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Sample Report: Global Digital Commerce Infrastructure 2026

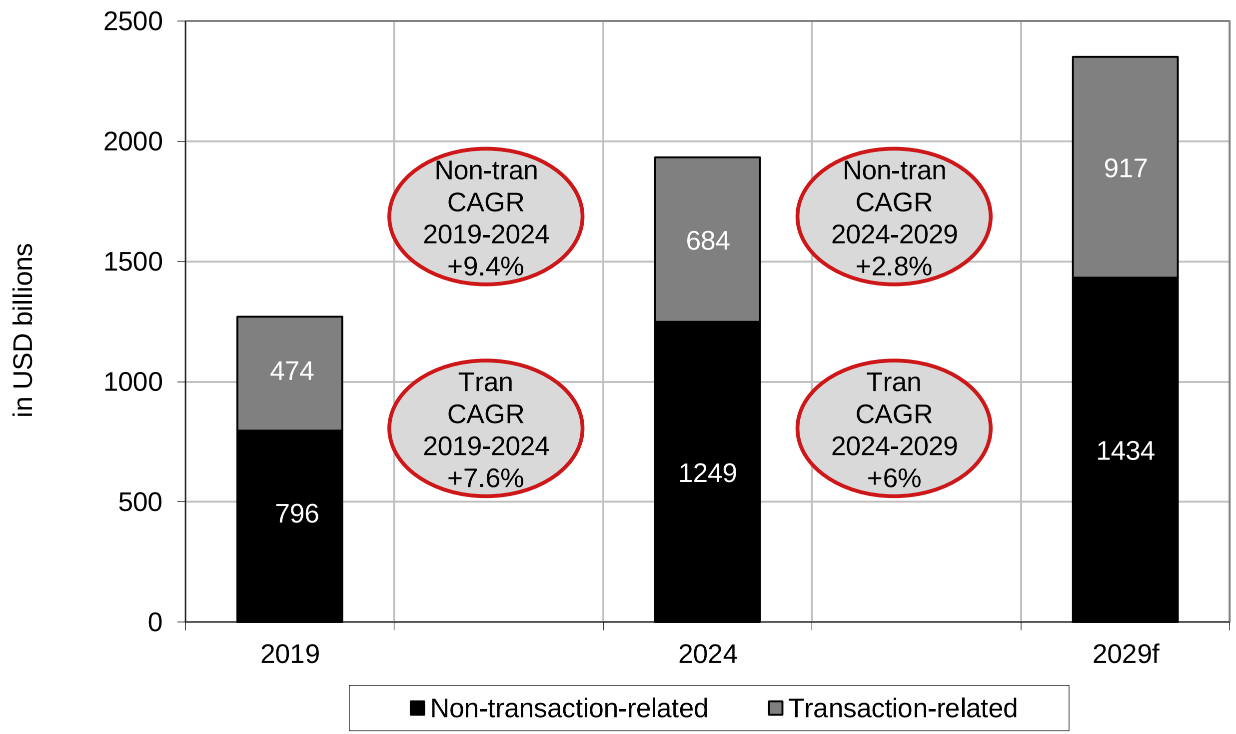
Payments Infrastructure, Digital Identity, AI, Digital Trust, Stablecoins, Merchant Technology & Fraud Prevention

Prepared by yStats.com

PUBLICATION DATE: AUGUST 2026

Transaction-related payments revenue is forecast t… 917 billion (EUR 819 billion) by 2029f, up from USD 684 bill… billion) in 2024.

Global: Transact.- And Non-Transaction-Related Payment Revenue, in USD bl. and CAGR, 201… 029f



Note: Transaction-related revenue includes revenue generated from card and non-card payment transactions. Non-transaction-related revenue includes interest income and fee income associated with payment accounts, together with value-added services. The figures represent the broader payments-industry revenue pool and are included as context for the revenue environment in which merchant payment infrastructure providers operate. Figures may not sum exactly due to rounding. USD values have been converted to EUR using an average EUR/USD exchange rate of 1 EUR = 1.12 USD.

Source: BCG, September 2025

In 2026, merchant payment platforms are expandin transaction processing to integrate commerce softwa financial services.

Global: Payment Acceptance, Merchant Software, And Value-Added Services, August 2026

Payment Processing Is Expanding Into Integrated Commerce Infrastructure

- Capgemini, based on research, finds that merchants expect payment providers to deliver integrated capabilities that improve operational efficiency and customer experience rather than standalone payment acceptance. Likewise, the European Commission Joint Research Centre's study of the online payment ecosystem shows that growing payment complexity is increasing demand for platforms capable of connecting gateways, acquirers, wallets, and alternative payment methods through unified infrastructure.

Unified Platforms Are Becoming More Important in Merchant Payments

- Adyen highlights how its platform combines payment acceptance, acquiring, risk management, data analytics, and financial products within a unified architecture. Fiserv's 2025 Annual Report similarly describes the expansion of merchant solutions through the Clover ecosystem, integrating payment acceptance with software and business-management capabilities. These examples illustrate how individual payment providers are expanding their merchant offerings beyond transaction processing.

Merchant Software And Embedded Services Are Expanding Provider Value

- Fiserv's 2025 results show Merchant Solutions organic revenue growth of 6%, supported by the expansion of the Clover ecosystem, which integrates payment acceptance with point-of-sale software, analytics, loyalty, and business management. At the same time, research from Bain & Company indicates that embedding payments and financial services directly into software platforms is becoming a major source of merchant acquisition, retention, and new revenue opportunities.

Integrated Commerce Ecosystems Expand Competitive Differentiation

- Providers differentiate through combinations of payments, software, data, fraud prevention, and embedded financial services, according to McKinsey. Integrated merchant ecosystems are becoming an increasingly important source of competitive differentiation as providers combine payment acceptance with commerce, operational, and financial-service capabilities.

Source: Bain & Company, 2026; Capgemini, 2026; Adyen, 2026; Fiserv, Feb 2026; McKinsey, Sep 2025; European Commission, 2025; yStats Assessment as of August 2026

PREFACE

A LIST OF ADVANTAGES

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GENERAL METHODOLOGY OF MARK… TS

Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sou… based on information and data acquired from national and international statistical offices, industry and trade associations, business repo… company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum … 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.

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