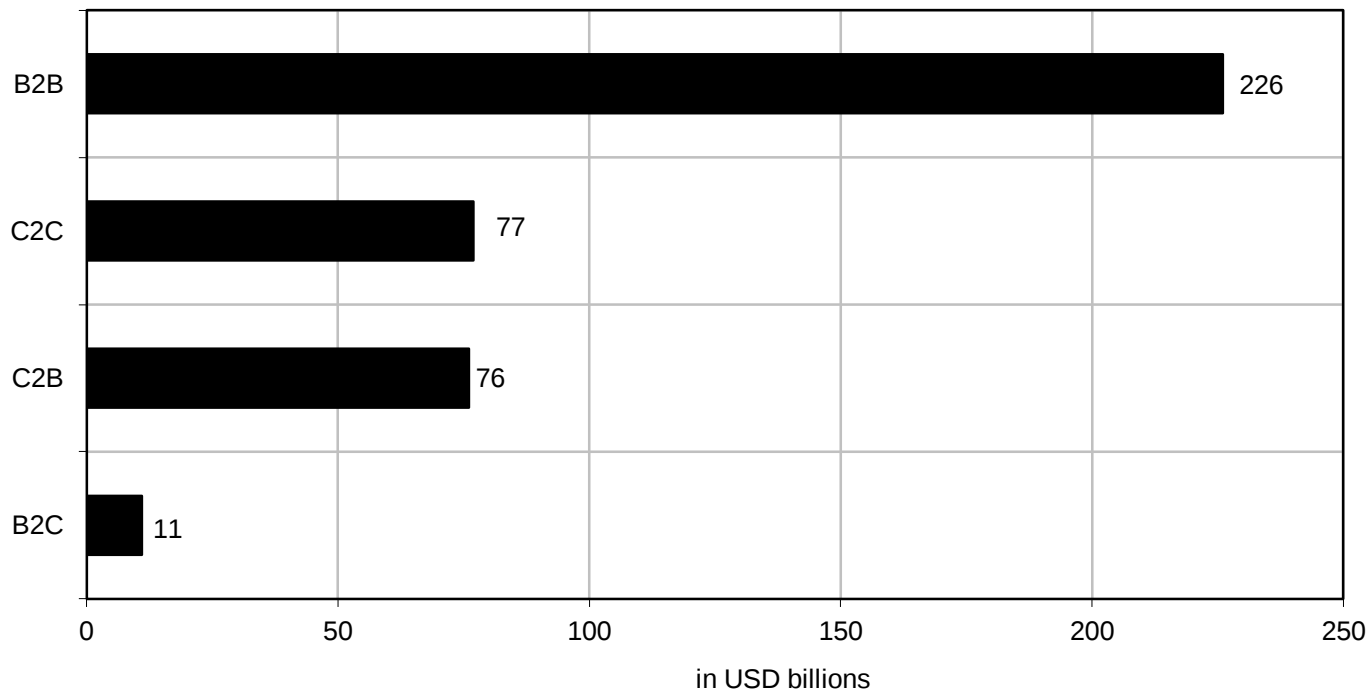
Prepared by yStats.com



PUBLICATION DATE: JULY 2026

Annualized global stablecoin payment activity reached approximately USD 390 bil. (EUR 331.5 bil.) in 2025, with business-to-business transactions contributing USD 226 bil. (EUR 192.1 bil.).

Global: Annualized Stablecoin Payment Volumes by Payment Category, in USD billion, 2025



Note: USD figures were converted to EUR using the average USD/EUR exchange rate over the past 12 months (1 USD $\approx$ 0.85 EUR). Figures are annualized from December 2025 stablecoin payment activity and exclude on-chain settlement or intra-financial-institution flows not initiated by customers (e.g., real-world asset settlement and internal ledger flows). Values represent estimated payment volumes by transaction category.

Source: McKinsey & Company, February 2026.

Stablecoins and tokenized payment models increase alongside established payment infrastructure as institutions explore next-generation settlement mechanisms in 2026.

Sample Report

Global: Stablecoins, Tokenized Deposits, and Blockchain-Based Settlement Models, June 2026

Stablecoins Enable Digital Value Transfer on Distributed Ledger Infrastructure

- The Financial Stability Board describes stablecoins as digital assets designed to maintain a stable value relative to fiat currencies and to support payment and settlement functions on distributed ledger networks.
- These instruments enable transactions to be executed through token transfers rather than traditional account-based clearing systems.
- Stablecoins are applied in cross-border transfers, digital asset markets, and selected payment use cases, where settlement occurs directly on blockchain-based infrastructure.

