

Payments industry forecast: 2025 trends

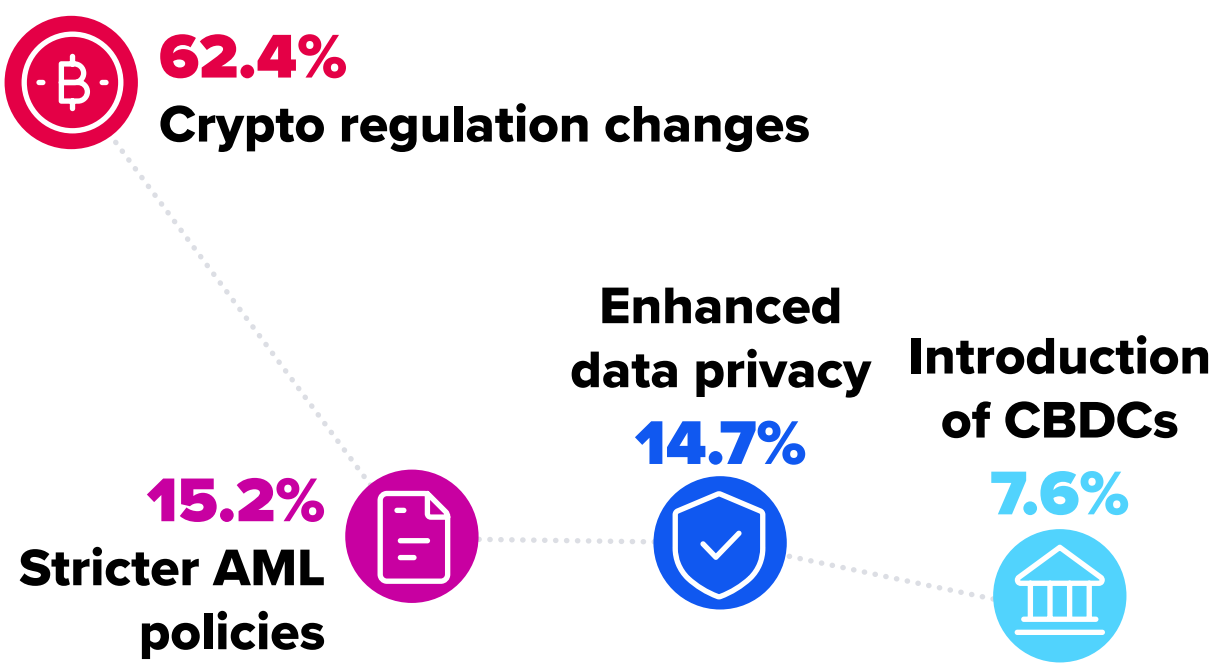
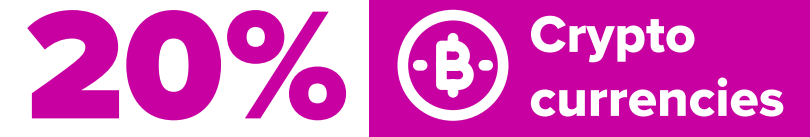
What do industry professionals predict?

We surveyed payments industry pros to give us some insights. Here's what the payments industry predicts for 2025 in fintech trends, challenges, and innovations.

01 | Fastest growth

Which payment method will see the fastest rate of growth in 2025?

Digital wallets are leading the way, with 45% of professionals predicting they will see the fastest growth. With crypto and BNPL on the rise, the decentralized and flexible nature of these methods means their adoption will drive innovation and regulation.



