Top 10 Fintech & Payments Trends 2026

JUNIPER® RESEARCH

Why Read Our Top 10 Fintech & Payments Trends Report

Juniper Research's Top 10 Fintech & Payments Trends report provides strategic insights for industry stakeholders, including financial institutions, fintech companies, technology vendors, and investors; highlighting the most impactful emerging trends and market opportunities shaping the fintech landscape in 2026. Juniper Research prides itself on identifying and analysing the most disruptive trends in fintech and payments; helping industry stakeholders to navigate the evolving landscape.

As the role of both consumer and B2B financial services expands, the next year is expected to bring about a new phase of growth. New challenges around security are arising, causing proactive risk management to be a priority. At the same time, users are expecting more personalised services and a consistent omnichannel experience. In order to meet these needs, customer data insights and tailored implementation are expected to become a core strategic focus in 2026.

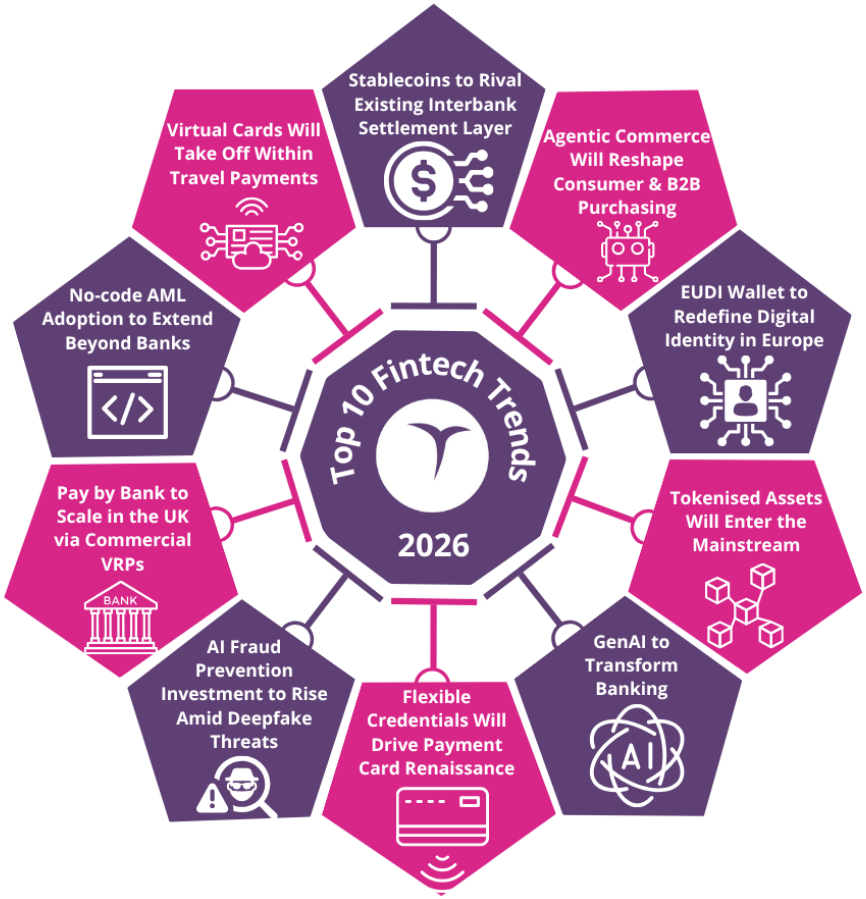
The financial technology industry is undergoing rapid and dynamic changes; market participants are pushed to innovate to remain competitive. In 2026, we can expect fintech companies to invest in automating payment flows and reconciliation, blockchain developments, and driving down B2B transaction costs - particularly through adopting Account-to-Account (A2A) and stablecoin payment solutions.

About the Trends

The following trends are presented in descending order of influence, with number 1 representing the most impactful and number 10 the least. These trends reflect Juniper Research's in-depth analysis of technologies and services across the fintech & payments sector. We have identified what we believe to be the most significant developments to watch in 2026. This report covers key areas including banking, digital identities, and Business-to-Business (B2B) payments; ensuring relevance and value for all stakeholders across the fintech & payments industry.

If you would like more information about the markets being discussed, where relevant, we have provided direct links to our supplementary research reports.

Additionally, you can find links to appropriate sources, including complimentary whitepapers, at the end of the document. You can also contact us via email at info@juniperresearch.com, where we can provide additional information and answer any questions you may have.



1. Stablecoins to Rival Existing Interbank Settlement Layer

The stablecoin market has exploded in growth, both in market capitalisation and transaction volume, over the past year and is now considered as an alternative form of value transfer to traditional payment infrastructure.

A stablecoin is a type of cryptocurrency where its value is pegged to a real-world fiat currency. For example, the world's largest stablecoin provider, Tether, which is the issuer of the United States Dollar Tether (USDT) token, maintains a 1:1 ratio with real US dollars. This means that when people want to redeem their USDT tokens, they will receive US dollars at equal proportions. Currently, the total stablecoin market capitalisation across all public blockchains amounts to over USD $300 billion; facilitating between USD $30-40 billion of on-chain payments per day. Whilst only accounting for less than 1% of the global daily money transfer volume, stablecoin transaction volume has risen exponentially over the past couple of years, with no signs of slowing down.

The US Guiding and Establishing National Innovation for US Stablecoins (GENIUS) Act, which was signed into law in July 2025, is a more recent catalyst to this growth and one of many reasons that we believe stablecoin adoption is set to grow substantially in 2026. This historic piece of legislation legitimises stablecoins as a medium of exchange, and sets clear guidelines on how issuers should navigate this space.

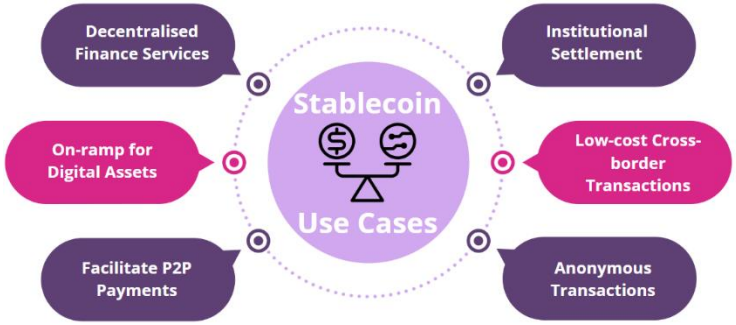
The benefits of using stablecoins are numerous. As crypto-native assets, stablecoins exist on blockchain networks as tokens. This means that stablecoins inherit the core advantages provided by the blockchain technology, such as security, immutability, programmability, low transaction costs, seamless cross-border transactability, and a network that operates 24/7.

For international wire transfers, financial institutions and banks primarily use Society for World Interbank Transactions (SWIFT), which facilitates secure messaging, such as delivering and receiving payment instructions between parties, which then allows institutions to securely move funds between themselves via an interbank network. However, the issue with these networks is that they are built with legacy infrastructure. This, in turn, means that payments lack functionality and programmability – inhibiting institutions from developing innovative or dynamic ways of handling payments. It can also take from hours up to days for transactions to settle, causing unnecessary delays in the movement of liquidity around the world and potentially causing financial constraints. Costs can also add up in traditional settlement networks, where each intermediary or correspondent in the process will typically charge fees, and additional time is experienced due to compliance checks and system constraints such as transaction throughput.

These networks are also only operational during banking hours and can go offline during certain holiday periods. This adds further operational complexity for cross-border transactions where settlement correspondents operate in different time-zones and business hours.

This has led firms such as J.P. Morgan to develop their own interbank settlement solution. Kinexys, developed by JPMorgan, is a permissioned blockchain enabling clients access to a private network offering 24/7, near-real time, and programmable settlement across a range of different currencies. Kinexys does not use stablecoins; instead, it uses technology inspired by blockchain technology and stablecoin innovation, called Bank-issued tokenised deposits, which is a tokenised representation of customer deposits held in bank accounts, backed one-to-one by funds held by the issuing institution. These tokens are issued on permissioned blockchains which enable institutions to make real-time payments and settlements. However, the downside to these tokens, and by extension permissioned blockchains, is the lack of interoperability with other networks and public markets. As we head into a more digitally integrated world, stablecoins issued on public blockchains can provide a more financially inclusive and diverse solution to institutional and retail clients alike.

Figure 1: Stablecoin Use Cases



Source: Juniper Research

Nevertheless, in the four years that Kinexys Digital Payments has been live, it has processed over USD $1.5 trillion in transaction volume, with an average daily transaction volume of USD $2 billion. While still in its early stages, Kinexys is demonstrating clear institutional demand for improved payments infrastructure.

PayPal is also one of many financial companies issuing their own stablecoin solution for customers. Its PayPal USD (PYUSD) token is a US dollar-backed stablecoin, jointly issued by Paxos, which resides on the Ethereum blockchain. What differentiates PayPal's stablecoin solution to that of Kinexys is that the stablecoin is issued on a public blockchain; allowing anyone in the world to transact with it without stringent Know Your Customer (KYC), Anti-money Laundering (AML), or regional restrictions. Furthermore, merchants and customers using PayPal are now, by default, integrated to the wider Web3 ecosystem – substantially increasing the range of financial services available to PayPal users. It also means that PayPal can potentially onboard a wider audience since their stablecoin is accessible to anyone with a Web3 wallet.

