

Payment Processing Solutions Market by Payment Method (Debit Card, Credit Card, ACH, eWallet), Vertical (BFSI, Retail, Healthcare, Telecom, Travel & Hospitality, Real Estate), and Region(North America, Europe, APAC, RoW) - Global Forecast to 2028

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Abstracts

The Payment processing solutions market is estimated at USD 103.2 billion in 2023 to USD 160.0 billion by 2028, at a CAGR of 9.2%. Integrating advanced technologies like AI, ML, blockchain, and biometrics into payment processing solutions enhances security, fraud detection, and transaction speed, making them more appealing to businesses and consumers.

Based on vertical, the retail segment is expected to register the fastest growth rate during the forecast period.

The retail industry is undergoing a significant transformation, with retailers updating their brick-and-mortar stores and establishing online platforms to drive revenue and enhance customer experiences. Retailers are embracing innovative technologies such as cloud computing, Big Data analytics, digital storefronts, and social networks to increase their visibility and market presence. They recognize the numerous benefits of digital payments, including faster transaction times, increased revenue, improved operational efficiency, and reduced costs. Mobile payments have played a pivotal role in streamlining transactions and reducing queues at retail stores. Many e-commerce companies now offer smartphone apps that reduce reliance on traditional payment methods and deliver unique and convenient customer experiences.

“Asia Pacific to register the highest growth rate during the forecast period.”

Asia Pacific region exhibits a strong preference among consumers for both seamless and secure digital payment transactions. This has created a favorable market for advanced payment processing solutions. Global providers in this sector are capitalizing on the region's growing retail market and are increasingly targeting Asia Pacific to deliver sophisticated payment solutions. Notably, countries such as China, India, Indonesia, and Malaysia have experienced a surge in mobile transactions, prompting their governments to prioritize user-friendly payment methods. The GSMA's "The Mobile Economy 2021" report reveals that Asia Pacific boasts a 42% mobile internet penetration, with 1.2 billion individuals connected to mobile internet by the end of 2020, representing an addition of 200 million new subscribers compared to the previous year.

Breakdown of primaries

The study contains insights from various industry experts, from solution vendors to Tier 1 companies. The break-up of the primaries is as follows:

By Stakeholder: Payment Processors – 67%, Card Issuers – 25%, and Network Providers – 8%

By Designation: C-level –25%, D-level – 58.3%, and Others – 16.7%

By Region: North America – 50%, Europe – 16.7%, Asia Pacific – 25%, Rest of the World– 8.3%.

The major players in the Payment processing solutions market are The major vendors covered in the payment processing solutions market include PayPal (US), Fiserv (US), FIS (US), Global Payments (US), ACI Worldwide (US), Square (US), Mastercard (US), Visa (US), Adyen (Netherlands), Stripe (US), PayU (Netherlands), Jack Henry & Associates (US), Paysafe (UK), PhonePe (India), Razorpay (India), Secure Payment Systems (US), Worldline (France), Spreedly (US), Fattmerchant (US), North American Bancard (US), Dwolla (US), CCBill (US), Authorize.Net (US), Alipay (China), PayProTec (US), SignaPay (US), Klik & Pay (Switzerland), Finix Payments (US), Due (US), Pineapple Payments (US), Modulr (UK), MuchBetter (UK), Paykickstart (US), AeroPay (US), and Sila (US). These players have adopted various growth strategies, such as partnerships, agreements and collaborations, new product launches, product enhancements, and acquisitions to expand their footprint in the Payment processing solutions market.

Research Coverage

The market study covers the Payment processing solutions market size across different segments. It aims at estimating the market size and the growth potential across different segments, including payment method, vertical, and region. The study includes an in-depth competitive analysis of the leading market players, their company profiles, key observations related to product and business offerings, recent developments, and market strategies.

Key Benefits of Buying the Report

The report will help the market leaders/new entrants with information on the closest approximations of the revenue numbers for the global Payment processing solutions market and its subsegments. This report will help stakeholders understand the competitive landscape and gain more insights to position their businesses better and to plan suitable go-to-market strategies. Moreover, the report will provide insights for stakeholders to understand the market's pulse and provide them with information on key market drivers, restraints, challenges, and opportunities.

The report provides insights on the following pointers:

Analysis of key drivers (Increasing eCommerce sales along with growing internet penetration, Embracing contactless payments globally, Evolving customer expectations, Rising use of mCommerce in the transportation industry, and Increasing focus on security and fraud prevention), restraints (Absence of a global standard for cross-border transactions Lack of digital literacy in emerging countries, and Technical limitations and resistance to change), opportunities (Rising financial inclusion across the globe, Rising government and private initiatives to promote digital transactions and Global e-commerce growth), and challenges (Threat of increasing cyberattacks on digital payment solutions, and Regulatory compliance) influencing the growth of the Payment processing solutions market. Product Development/Innovation: Detailed insights on upcoming technologies, research & development activities, and new product & service launches in the Payment processing solutions market. Market Development: Comprehensive information about lucrative markets – the report analyses the Payment processing solutions market across various regions. Market Diversification: Exhaustive information about new products & services, untapped geographies, recent developments, and investments in the Payment processing solutions market. Competitive Assessment: In-depth assessment of market shares, growth strategies, and

service offerings of leading players such as major vendors covered in the payment processing solutions market include PayPal (US), Fiserv (US), FIS (US), Global Payments (US), ACI Worldwide (US), Square (US), Mastercard (US), Visa (US), Adyen (Netherlands), Stripe (US), PayU (Netherlands), Jack Henry & Associates (US), Paysafe (UK), PhonePe (India), Razorpay (India), Secure Payment Systems (US), Worldline (France), Spreedly (US), Fattmerchant (US), North American Bancard (US), Dwolla (US), CCBill (US), Authorize.Net (US), Alipay (China), PayProTec (US), SignaPay (US), Klik & Pay (Switzerland), Finix Payments (US), Due (US), Pineapple Payments (US), Modulr (UK), MuchBetter (UK), Paykickstart (US), AeroPay (US), and Sila (US).

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