02 | Regulatory trends

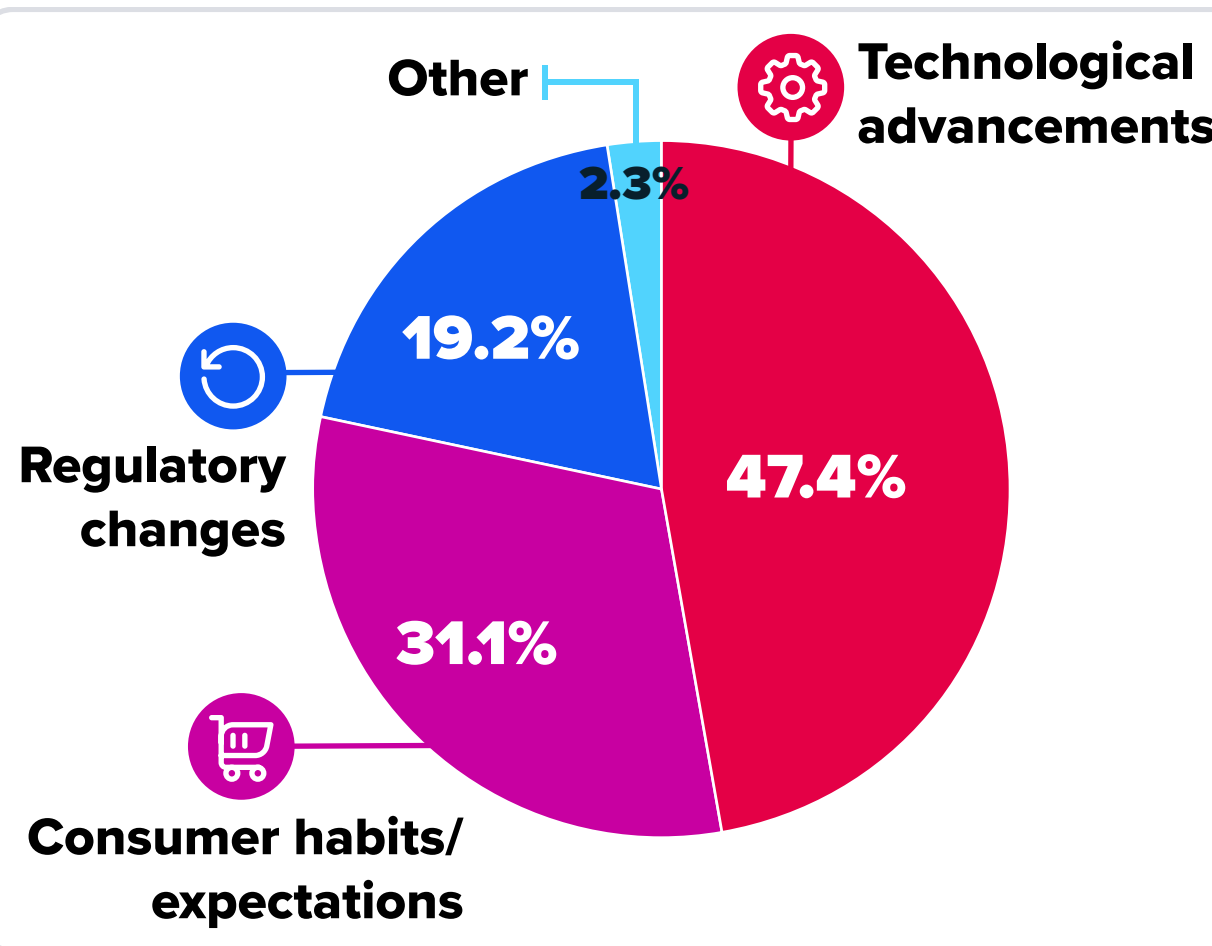
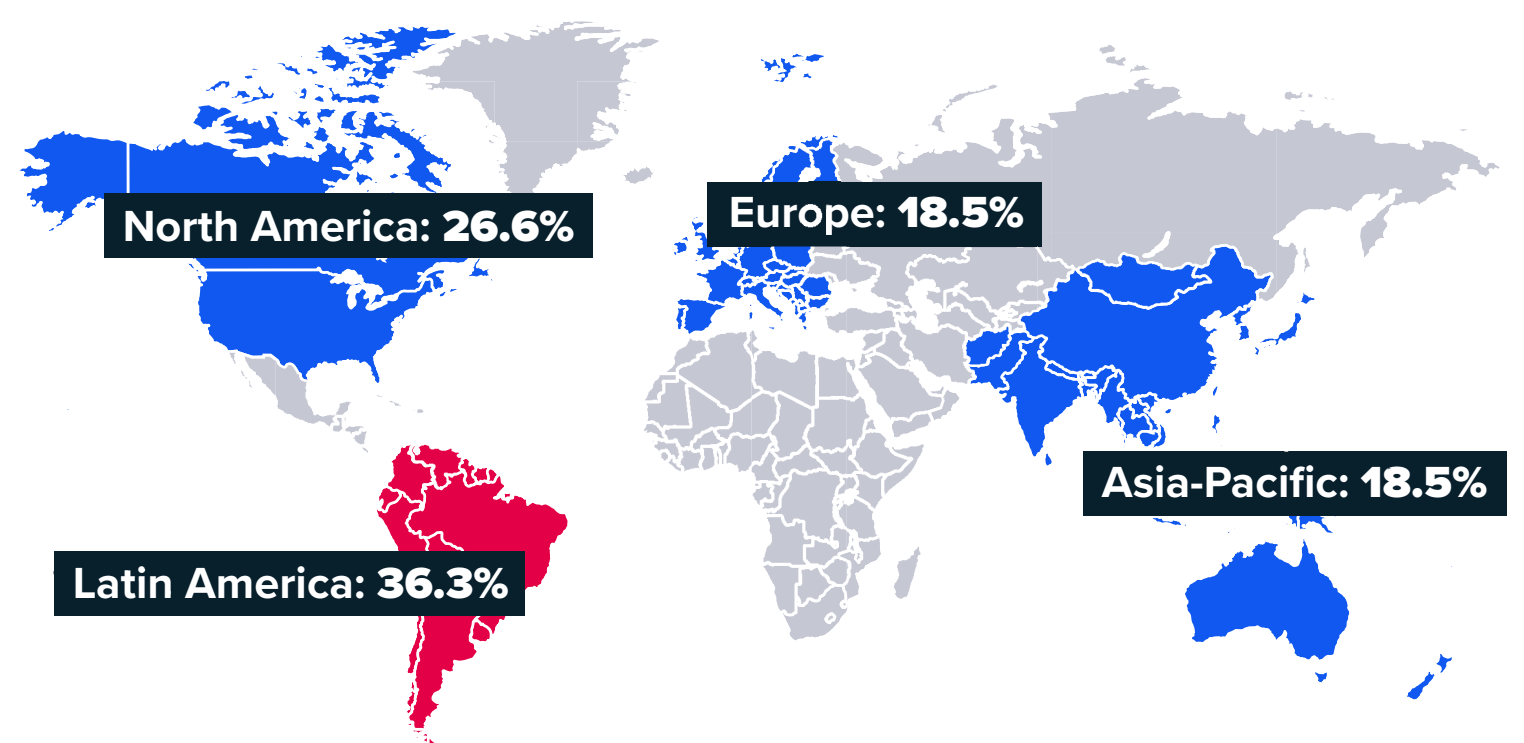
Which regulatory trend will have the greatest impact on payments in 2025?