SWIFT recently announced that it is developing its own blockchain-based ledger to add to its infrastructure stack, with a focus on real-time, 24/7, cross-border payments. Working with a group of more than 30 financial institutions, the ledger is intended to extend SWIFT's role within financial communication into a digital environment facilitating the movement of regulated tokenised value across digital ecosystems, with interoperability between existing and emerging networks in mind. As a global cooperative, made up of over 11,500 institutions across more than 200 countries processing close to the world's GDP every three days, this is a clear sign that the payments and settlements landscape is changing.

Stablecoins address a real problem for the current interbank network for settlements. With favourable economics, vast technical capabilities such as programmability, borderless payments, transparency, and a network that is always online, a payments renaissance is inevitable. With different solutions already in the market or in development, institutions are gearing up for the paradigm shift.

Therefore, in 2026, we expect that stablecoin adoption will continue to grow. With regulatory clarity from the GENIUS Act, payment rails being developed and brought to market, and a clear demand for an upheaval of the current payments and settlement landscape, we see more and more interbank settlement networks either developing their own permissioned blockchain for the transfer of tokenised assets, such as stablecoins for payments, and financial companies issuing their own stablecoin solution as part of their wider customer offering. Payment processors such as Stripe are already addressing this demand through the launch of Open Issuance from Bridge – a platform for businesses to launch and manage their own stablecoin; providing firms with the ability to control their product experience, implement programmable controls, and access to a shared liquidity network with other Open Issuance users.

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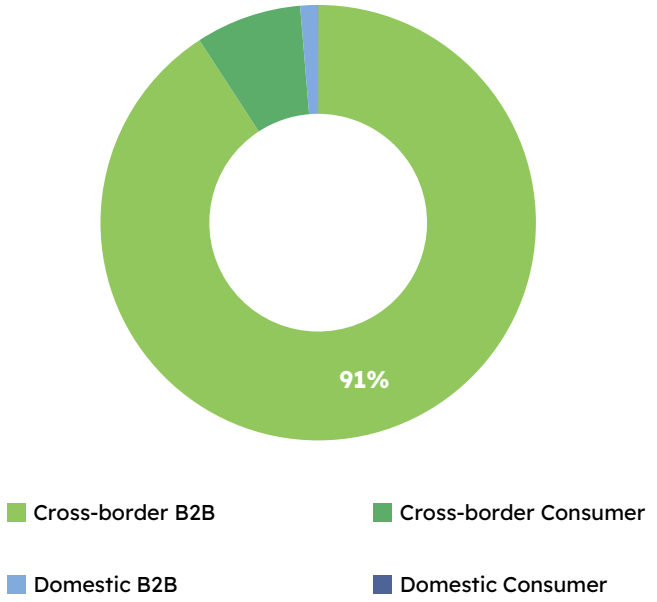
One implication here will be the need for on-ramps and off-ramps from stablecoins, which are vital if stablecoins are to be used in cross-border transactions at scale. As such, in 2026, we will see not only an increase in stablecoin use, but also a greater number of partnerships between crypto and traditional payments players to facilitate access to stablecoins. This will be a defining feature of the payments market in 2026.

A related market we will see is the growth of tokenisation of deposits, as a rival to stablecoin adoption in 2026. There will be substantial investment in both tokenised deposits and stablecoins, with the market for both seeing significant experimentation and investment; with stablecoins seeing much more real-world usage.

Figure 2: Total Savings Using Stablecoins ($m), 2026, Split by Segment



Source: Juniper Research

2. Agentic Commerce to Reshape B2B & Consumer Purchasing

eCommerce continues to grow in importance across the globe, with even emerging markets expanding access to eCommerce. However, the way eCommerce is accessed has been relatively static. Mobile apps are relatively dominant, though online access is still used to varying degrees.

In this context of a buoyant eCommerce market, agentic commerce, powered by agentic AI, is set to create the biggest shift in how eCommerce is being accessed since the rise of eCommerce itself.

AI has been a discussion point for years, but the hype is reaching new levels with agentic AI.

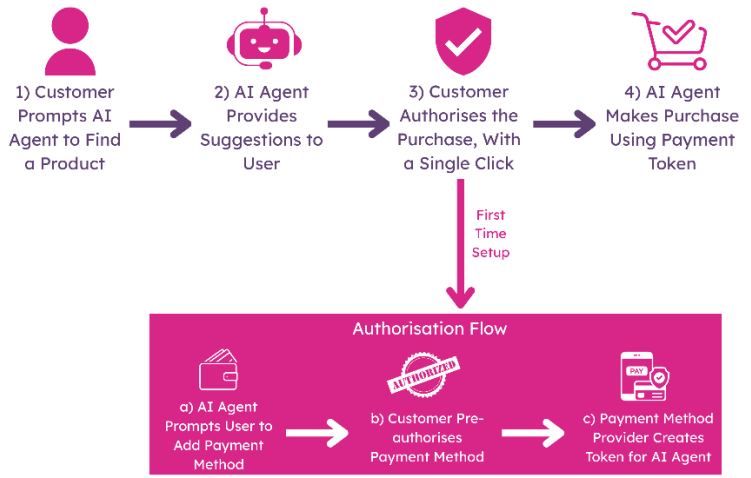
Agentic AI refers to artificial intelligence systems that can act autonomously to achieve goals; exhibiting agency by making decisions, planning actions, and adapting to dynamic environments without constant human supervision. Agentic commerce is where AI agents are unleashed to make purchases; choosing products and handling the checkout process autonomously.

By allowing the AI agent to make purchases, agentic commerce represents a paradigm shift within the eCommerce market. In 2026, we will see agentic commerce become a market in reality, with both consumers and B2B purchasers starting to adopt agentic commerce.

By being able to autonomously make purchase decisions, agentic commerce will fundamentally change the way eCommerce operates. Not only will websites need to cater for AI agents, but payment solutions must empower AI agents to make transactions, in a secure and user-permissioned way.

The below figure shows the purchase flow within agentic commerce. This differs heavily from the existing model, where purchasers need to enter the website, manually find a product, enter payment details, and transact.

Figure 3: AI Agent Authorisation Flow



Source: Juniper Research

This shift will need to see developments within the payments ecosystem, and in the way eCommerce merchants work, in order to maximise the potential of agentic commerce. In 2025, we have seen various solutions launched to empower AI agents for payments, such as Visa Intelligent Commerce or Mastercard Agent Pay. Stripe is powering OpenAI's new commerce experience, which is called Instant Checkout in ChatGPT. With this launch, ChatGPT users in the US are able to make Etsy purchases from within ChatGPT.

There are also plans to extend this to allow ChatGPT users to make Shopify purchases. The experience is powered by the Agentic Commerce Protocol, a new open standard co-developed by Stripe and OpenAI that enables programmatic commerce flows between buyers, AI agents, and businesses.

This work, in terms of enabling technical capabilities, will see progress being made, with the market increasingly viable from a technical perspective. AI agent partnerships will sweep across the payments industry; enabling agentic commerce in different niche areas.

In 2026, we will see solutions powering agentic commerce from payments leaders expand across the payment industry, with different solutions such as tokenisation, digital wallets or stablecoins used to power agentic commerce. Stablecoins have potential as they are essentially programmable, but they face challenges around acceptance when compared with card payments, which are already near ubiquitous in the eCommerce market.

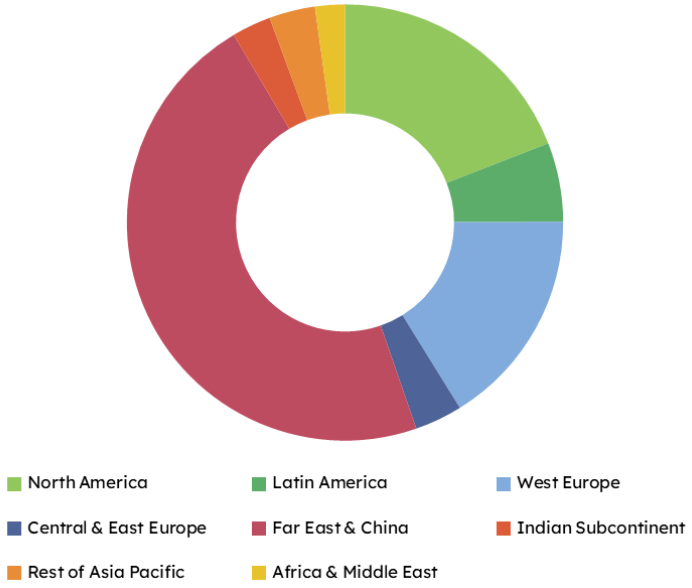
We are not suggesting that agentic commerce will develop overnight, and indeed, large behavioural changes from consumers will need to occur before agentic commerce becomes popular. There will also be a long period of implementation – eCommerce merchants will need to develop their platforms to accept agentic transactions. This will be simplified to an extent by the common eCommerce platforms reworking their systems for this, but there will be a long tail of merchants which need to adjust how they operate.