Tokenized Payment Models Are Being Developed by Public and Private Sector Institutions

- The Bank for International Settlements highlights that tokenisation is being explored as part of next-generation financial system design, with projects involving central banks and financial institutions testing the use of tokenized deposits and digital currencies.
- The International Monetary Fund notes that these models are evaluated for cross-border settlement, where shared ledger platforms can support multi-currency transactions and reduce reliance on intermediary-based processes.

Blockchain-Based Settlement Operates in Parallel with Established Payment Systems

- Stablecoin arrangements differ from traditional payment infrastructures in terms of governance, regulatory treatment, and settlement finality, according to the FSB.
- Their use remains concentrated in specific segments, including cross-border transfers and treasury operations, while established systems such as real-time payments and correspondent banking continue to process the majority of global transactions.
- As a result, blockchain-based payment models currently operate alongside existing infrastructures rather than replacing them.

PREFACE

Sample Report

OBJECTIVE

20%

8%

11%

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, 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

Sample Report**1. Key Takeaways****2. Management Summary****3. Global Stablecoin Market Overview**

- Global: Evolution of Stablecoins from Digital Assets to Payment and Settlement Infrastructure, June 2026
- Global: Stablecoin Ecosystem Overview, July 2026
- Global: Key Drivers of Stablecoin Adoption, July 2026
- Global: Stablecoins Within the Broader Digital Money Landscape, June 2026

4. Global Stablecoin Market Development & Infrastructure Ecosystem

- Global: Stablecoin Market Capitalization and Leading Stablecoins, July 2026
- Global: Stablecoin Market Size and Estimated Growth Scenarios, in USD billions, 2020 - 2025 & 2030f
- Global: Stablecoin Transaction Activity by Volume Category, in USD trillion, 2025
- Global: Distribution of Stablecoin Market Share Between Tether & Circle, and Other Issuers, in %, 2026
- Global: Stablecoin Types and Reserve Structures, July 2026
- Global: Issuers, Custodians, Wallet Providers, Payment Processors, and Liquidity Providers, July 2026
- Global: Stablecoin Payment Functional Architecture, June 2026
- Global: Settlement and Orchestration Infrastructure Supporting Stablecoin Transactions, June 2026
- Asia-Pacific: Enterprise Infrastructure Supporting Stablecoin Payment and Settlement Ecosystems, July 2026

TABLE OF CONTENTS (2 OF 2)

Sample Report

5. **Global Stablecoin Economics & Business Models**

- Global: Revenue Models of Stablecoin Issuers, July 2026
- Global: Stablecoin Reserve Management and Issuer Economics, June 2026
- Global: Cost Structures Compared to Traditional Payment Infrastructure, July 2026
- Global: Factors Supporting Stablecoin Business Model Sustainability, July 2026

6. **Global Stablecoin and Traditional Payment Infrastructure**

- Global: Stablecoins vs Traditional Cross-Border Settlement Infrastructure, June 2026
- Global: ACH Networks and Stablecoin Payment Infrastructure, July 2026
- Global: Stablecoins and Real-Time Payment Systems, July 2026
- Global: Stablecoins and SEPA Instant Payment Networks, July 2026
- Global: Stablecoins & Traditional Payment Infrastr. Compared Across Operational Characteristics, June 2026

7. **Global Stablecoins in Payments & Settlement**

- Global: Annualized Stablecoin Payment Volumes by Payment Category, in USD billion, 2025
- Global: Stablecoin Payment Penetration by Payment Segment, in %, 2025
- Global: Share of Annualized Stablecoin Payment Volume by Transaction Category, in %, 2025
- Global: Cross-Border B2B Stablecoin Transaction Value, in USD billions, 2026 & 2035f
- Global: Stablecoin Payroll and Remittance Payments, in USD trillion, 2025
- Global: Origin of Annualized Stablecoin Payment Volumes by Region, in USD billion, 2025
- U.S.: Share of Merchants Accepting Cryptocurrency Payments, in %, 2026
- U.S.: Share of Merchants Accepting Cryptocurrency Payments by Company Size, in %, 2026
- U.S.: Reported Benefits of Accepting Cryptocurrency Payments Among Merchants, in %, 2026
- U.S.: Projected Stablecoin-Enabled Retail Payment Volumes, in USD billion, 2026f - 2030f

TABLE OF CONTENTS (3 OF 3)