Global crypto regulation is becoming a top priority. As digital wallets and cryptocurrencies rise, our respondents point to crypto regulations as the most impactful trend in 2025. Enhanced data privacy and stricter AML policies are critical as industries balance innovation with security and compliance.

03 | Regional impact

Which region will see the biggest shake-up in payments technology in 2025?

Latin America is experiencing rapid fintech growth, driven by a high unbanked population. 36% of professionals predict the biggest shake-up, driven by the region's fintech boom.



04 | Payment innovation

What will be the biggest driver of payment innovation in 2025?

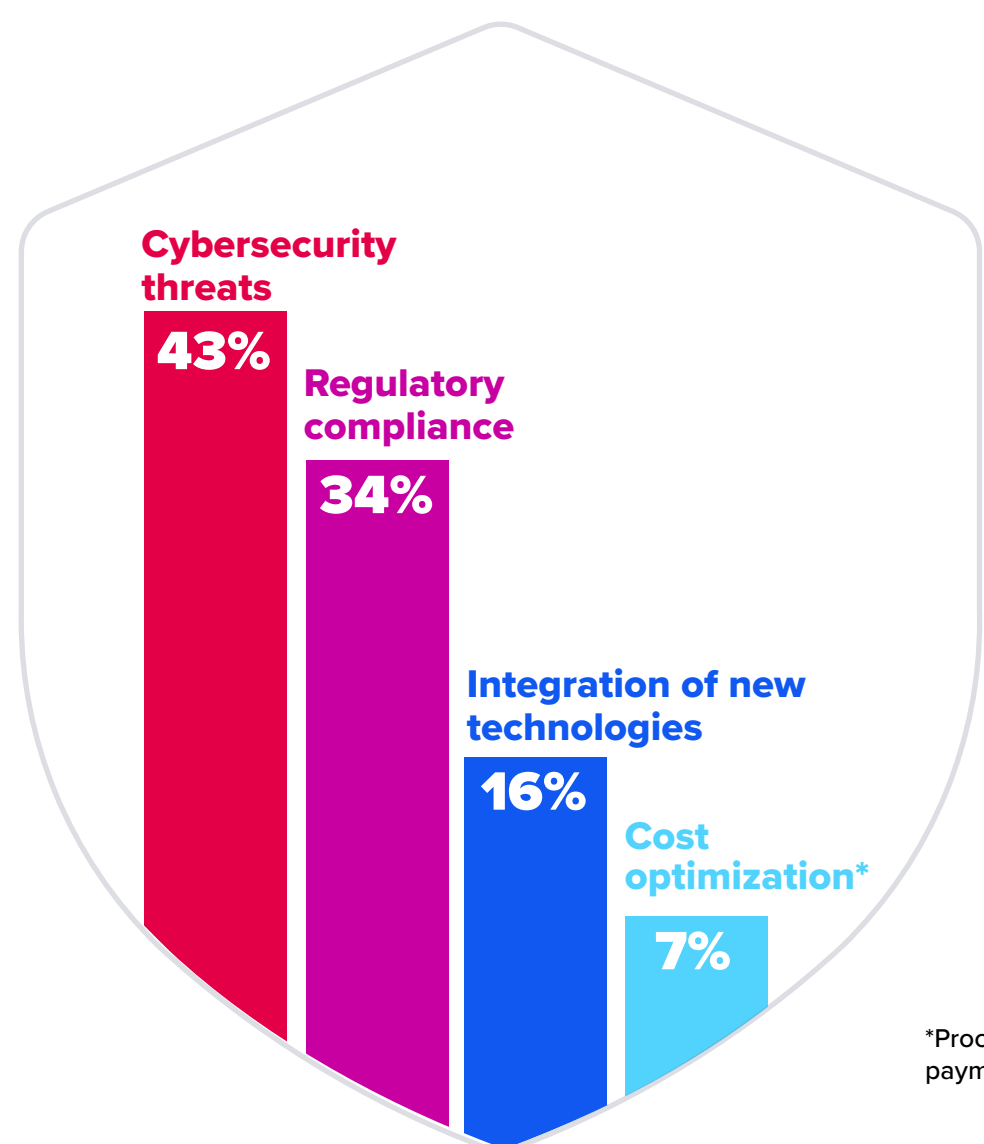
Technological advancements dominate as the key driver of payment innovation, with breakthroughs like AI and blockchain re-forming the future of payments. Consumer expectations also push businesses to create seamless and personalized experiences.

05 | Biggest challenge

What is the biggest challenge facing the payments industry in 2025?

The rise of digital wallets and technological advancements give way to Cybersecurity threats, with our respondents expressing it as their primary concern. As digital payments grow, organizations must prioritize security while adapting to evolving standards.

Cybersecurity threats top the list of challenges, with 43% of respondents expressing concern. Regulatory compliance (34%) and the rapid pace of technological change (16%) are also pressing issues. As digital payments grow, organizations must prioritize security while adapting to evolving standards.



*Processing fees/cost of payment acceptance

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