Agentic commerce will not only impact consumer purchase journeys, but it will also impact B2B purchasing, particularly as B2B purchase flows become increasingly consumerised in terms of how they are presented and carried out. The B2B market is slower to move typically, but has much to gain in terms of more efficient processing.

In this context then, 2026 will be the year that agentic commerce becomes a mainstream consideration, with payment vendors competing intensively to power this new wave of eCommerce.

With our latest figures showing that the eCommerce market globally is set to reach $13 trillion by 2030, the stakes for agentic commerce are high. Payments companies will be at the forefront of making this promising market a reality in 2026.

Figure 4: Total Transaction Value for Remote Physical & Digital Goods Purchases ($m), Split by 8 Key Regions, 2026



Source: Juniper Research

3. EUDI Wallet to Redefine Digital Identity in Europe

The EU Digital Identity (EUDI) Wallet is part of the European eIDAS 2 regulation and requires EU member states to have a digital wallet available to citizens by 2026. Across Europe, there are several existing digital wallet offerings available, from both civic and third-party vendors, created using widely varying infrastructures. The introduction of this regulation massively impacts the digital identity market, as it establishes standardised policies to follow.

Implementations of digital identity have struggled, historically, due to a lack of use cases. As it is an area that many citizens are not familiar with, there are challenges both in educating the populace on how they work as well as making arguments for their benefits, such as increased security, convenience, and control of personal data.

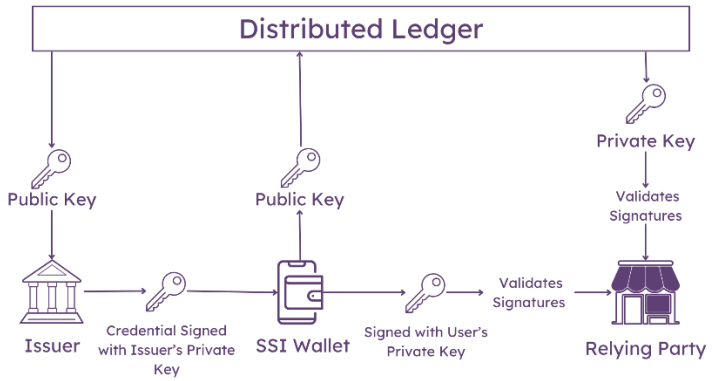
However, recent laws and regulations as well as advancing technology have expanded how many potential documents can be digitised, and where they can be used, including upcoming Digital Travel Credentials (DTCs) and mobile driving licences (mDLs). This also includes other documents such as right to work, right to rent, age verification documents, etc.

An example of this is in the UK, where mandatory digital identities for right to work have been announced and expected to be introduced by 2029. In the past, the UK has experienced difficulty introducing digital identities, with the 2006 Identity Cards Act facing strong opposition and being scrapped in 2010.

Another factor impacting the UK, as well as other nations such as Australia, the US, and several other European companies, is changing requirements for more stringent age verification checks. This has the purpose of preventing minors from accessing age-restricted content; a large issue in several areas such as social media, adult services, gambling, as well as others. EUDI will affect this by granting an easier way of proving age, and when following self-sovereign principles will remove the issue of users having to provide sensitive documents every time they access age-restricted services.

Included below is a diagram showing how decentralised digital identity systems work, with the inclusion of self-sovereign identity (SSI) wallets.

Figure 5: Distributed Ledger Technology



Source: Juniper Research

Citizens in some countries, including the UK, are strongly opposed to the idea of digital identity. Common concerns stem from mistrust of the government, including low trust in government data security, uncertainty that the government will not use digital identities for tracking and surveillance, and worries that citizens will not have full consent and control over the usage of their data.

This can be combatted by creating transparency around digital identity systems and informing citizens how their data is being used.

Furthermore, data storage should follow principles set out in General Data Protection Regulation (GDPR) and similar regulations. These principles include limiting how long data is stored, ensuring data is used only for purposes which individuals have explicitly consented, and minimising the data collected to that which is strictly necessary. Collectively, these principles minimise the risk of data breaches and ensure that individual privacy is respected.

The predominant aspect which can affect the negative perception of digital identity is the EUDI's principles supporting self-sovereign identity; giving citizens control over their own data and allowing them to decide how and where it is used.

We predict that countries which heavily utilise self-sovereign principles in their national digital identity programmes, over more traditional centralised methods, will see a much more positive public sentiment and wider adoption. This is especially relevant in countries such as the UK or the US, where public trust in the government's use of citizen data is low.

A key way in which EUDI Wallet will also change digital identity in Europe, is that in creating a regional set of standards it will ensure that digital systems across Europe will be created with some similarities. This can help with future goals of interoperability of digital identity credentials between countries.

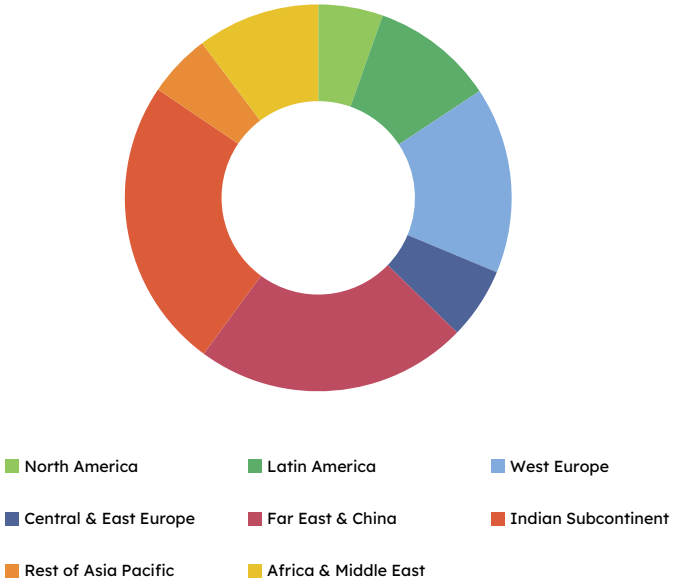
Although interoperability is a long-term goal of the EUDI regulation, some digital documents such as DTCs and mDLs are difficult to make widely accepted. Ensuring only legal drivers are allowed on the roads and keeping borders secure are vital requirements for nations, so plenty of testing is required for these documents before they are able to function across borders.

However, there are a multitude of other services which EUDI aims to target before the more ambitious mDL and DTC document types are widespread; accessing healthcare, filing taxes, applying for welfare, and bank services are important functions that digital identities can be used for.

In 2026, we predict that there will be a surge in digital identity solutions being released, as this is the deadline for EU states to create their digital identity apps. Initially, these systems will need to work within their own borders, with extensive testing to make sure that systems are working fully, and citizens fully trust in them. After this has happened over a period of several years, it can be expected that EU states will put an emphasis on digital identity credentials being accepted across borders; further improving convenience and use cases. We also expect eIDAS 2 to become a de facto standard in other markets; having a similar effect to GDPR.

To capitalise on this burgeoning market, vendors should embrace self-sovereign principles in their digital identity solutions. Focusing on designing systems that are future-proofed for interoperability is an important aspect for success in the longer-term market.

Figure 6: Value of Digital Identity Solutions ($m), 2026, Split by 8 Key Regions



Source: Juniper Research

4. Tokenised Assets Will Enter the Mainstream

Juniper Research forecasts that the tokenisation of real-world assets (RWAs) will become mainstream in 2026, based on various tailwind factors and catalysts driving growth, adoption, and appeal. But what is tokenisation?

A Web3-native term, tokenisation is the process of representing the rights or claims of a real-world asset in digital form, typically expressed as either fungible or non-fungible tokens – which means the tokens can be divisible or unique, respectively. For instance, a commercial building could be tokenised into thousands of fungible tokens each representing a fractional share of the property, or it could be a single non-fungible token tied to full ownership.

These digital tokens can be held, traded, or transferred on the blockchain network they exist on; unlocking frictionless movement and greater access to the underlying asset – which could otherwise be difficult for asset classes such as real estate and land. Companies offering tokenisation services will generally purchase and hold the asset in a reserve pool, and then issue tokens that reflect a stake in the reserve pool; thus, effectively tokenising the asset.