Sample Report

8. Global Stablecoin Institutional Adoption & Regional Market Developments

- Global: Banks and Financial Institutions Expanding Stablecoin Infrastructure, June 2026
- Global: Payment Providers and PSP Stablecoin Initiatives, June 2026
- Global: Stablecoin Infrastructure Partnerships Across Payment Ecosystems, June 2026
- Global: Stablecoin Adoption Across Commerce and Financial Services, June 2026
- Global: Stablecoin Treasury Capabilities Supporting International Business Operations, June 2026
- Global: Stablecoin Integration Across Commercial Payment Infrastructure, June 2026
- Global: Cross-Border Settlement Deployments and Operational Implementations, June 2026
- Global: Top Stablecoin Use Cases of Interest Over the Next Five Years, in % of Surveyed Organizations, 2025
- Asia-Pacific: Stablecoin Strategies for Cross-Border Payment Infrastructure, July 2026
- Asia-Pacific: Digital Money Strategies in South Korea and India, July 2026
- Singapore: Institutional Stablecoin Infrastructure and Tokenized Finance, July 2026
- Middle East: Institutional Stablecoin Payment Infrastructure Development, July 2026
- Middle East: Institutional Digital Financial Infrastructure and Tokenization, July 2026
- Latin America: Stablecoin Adoption Across Cross-Border Payments and Treasury Operations, July 2026
- Africa: Stablecoin Adoption Drivers Across Cross-Border Payment Markets, July 2026
- Africa: Financial Institutions & Payment Infrastructure Supporting Stablecoin Payments & Settlement, July 2026

9. Global Stablecoins in Digital Commerce

- Global: Merchant Acceptance and Commerce Enablement, July 2026
- Global: Merchant Economics of Stablecoin Payments, July 2026
- Global: Stablecoins Supporting Cross-Border E-Commerce, July 2026
- Global: Digital Commerce Platforms Expanding Stablecoin Payment Capabilities, July 2026

TABLE OF CONTENTS (4 OF

Sample Report

10. Global Stablecoins, Tokenized Deposits & Digital Money Models

- Global: Stablecoins, Tokenized Deposits, and Blockchain-Based Settlement Models, June 2026
- Global: Commercial Bank Money Tokens and Deposit Token Initiatives, June 2026
- Global: Stablecoins Compared with Central Bank Digital Currencies, June 2026
- Global: Programmable Money Infrast. Across Stablecoins, CBDCs, and Tokenized Money Systems, June 2026

11. Global Stablecoins Regulation & Risk

- Global: Regulatory Approaches Toward Stablecoins and Digital Settlement Infrastructure, June 2026
- Global: Reserve Transparency and Risk Management Frameworks, July 2026
- Global: Top Organizational Barriers to Stablecoin Adoption, in % of Surveyed Organizations, 2025
- Global: Key Risks and Adoption Constraints, June 2026
- U.S.: Payment Stablecoin Policy Developments, June 2026
- Europe: MiCA and Stablecoin Regulation, June 2026

12. Global Stablecoin Competitive Landscape

- Global: USDT, USDC, and PYUSD Payment Stablecoin Initiatives, July 2026
- Global: Payment Infrastructure Providers Supporting Stablecoins, June 2026
- Global: Strategic Positioning Across Stablecoin Ecosystems, June 2026

13. Global Stablecoin Future Outlook

- Global: Future Role of Stablecoins in Payments and Settlement, June 2026
- Global: Future Role of Stablecoins, CBDCs, and Tokenized Settlement Infrastructure, June 2026
- Global: Long-Term Implications for Cross-Border Transaction Infrastructure, June 2026

TABLE OF CONTENTS

Sample Report

1.	Key Takeaways	9 – 11
2.	Management Summary	12 – 16
3.	Global Stablecoin Market Overview	17 – 21
4.	Global Stablecoin Market Development & Infrastructure Ecosystem	22 – 31
5.	Global Stablecoin Economics & Business Models	32 – 36
6.	Global Stablecoin and Traditional Payment Infrastructure	37 – 42
7.	Global Stablecoins in Payments & Settlement	43 – 53
8.	Global Stablecoin Institutional Adoption & Regional Market Developments	54 – 70
9.	Global Stablecoins in Digital Commerce	71 – 75
10.	Global Stablecoins, Tokenized Deposits & Digital Money Models	76 – 80
11.	Global Stablecoins Regulation & Risk	81 – 87
12.	Global Stablecoin Competitive Landscape	88 – 91
13.	Global Stablecoin Future Outlook	92 – 95



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

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

MORE NEWS?

Please subscribe to our Newsletter at www.ystats.com