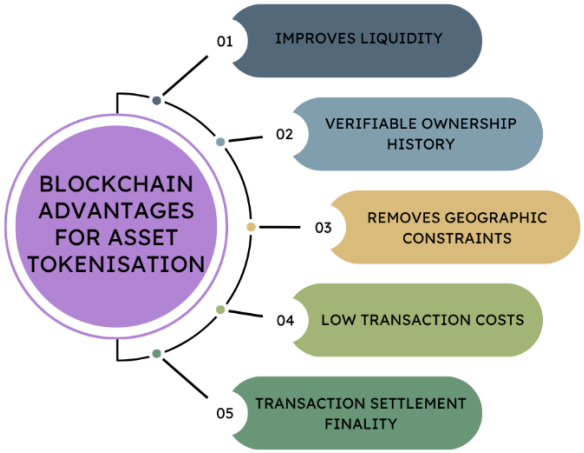
Tokenisation of real-world assets offers a real solution to illiquid, tangible asset classes, such as real estate, fine art, artefacts, and collectibles, which typically suffer from liquidity issues. For instance, selling a property or fine art can take months or even years, and the addressable market can be difficult to reach, further constrained by geographical boundaries. However, if the item is tokenised, any investor with access to the Internet or a mobile phone can now partake. High investment assets, which would previously price out retail investors, could now be accessible through fungible tokens. For instance, rather than a single investor or consortium spending USD $1 million for a property, retail investors could buy a token that represents a 1% ownership stake worth $10,000. This would greatly improve liquidity constraints and lead times typically faced in the sale of these types of assets, since tokenisation opens access to a greater addressable market.

These assets also require high upfront costs which prices out retail investors, and further reduces the number of potential buyers for the asset. These asset classes usually have high transaction costs associated with them due to the many intermediaries required to facilitate the transaction. Questionable government policies, bad paper trails, and general human incompetence can also mean that trying to find and verify the full ownership history and compliance information for an asset is difficult and costly – leading to the possibility of fraud and disputes. Tokenisation can be used to cut down on the number of intermediaries required for a transfer of an asset; thus, reducing costs and making the process economically efficient. The nature of blockchains also means that the entire ownership history as well as compliance records for a tokenised asset can be distributed on a public ledger; preventing fraud and loss of information.

With tokenisation, these asset classes can be drastically transformed with lines of code. Once illiquid assets can now be transacted on the blockchain, which is open 24 hours and 7 days a week. Due to the permissionless nature of many public and popular blockchains, tokenised RWAs which exist on these chains can be traded by anyone, anywhere; significantly opening access to these assets and unlocking liquidity. These tokens also naturally inherit the core advantages provided by the blockchain it resides on. such as shared security, transaction settlement and finality, immutability, smart contract programmability, low transaction costs, seamless cross-border transactability, and transparency.

Due to the significant economic advantages and benefits that tokenisation provides, we are already seeing institutional and commercial adoption in real-world asset tokenisation. As of October 2025, the total RWA market secured on-chain (assets that exist on the blockchain) reached USD $33.5 billion, from just USD $65 million around March 2020; representing roughly a 51,400% (514x) growth. Just in the last year, alone, the market added roughly USD $20.12 billion or a 150% increase.

Figure 7: Advantages of Using Blockchain for the Sale of RWAs



Source: Juniper Research

This growth appears to be healthy, with no sign of slowing down; therefore, we expect the current RWA market capitalisation on-chain to at least double to USD $67 billion in 2026, with private credit leads in the real-world tokenisation market making up approximately 52.52% or USD $17.6 billion. The next largest segment is US treasury debt at 25% market share or USD $8.4 billion. This implies that private credit and US treasury debt tokenisation makes up almost 80% of the on-chain RWA asset market; indicating strong interest in these spaces. The remaining share is made up of institutional alternative funds, commodities, public equity, non-US government debt, corporate bonds, private equity, and actively managed strategies; indicating a wide variety of applications for RWA tokenisation.

One of the more notable entrances to the market is the BlackRock USD Institutional Digital Liquidity Fund (BUIDL) which is a tokenised money-market fund launched in early 2024; issuing tokens that represent shares in a short-duration, USD-denominated liquidity fund comprised of cash, U.S. Treasury Bills, Repos etc. It is one of the largest players in the US treasury debt tokenisation segment and has been sustaining solid growth. With total assets under management of approximately USD $12-14 trillion, serving a range of institutional clients like pension funds, central banks, sovereign wealth funds, endowments and more, BlackRock's involvement in the tokenisation space further legitimises the industry and may influence other institutional asset managers to follow suit.

As the overall cryptocurrency market matures with rising institutional adoption, the RWA tokenisation will grow in tandem. Aside from favourable economic opportunities that RWA tokenisation provide, regulatory clarity has been a strong catalyst for growth in 2025 and likely into 2026. The signing of the GENIUS Act into federal law establishes the country's first federal framework for stablecoins; laying out a foundation for how stablecoins can be issued, managed, and regulated in the US. In addition, and complementary to the GENIUS Act, is the Digital Asset Market CLARITY Act, which will provide a regulatory structure for non-stablecoin cryptoassets and clarifies the oversight from regulators such as the Commodity Futures Trading Commission (CFTC) and the Securities and Exchange Commission (SEC). Whilst not signed into federal law yet, it has been passed in the House and is awaiting the Senate. At its core, the act aims to distinguish cryptoassets into three categories: digital commodities, investment contract assets, and permitted payment stablecoins. It will also provide specific provisions exempting certain decentralised finance (DeFi) activities from stricter regulatory burdens. This act will help further legitimise crypto markets and provide clear regulatory boundaries for institutions and financial to operate within, which, in theory, should spur further adoption and innovation. This leads us to believe that the market is significantly underestimating the expansion of liquidity and RWA tokenisation that can come from regulatory clarity.

Fund and asset managers across all asset classes should begin exploring tokenisation strategies if they have not already, especially for illiquid assets such as real estate and fine art. The benefit in doing so unlocks many economic advantages, removes traditional barriers and restrictions, and positions an offering as an innovative solution to the growing demand for tokenised assets amongst retail and professional investors alike.

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5. Gen AI to Transform Banking

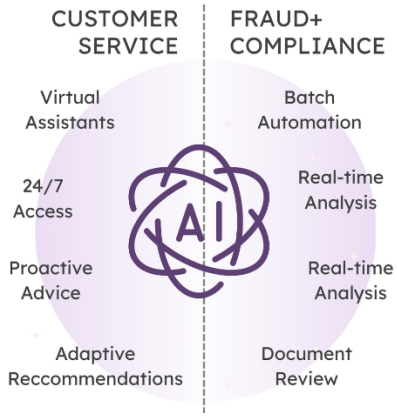
The banking market has witnessed numerous waves of disruption over the years, with Internet and mobile app banking giving way to heavy competition from digital-only brands, which have challenged established players. We predict that the next wave of disruption is AI-powered banking, with GenAI set to transform banking, in particular, in 2026.

Banking is extremely complex and banks have developed systems over many years which enable them to deliver services to their end users. However, these systems are often highly customised, which makes them difficult to update, or highly outdated, which makes new systems difficult to integrate.

This slow rate of progress has been typical for the banking market for some years, but the increasing competitive pressure from digital-only banks has meant that banks are addressing this; adopting cloud-based core banking systems and moving to new platforms and architectures. As a result, banking is poised to reap the benefits of AI as its technical infrastructure moves forward. In 2026, we will see GenAI have a transformative impact on the way in which banks operate. GenAI has a number of different capabilities that will heavily impact the way banks operate, most notably in two particular segments:

- Customer Service: GenAI enables hyper-personalised customer engagement; delivering tailored financial advice, proactive nudges, and real-time responses based on customer data and activity. Advanced AI-powered chatbots and virtual assistants provide natural, context-rich interactions; resolving customer queries efficiently and reducing reliance on human agents. GenAI enables always-available service, while tailoring interactions with real-time insights - from analysing transaction history to alerting customers about unusual spending or upcoming bills. Spending pattern analysis can also be used for adaptive recommendations, such as suggesting travel cards for frequent flyers. By integrating AI with human expertise, banks can achieve a balance between 24/7 access and personalised and trust-building services.
- Compliance & Fraud Detection: GenAI streamlines regulatory compliance by automating the processing of large volumes of regulatory documents, summarising updates, and aligning with internal policies. This helps reduce manual errors and the number of false positives; accelerating compliance tasks such as KYC and AML checks, and ensuring banks can stay ahead of evolving regulations. For fraud detection, GenAI leverages deep learning to analyse transaction data in real-time; identifying subtle anomalies and emerging fraud patterns that traditional systems may miss. AI can be utilised to create synthetic fraudulent scenarios to train detection models; enhancing the ability to recognise both known and novel fraud types. Traditional compliance processes in banks are highly manual and resource intensive. Teams must interpret and implement a constantly evolving landscape of regulations, conduct extensive document reviews, and manually monitor transactions for suspicious activity. These tasks are prone to human error, slow to adapt to regulatory changes, and often lead to operational bottlenecks, especially with growing data volumes and increasing complexity of regulations, globally.

Figure 8: GenAI Capabilities, by Segment

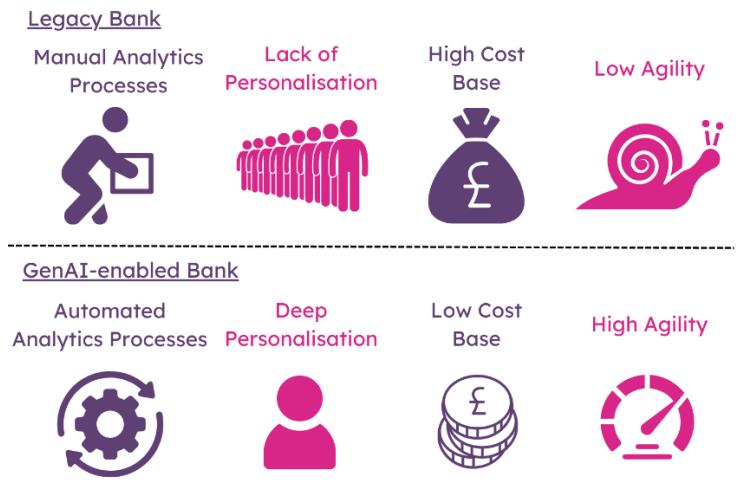


Source: Juniper Research

More broadly than this, outside of specific functions, GenAI is having a wider organisational impact. As generative AI tools become increasingly accessible to wider employee bases, they will have an impact on how employees work across departments, regardless of role.

Indeed, the below figure shows the impact GenAI will have in turning legacy banks to GenAI-enabled banks.

Figure 9: Legacy Banks vs GenAI-enabled Banks



Source: Juniper Research

Even for those which have not completed their transition into new platforms that support AI natively, many of the third-party tools banks use will also embrace GenAI; meaning that there will still be an impact, if not quite such a transformative one.

Therefore, in 2026, banking as an industry will be transformed by GenAI, with expectations advancing quickly around what efficiency and user experience should look like. It must, however, be noted that in some markets this will take longer than others. The US, with its large credit unions segment, will take much longer to adjust to AI availability. The UK and Europe is seeing strong progress, as well as advanced markets such as the UAE and Saudi Arabia.

This strong emerging wave of disruption by GenAI is one of the key reasons why we forecast that GenAI spend will accelerate in the UK. In a recent joint study between Zopa Bank and Juniper Research, we found that, by 2030, UK banks will invest over £1.8 billion ($2.5 billion) into GenAI technologies; seeking gains in productivity, cost-efficiency, and service excellence. 2026 is the year where we will see this transformation accelerate, and it will have a major impact on banking for years to come.

Stablecoins to Rival Existing Interbank Settlement Layer

Agentic Commerce to Reshape B2B & Consumer Purchasing

EUDI Wallet to Redefine Digital Identity in Europe

Tokenised Assets Will Enter the Mainstream

Gen AI to Transform Banking

Flexible Credentials Will Drive Payment Card Renaissance

AI Fraud Prevention Investment to Rise Amid Deepfake Threats

Pay by Bank to Scale in the UK via Commercial VRPs

No-code AML Adoption to Extend Beyond Banks

Virtual Cards Will Take Off Within Travel Payments

6. Flexible Credentials Will Drive Payment Card Renaissance

Payment cards increasingly need to adapt to increased competition from digital payments such as digital wallets and Pay by Bank, which are making waves in a variety of markets. Flexible credentials is a powerful way in which card providers can improve the convenience and flexibility of card payments; a key area of competition with digital payment methods.

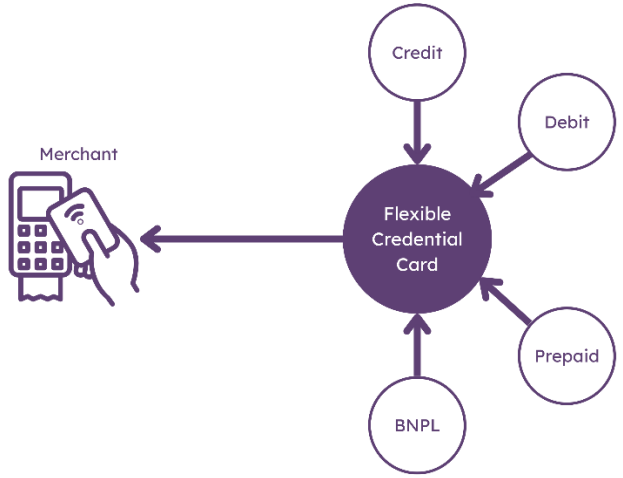
Flexible credentials allow a card holder to select from different sources of funds for a transaction on a single card. This is typically debit or credit, but can include other options such as instalments or a prepaid fund. The payment method can be selected by the user before the transaction, or determined by preset rules.

This technology will help payment card issuers reduce the loss of business to alternative payment options, as this flexibility offers consumers greater convenience and control. This will mean card holders no longer need to carry multiple cards to be able to use different cards for different purposes. This simplifies payments for a client and reduces the risk of paying for something with the wrong card by mistake.

The flexibility is already seeing adoption where it has been launched in 2025, with the two biggest global card networks, Visa and Mastercard, having it as part of their offering. A fascinating trend this has seen is an increase in the use of debit in the US by users of flexible credentials. This shows that this service can enable consumers to use funding sources they typically would not. While in the US this has led to an increase in debit, in other markets, where debit is already dominant, this could lead to increased use of credit and Buy Now, Pay Later (BNPL) methods, which generate higher revenue for the provider than debit transactions.

Flexible credentials can also facilitate the adding of loyalty products onto a card itself. This makes it easier for customers to access rewards programmes; increasing customer satisfaction and retention. 2026 will see an expansion in the number of customer loyalty programmes that offer integration with Visa's and Mastercard's solutions; utilising APIs.

Figure 10: Flexible Credentials Funding Source



Source: Juniper Research

2026 will be an important year for the technology of flexible card credentials, as this will be the first year the two largest card brands both have an established offering in the market. The key for 2026 is how Visa and Mastercard look to encourage adoption, both from issuers and end users. Issuers must be convinced to offer it in order to make it available to customers, and customer demand for it will be key in convincing issuers that it will be worth the investment. Juniper Research recommends that to promote end user uptake, new user rewards should be offered in order to obtain the initial uptake. This strategy should be pursued, as getting consumers to adopt the new service will be more challenging than retaining them once they are familiar with it.

Another key aspect of flexible credentials in the upcoming year will be the increase in use cases it can facilitate. It will need a way of attracting customers which already use payment cards; as such, integrating novel features will play an important role in this. Offering BNPL and loyalty schemes is a good start, but providers will need to continue to innovate to really make the service stand out. Juniper Research recommends integration into popular digital commerce channels, such as ride-hailing, food delivery, and eCommerce, in order to streamline those checkout processes. Enabling the consumer to pick their preferred payment card at checkout, along with the ability to integrate loyalty schemes and vouchers into the card, will offer convenience that will prove attractive.

This impact of the technology will be most prominent in markets where payment cards are already well established. It takes advantage of the familiarity with payment cards in these markets to start off with a high degree of trust. Taking this familiar payments experience and making it more flexible and convenient will be the cornerstone of its success. The importance of familiarity means flexible credentials will mostly see uptake in markets where card payments are already popular, such as North America or Europe. Juniper Research recommends that card networks looking to roll-out this functionality prioritise these aforementioned markets, as they present the most promising opportunities.

Card payments are increasingly being squeezed by digital alternatives, such as Pay by Bank and digital wallets. With increased chatter about the potential use of stablecoins and central bank digital currencies (CBDCs), it is important that cards are able to offer convenience and functionality that cannot be replicated by other types of payment. Credit is one such functionality, however, most cardholders do not want to be paying for everything with a credit card. Flexible credentials enable the use of both credit and debit without the inconvenience of multiple cards linked to multiple accounts. Integrating crypto-linked cards into a flexible credentials product is also another option that could have an impact on adoption.

It is vital for card networks that flexible credentials stick the landing in 2026; this is a key period before competition, such as Pay by Bank, can become well established with the majority of consumers. This gives card networks the chance to grow their market share, improve their user experience, and to be prepared for the increased competition they will undoubtedly face.

7. AI Fraud Prevention Investment to Rise Amid Deepfake Threats

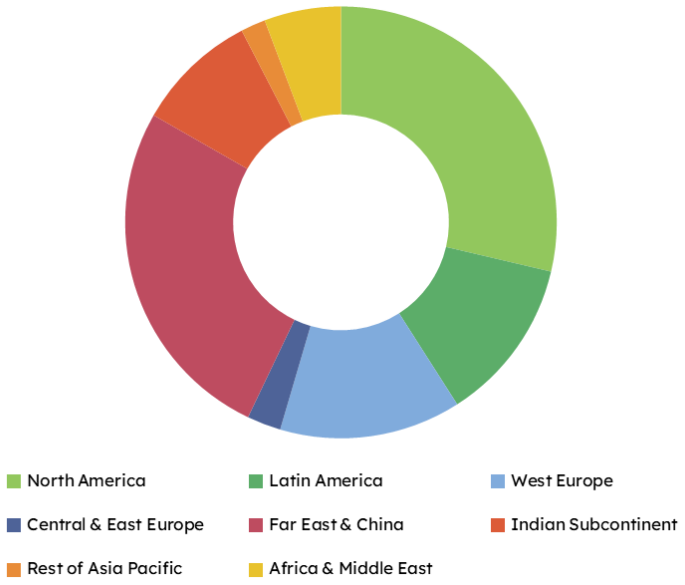
The rapid advancement of generative technologies, particularly those capable of producing highly convincing deepfakes, is reshaping the landscape of financial fraud. As synthetic media tools become more accessible and sophisticated, banks, fintechs, and credit institutions are witnessing a significant escalation in the complexity of digital fraud schemes. Far from being a concern for the distant future, deepfakes are an active and growing threat, with synthetic identity fraud now representing a substantial proportion of credit and lending losses, particularly in mature markets such as the United Kingdom and the United States.

Juniper Research forecasts that fraudulent transactions across digital banking and money transfers will reach $58.2 billion globally by 2030; up from $22.9 billion in 2025. Existing fraud detection and prevention systems are not designed to address these new threats; requiring significant investment in order to combat them. As a result, financial institutions are projected to spend $39.1 billion on fraud detection and prevention solutions in 2030; an 85.5% increase from 2025. The United States alone is expected to account for $16.1 billion of this.

Among the most pressing threats is the rise of synthetic identity fraud - a type of fraud that blends real and fictitious information to create entirely new digital personas. Unlike traditional identity theft, these fabricated profiles are not linked to any single individual; making them difficult to trace and harder to detect. Deepfake technology is accelerating this trend by enabling the creation of highly realistic images, voices, and documents that can pass standard verification procedures. Fraudsters use these synthetic identities to open accounts, apply for credit, and conduct transactions, often building a credible digital footprint over time before executing large-scale fraud and vanishing.

The challenges posed by synthetic identities are particularly acute during customer onboarding and KYC checks. Since these identities are often consistent and well-crafted, they tend to bypass conventional verification systems without raising red flags. As a result, financial institutions must not only monitor transactions, but also enhance their ability to detect fraudulent account creation at the source.

Figure 11: Total Transaction Value of Fraudulent Banking & Money Transfer, 2026, Split by 8 Key Regions



Source: Juniper Research

How Can AI Investment Address Deepfake Threats?

In response, institutions are turning to advanced fraud prevention solutions, with artificial intelligence forming the backbone of a new, proactive defence strategy. AI-driven platforms provide multi-layered fraud prevention, from preventing fraudulent accounts being formed to monitoring trends in fraudulent patterns over time.

Real-time Transaction Monitoring

One critical application of AI is in real-time transaction monitoring. Tools such as those developed by Feedzai and Featurespace employ machine learning models that can identify anomalous patterns in spending behaviour; flagging potentially fraudulent activity before a transaction is finalised. These systems analyse thousands of data points per second and generate instant risk scores; enabling informed decision-making without interrupting the customer experience.

Behavioural Biometrics

In parallel, biometric and behavioural analytics offer a deeper layer of scrutiny. Firms such as BioCatch have demonstrated how analysing subtle user behaviour - such as typing speed, touchscreen interaction, and mouse movement - can help distinguish genuine users from imposters, even when stolen or synthetic credentials are used. This approach is particularly effective against account takeover attempts and complements traditional authentication methods.

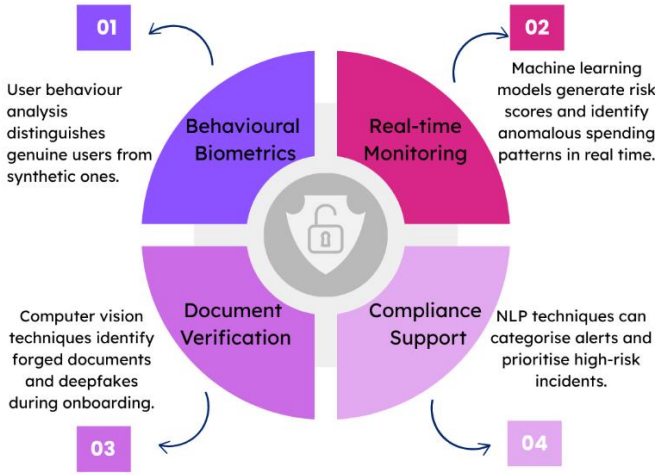
Document Verification

Document verification is another area where AI is proving instrumental. Technologies provided by companies such as Onfido and iProov apply computer vision techniques to detect forged documents, deepfakes, and presentation attacks during the onboarding process. These solutions perform liveness checks and image consistency analysis; ensuring that identity documents are genuine and presented by real individuals rather than digital forgeries.

Compliance Support

Beyond initial verification, AI also supports fraud investigations and regulatory compliance. Natural language processing (NLP) capabilities are increasingly used to summarise case files, categorise alerts, and prioritise high-risk incidents for compliance teams.

Figure 12: How AI can Address Deepfake Threats



Source: Juniper Research

The rise in deepfake and synthetic identity-related fraud is expected to become a defining issue in 2026. The convergence of generative media, automated fraud tactics, and the scaling of Fraud-as-a-Service models presents a critical turning point for financial institutions. Many are already transitioning from reactive fraud detection systems to intelligent risk management platforms. This shift reflects the recognition that traditional controls are no longer sufficient to address the sophistication and volume of emerging fraud vectors. 2026 will see significant AI investment, as banks and other financial institutions battle this new deluge of fraud. How these stakeholders fight fraud, and how fraud prevention vendors service these needs with unique AI-powered products, will define their success or failure moving forwards.

8. Pay by Bank to Scale in the UK via Commercial VRPs

Variable Recurring Payments (VRPs) represent a part of the Open Banking initiative in the UK that is designed to give individuals greater control over their regular payments and outgoing limits. Differently from direct debits, VRPs use Open Banking technology in order to offer a higher degree of flexibility, so that people can set their own spending limits and manage their subscriptions with increased clarity; resulting in a heightened experience for users. With VRPs, consumers can grant ongoing consent for payments to be taken from them within agreed parameters; providing a seamless and secure way to pay for goods and services.

Commercial VRPs (cVRPs) are an extension of this and designed specifically for Consumer-to-Business payments such as household bills, subscriptions, and eCommerce transactions. Businesses are able to collect these payments from a customer's account using Open Banking Application Programming Interfaces (APIs).

This type of payment is not yet mandated in the UK. Sweeping VRPs, however, are mandated for nine major UK banks by the Competition and Markets Authority (CMA); the primary difference between the two being that commercial VRPs allow consumers to pay merchants for goods and services, and sweeping VRPs can only move funds between one's own accounts. Given that VRP Open Banking APIs are mandated in the UK, it can be expected that a mandate for commercial VRPs will follow soon. Banks in the UK, such as NatWest for example, have already begun to explore the possibilities for implementing commercial VRPs as a regular feature. In 2022, the bank partnered with three separate providers in order to explore piloting commercial VRPs as a payment option; going on to launch this option for customers later in that year.

Additionally, regulatory bodies such as the Payment Systems Regulator (PSR) and the Financial Conduct Authority (FCA) have initiated work in 2025 on a phased roll-out of commercial VRPs; covering specific low-risk scenarios such as payments to regulated utilities, financial services, and government entities. The PSR announced intentions in its 2025/26 Annual Plan & Budget report that it would work directly with the FCA and the broader industry to complete phase one of the roll-out of commercial VRPs; supporting Open Banking Limited and working to see services made available for consumers to make recurring payments available to utility companies, government services, and financial services firms. Further to this, the FCA is working with industry and trade associations to progress development of the commercial arrangements which underpin both VRPs and the use of Open Banking in eCommerce; making these scalable and commercially viable for UK businesses and consumers.

Pay by Bank, by definition, is a digital payment method that allows customers to pay for goods and services directly from their bank account via their mobile banking app or online banking portal; bypassing traditional card networks. Commercial VRPs will enable increased Pay by Bank options by supporting recurring payments that only need to be authorised on a single occasion, but can be executed multiple times thereafter with a high degree of flexibility around the timing and total sum.

Some key features of Pay by Bank are detailed below:

Figure 13: Pay by Bank Features

Source: Juniper Research

- **Lower Transaction Costs:** Pay by Bank transactions bypass card networks and any other intermediaries; alleviating a common issue with traditional card payments in that there are more middle-men involved waiting to take their cut from each payment. This not only results in lower operational costs for merchants, but lower transaction fees too.
- **Greater Control:** Users are empowered to enjoy real-time monitoring of their payments, gaining access to things such as instant receipts and simple methods of switching between their banks or payments accounts; offering enhanced control over their payments and finances.
- **Real-time Settlement:** This payments method also drives faster settlements; allowing merchants to access funds quickly. This not only improves cash flow, but additionally reduces the need for external financing and drives a higher return on investment.
- **Enhanced Security:** Banks implement their own authentication mechanisms for every transaction made through Pay by Bank; leveraging Strong Customer Authentication (SCA) and not allowing merchants to store information such as credit card numbers, usernames, or passwords. As a result of this direct authentication, credit card fraud and chargebacks are eliminated; illustrating the protection offered from this payment method.

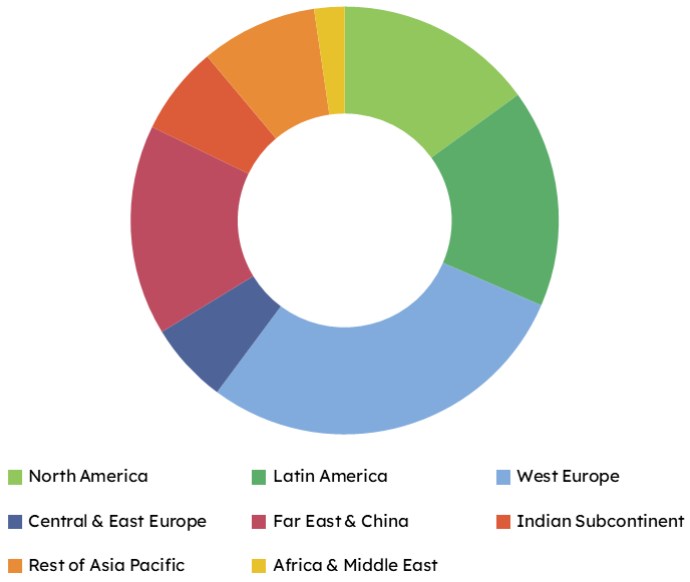
These features will introduce greater efficiency, control, and innovation to the modern payments landscape in the UK. Beyond subscriptions and household bill payments, many use cases that are constrained by rigid payment options, such as business-to-business invoicing and insurance payments, could see new business models and revenue streams emerge as a result of the increased flexibility offered by commercial VRPs and Pay by Bank options.

Through lower transaction fees, fewer failed payments, and instant settlements, Pay by Bank will save UK businesses a significant sum of money. These savings will be characterised by operational efficiencies that reduce the administrative burden on merchants; painting the payment option as an incredibly attractive one in competitive sectors within the UK.

With the clear signs of intent made by the PSR and FCA, in terms of building the foundations to push this alternative payment option into the mainstream, commercial VRPs are anticipated to cement themselves as a practical payment option beyond 2026; thereby fuelling Pay by Bank payment options throughout the UK.

Not only will cVRPs become available on a more widespread basis, but international examples show that recurring payments have an important accelerative effect on A2A payment schemes. Recurring payment features such as Pix Automatico are enabling A2A payments to scale rapidly, and we anticipate that a similar impact will be seen with cVRPs.

Figure 14: Value of A2A Online Banking ($m), 2026, Split by 8 Key Regions



Source: Juniper Research

9. No-code AML Adoption to Extend Beyond Banks

No-code AML refers to AML platforms or tools where compliance/risk teams can build rules, workflow, dashboards, alerts, and tasks without needing engineering resources. Typically included in these systems are drag-and-drop logic builders, rule simulators, and prebuilt modules with user-friendly interfaces.

The drivers pushing no-code AML adoption beyond banks come from a multitude of factors; one, namely, being regulatory expansion of obligations to non-bank sectors. AML and KYC obligations are being extended to fintechs, crypto, eMoney issuers, digital asset platforms, gaming, high-value goods, real estate, and service providers. Many of these entities lack large engineering capabilities, so no-code offerings become very appealing.

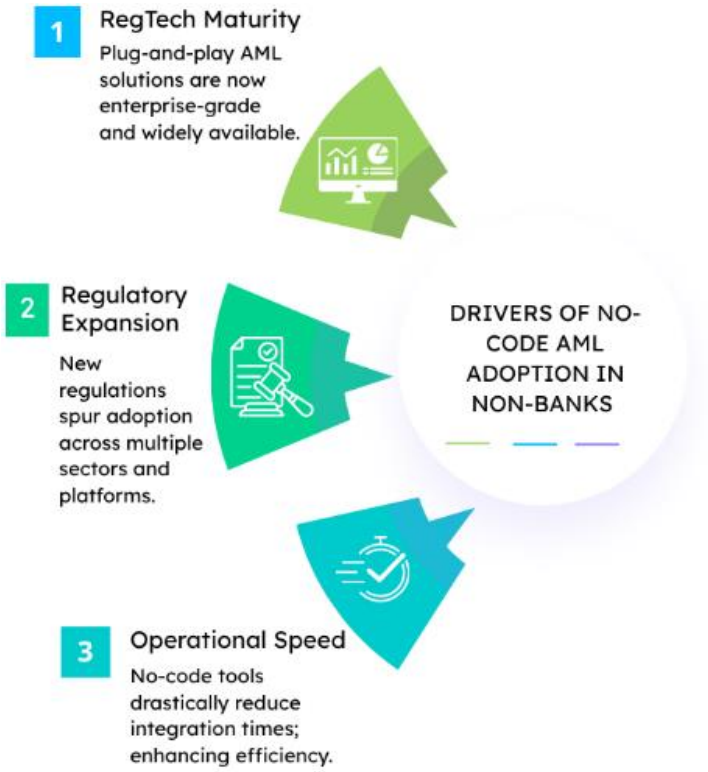
The EU's Anti-Money Laundering Authority (AMLA) is set to issue Regulatory Technical Standards (RTS) and Implementing Technical Standards (ITS), by July 2026, for client due diligence, ongoing monitoring, internal controls, reporting, and risk assessment. It seeks to move away from tick-box compliance and, instead, get to the core of issues such as beneficial ownership, anonymised methods of transferring value, sanctions evasion, and corruption risk. There is also an understanding that some firms are asking themselves whether they will be able to comply in practice without increasing cost and friction for the average customer; this will highly depend on how proportionate the final measures are.

Direct supervision criteria may pull in non-banks more than before, so vendors will require systems that support audit-trail, governance, escalation workflows, and reporting. Moreover, Customer Due Diligence (CDD) standards will likely increase data requirements on customers and beneficial owners; driving demand for no-code AML tools and document verification modules within these targeted vectors. Strengthened sanctions and enforcement rules will heighten the risk of penalties for companies that mis-configure or implement weak controls. As a result, no-code tools within non-bank entities must include rollback, versioning, simulation, and robust testing capabilities.

Another upcoming rule with significant impact is the Residential Real Estate (RRE) Rule proposed by the Financial Crimes Enforcement Network (FinCEN). It requires certain professionals in real estate closings or settlements to file reports to FinCEN for non-financed residential property transfers to legal entities or trusts. It was originally set to take effect in December 2025, but has been postponed until March 2026. This regulation marks a structural shift, with real estate becoming a stronger part of the US AML parameter, similar to how the EU's AMLA plans include 'obliged entities' in non-financial sectors. Knock-on effects are expected for law firms, accountants, and escrow providers who are indirectly exposed via client transactions. Many of these firms lack a dedicated compliance team, hence, no-code AML solutions are becoming more attractive as they allow for quick roll-out of compliance reporting workflows and provide prebuilt FinCEN report templates and beneficial ownership APIs. As the rule covers property bought via crypto or cash, it bridges multiple sectors including legal, corporate services, digital asset sectors, and real estate.

Many smaller fintechs and non-banks do not have dedicated developer teams for AML model coding, thus, the implementation of no-code platforms allows compliance officers to directly build, adjust, and deploy rules without coding. In addition, as many payments startups and alternative lenders operate within short innovation cycles, they require AML controls that can adapt to new product launches or regions instantly. The rise in transaction volumes and data complexity for non-banks, particularly payment processors, iGaming, and crypto firms, is driving demand for cloud-native, no-code systems, to enable high-volume monitoring with ease.

Figure 15: Drivers of No-code AML Adoption in Non-banks



Source: Juniper Research

With fraud increasingly being driven by AI and automation, static rule systems cannot keep up. Deepfakes, cross-border evasion tactics, and nested transaction require testable and flexible logic that can evolve rapidly. Modern tools combine real-time monitoring, rule-builder interfaces, and AI-assisted automation, with rollback and simulation capabilities that were previously reserved for full-stack engineering environments. These systems provide:

- **Live Simulations/'Sandbox' Testing**: Analysts can test new detection rules against historical or synthetic data to observe impact on alert volumes and detection accuracy before going live. Ultimately, this minimises production risk and improves model explainability for auditors.
- **Rollback Capabilities**: Any rule or model change can be reversed immediately if it produces excessive false positives or errors. Without robust rollback capabilities, developers face significant pressure to ensure that every change is perfect before deployment.
- **Immediate Deployment & Low IT Dependence**: Once validated, configurations can be published directly into production without waiting for code releases or DevOps cycles. This agility enables teams to respond quickly to regulatory changes.
- **AI-assisted Optimisation**: Many no-code AML suites now integrate generative and predictive AI to recommend rule changes or detect blind spots. This forms a continuous learning loop between human analysts and the platform.

As such, next year will see strong acceleration in terms of no-code AML platform adoption outside of traditional financial institutions. Those vendors which offer no-code capabilities will fare much better than those which focus on breadth of capability at the expense of ease of use.

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10. Virtual Cards Will Take Off Within Travel Payments

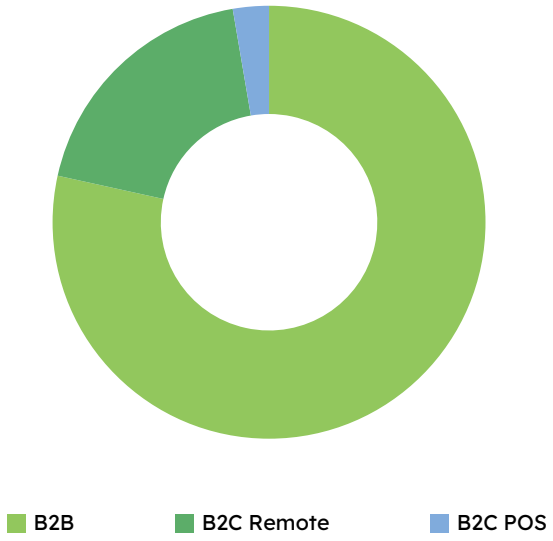
Virtual cards have been a strong trend within payments for a number of years, and are going from strength to strength. Indeed, we forecast that the total revenue for virtual cards per annum is expected to grow from $5.2 billion in 2025 to $17.4 billion in 2029. As part of this strong growth, the B2B sector will account for the highest value of virtual card payments; comprising 83.5% of total virtual card value by 2029.

This strong virtual card market growth will be especially prominent in the B2B travel industry in 2026, where virtual cards are poised to become a vital part of the payments process for online travel agencies (OTAs) and corporate travel departments.

A confluence of trends is expected to accelerate virtual card adoption in travel in 2026. One is that OTAs are becoming the merchant of record for transactions, especially when booking hotel accommodation, as part of a broader shift towards gaining control over customer data and payments. For example, Booking.com, one of the largest global OTAs, reported a 21% increase in revenue from the merchant model from 2024 to 2025. This model makes the OTA responsible for processing customer payments, but also requires them to develop a robust supplier disbursal solution. Virtual cards are well-positioned to fulfil this need for a quickly growing merchant model, as supplier reconciliation can be automated and operations are scalable.

The aviation sector is also undergoing a transformation that encourages OTAs to develop new payment strategies. The New Distribution Capability is an industry-standard technology being integrated by airlines; enabling airlines to distribute richer, personalised content directly to OTAs. This eliminates traditional intermediaries such as GDS systems, which also provides opportunities to bypass legacy settlement systems such as the Billing and Settlement Plan (BSP). As a result, OTAs must now manage direct payments to airlines, often across multiple currencies and jurisdictions, which drives the need for flexible, automated, and scalable payment methods such as virtual cards.

Figure 16: Total Transaction Value ($m), 2026, Split by Key Categories

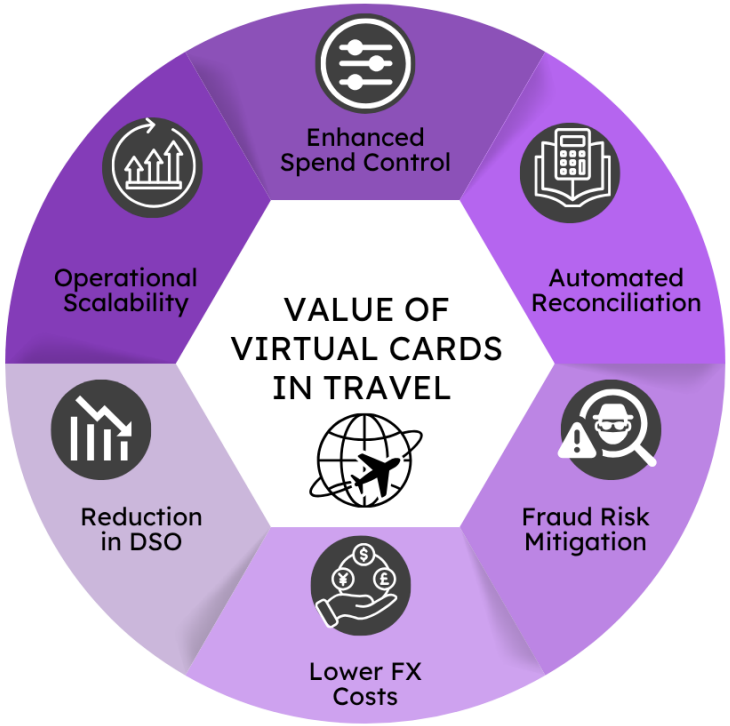


Source: Juniper Research

Benefits for Using Virtual Cards for B2B Travel Payments

- **Enhanced Spend Control:** Corporate travel departments can limit virtual card use according to their own travel spend policies, as virtual cards have spend controls that can impose merchant spend constraints, usage, and spend amount.
- **Improved Reconciliation:** Unique virtual card numbers are linked to each booking and include customer metadata; allowing reconciliation to be automatic for the travel agency.
- **Fraud Risk Mitigation:** Single-use virtual cards expire after each transaction; mitigating the chances of triangulation scams and sensitive data leaks.
- **Lower Foreign Exchange Costs:** Virtual cards can be issued locally; allowing suppliers to be paid in their local or preferred currencies. This improves supplier relationships.
- **Reduction in Days Sales Outstanding:** Virtual cards are a faster method of payment than typical B2B methods such as bank transfer or the airline's BSP method of settlement. Late payments can cause significant cash flow issues, so virtual card acceptance can increase a supplier's chances of being paid on time. This can open up new opportunities to negotiate favourable payment terms or build supplier loyalty.
- **Operational Scalability:** OTAs are scaling their geographic reach and audiences rapidly; requiring a similar increase in the number of suppliers they are dealing with. Virtual cards are a scalable system, able to integrate with booking systems, corporate Enterprise Resource Planning (ERP) systems and supplier networks. This automation allows scaling as transactions grow.

Figure 17: Value of Virtual Cards in Travel



Source: Juniper Research

These benefits will lead to a situation where virtual cards become increasingly dominant within third-party travel payments. As such, in 2026, revenue will grow and the travel payments market will fundamentally change; shaking up the established landscape.

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Top 10 Fintech & Payments Trends 2026 Summary

Trend	Related Research	Whitepaper
1. Stablecoins to Rival Existing Interbank Settlement Layer	CBDCs & Stablecoins Market 2024-2031	
2. Agentic Commerce to Reshape Consumer & B2B Purchasing	eCommerce Payments Market 2025-2030	
3. EUID Wallet to Redefine Digital Identity in Europe	Digital Identity Market 2025-2030	
4. Tokenised Assets Will Enter the Mainstream	Network Tokenisation Market 2025-2029	
5. GenAI to Transform Banking	Gen AI- Transforming the Digital Banking Sector	
6. Flexible Credentials Will Drive Payment Card Renaissance	Modern Card Issuing Platforms Market 2024-2029	
7. AI Fraud Prevention Investment to Rise Amid Deepfake Threats	Fraud Detection & Prevention in Banking Market 2025-2030	
8. Pay by Bank to Scale in the UK via Commercial VRPs	Open Banking APIs Market 2025-2029	
9. No-code AML adoption to Extend Beyond Banks	Anti-money Laundering Systems Market 2025-2030	
10. Virtual Cards Will Take Off Within Travel Payments	Virtual Cards Market 2025-2029	

The Process & Methodology

The identification and scoring process for Fintech & Payments Top 10s begins with Juniper Research's team of in-house analysts and thought leaders conducting extensive research and analysis on emerging technologies, industry developments, and market disruptions in the fintech & payments space. Our team reviews a wide range of resources - including our own research portfolio, forecast suites, industry reports, market research, and expert opinions - to develop an initial long list of potential trends.

Once this list is compiled, the team engages in a structured debate to critically assess the significance, feasibility, and relevance of each trend for the year 2026. Experts evaluate the potential market adoption, technological breakthroughs, and socioeconomic factors influencing these trends. Through multiple rounds of discussion, the list is gradually narrowed down based on criteria such as potential growth, disruptive potential, and alignment with key industry shifts. After extensive deliberation, the team votes to finalise the top 10 trends.

Following selection, each of the top trends is expanded by answering three key essential questions:

- What will happen? A detailed explanation of the trend, including its technological, economic, or social drivers.
- What is the impact? This section outlines the specific effects of the trend on businesses, consumers, and industries; highlighting potential opportunities and challenges.
- Why 2026? The rationale for why this trend is expected to materialise or gain significant traction in 2026, backed by key data and market indicators.

About Juniper Research

JUNIPER® RESEARCH

Juniper Research has been providing essential market intelligence to the fintech and payments industries for over two decades.

Whatever sector they work in, our clients – including many of the world's leading payments vendors, service providers, and financial technology providers – benefit from actionable knowledge and insight; delivered by experienced industry experts and backed up by robust and dependable forecasting models.

Our fintech & payments portfolio comprises 30 plus reports; covering everything from established technologies such as Payment Card Technologies and B2B Payments, to emerging technologies such as CBDCs & Stablecoins, Instant Payments, and Mobile Money in Emerging Markets.

This level of coverage, together with our industry-leading client support programme and quarterly forecast updates, means that no matter how fast the market moves, our clients never have to worry about being left behind.

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https://www.juniperresearch.com