

In-Vehicle Payment Services Market Outlook 2025-2034: Market Share, and Growth Analysis By Mode of Payment (QR Code or RFID, App-Based or e- Wallet, Credit or Debit Card-Based, Other Modes), By Form Factor (Embedded System, Tethered System, Integrated System), By Vehicle Type, By Application

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Abstracts

The In-Vehicle Payment Services Market is valued at USD 5.7 billion in 2025 and is projected to grow at a CAGR of 12.3% to reach USD 16.2 billion by 2034. The In-Vehicle Payment Services Market is an emerging segment within the connected mobility ecosystem, enabling drivers and passengers to make seamless transactions directly from the vehicle's infotainment or dashboard interface. These services are used for fuel payments, parking fees, tolls, EV charging, drive-through orders, and even retail purchases. By integrating digital wallets, QR code scanners, and secure APIs, automakers and payment providers are transforming vehicles into transactional platforms. As consumer demand for convenience, contactless payments, and time-saving tools increases, the automotive industry is aligning with fintech innovation to deliver frictionless in-car commerce experiences. With the rise of smart cities and connected infrastructure, in-vehicle payment solutions are positioned as a pivotal feature of next-gen vehicles—offering monetization avenues for OEMs and new loyalty opportunities for brands and service providers. The in-vehicle payment services market gained momentum with key launches and expanded partnerships. OEMs such as General Motors, Hyundai, and Mercedes-Benz integrated payment platforms from Mastercard, Visa, and PayPal into their infotainment systems. Fuel companies partnered with car manufacturers to allow automatic payment at gas stations through license plate or NFC-based verification. EV drivers gained access to integrated charging payment apps that eliminated the need for third-party apps or physical cards. Parking

and toll solutions were bundled into navigation apps, allowing automatic transactions upon entry or exit. In Asia and Europe, automakers partnered with food delivery and QSR chains to offer in-vehicle ordering and payment integration for drive-through services. Data privacy regulations, particularly in the EU, prompted more secure authentication features, including fingerprint scans and voice verification in premium models. The in-vehicle payment systems will evolve into AI-driven, predictive commerce platforms. These systems will anticipate driver needs—such as fuel refills, snack stops, or subscription renewals—based on user behavior, location, and vehicle diagnostics. Blockchain-backed payment gateways may emerge to increase transaction transparency and reduce fraud. Integration with digital assistants will enable voice-activated purchases, while biometric authentication will become more common for transaction validation. Automakers will monetize these services through affiliate partnerships, loyalty points, and branded e-commerce platforms built into dashboards. As connected car penetration rises, in-vehicle payments will expand into insurance renewals, maintenance bookings, and vehicle feature upgrades. Automakers and fintech companies will compete to own the “driver wallet,” creating a new revenue stream and a frictionless mobility experience. Regulatory standards will continue to shape data handling and encryption protocols, ensuring security in this growing digital payment frontier.

Key Insights In-Vehicle Payment Services Market

OG Analysis highlights the integration of payment platforms into vehicle infotainment systems, allowing drivers to pay for fuel, tolls, parking, and EV charging without leaving their car or using physical cards.

Voice-activated payment systems are trending, offering hands-free transaction capabilities that enhance safety and convenience during commutes or drive-through interactions, says OG Analysis.

According to OG Analysis, partnerships between automakers and food, fuel, and parking service providers are expanding, creating a robust in-vehicle commerce ecosystem for everyday purchases.

Biometric authentication—including facial recognition and fingerprint sensors—is gaining traction as a secure method for authorizing in-vehicle payments, especially in luxury and electric vehicles.

OEM-branded digital wallets and loyalty platforms are emerging, enabling

drivers to accumulate rewards and streamline payments across multiple services tied to their vehicle profiles.

OG Analysis identifies growing consumer demand for seamless, contactless payment experiences as a major driver of adoption, especially in urban areas where time and convenience are critical.

The rise of connected and autonomous vehicles is transforming cars into digital hubs, enabling embedded payment systems to support real-time commerce and enhance the user experience, says OG Analysis.

OG Analysis notes that strategic collaborations between automakers and fintech or service companies are fueling innovation in in-vehicle payment infrastructure and ecosystem development.

Regulatory support for digital payments and growing adoption of smart mobility platforms are accelerating the deployment of integrated payment systems in vehicles worldwide, according to OG Analysis.

OG Analysis highlights cybersecurity risks related to in-vehicle financial transactions, emphasizing the need for end-to-end encryption, secure APIs, and authentication safeguards to prevent data breaches or fraud.

According to OG Analysis, market fragmentation and lack of standardization across payment platforms and vehicle systems may hinder user adoption and limit interoperability between service providers and automakers.

In-Vehicle Payment Services Market Segmentation

By Mode of Payment

QR Code or RFID

App-Based or e-Wallet

Credit or Debit Card-Based

Other Modes

By Form Factor

Embedded System

Tethered System

Integrated System

By Vehicle Type

Passenger Cars

Light Commercial Vehicles (LCVs)

Heavy Commercial Vehicles (HCVs)

Automated Guided Vehicles

By Application

Shopping

Gas or Charging Stations

Food and Beverages

Toll Collection

Parking

Other Applications

Key Companies Analysed

Mastercard Inc.

The Mercedes-Benz Group AG

Jaguar Land Rover Automotive PLC

Honda Motor Co. Ltd.

Hyundai Motor Company

ZF Friedrichshafen AG

Amazon. com Inc.

Google LLC

International Business Machines Corporation

Telenav Inc.

Xevo Inc.

CarPay Diem Cerence Inc.

Gentex Corporation

PayPal Holdings Inc.

Bayerische Motoren Werke AG

Ford Motor Company

General Motors Company

Volkswagen AG

The International Business Machines Corporation

VISA Inc.

Harman International Industries Inc.

Audi AG

Panasonic Corporation

CarlQ Technologies Pvt. Ltd.

BlackBerry Limited

Circle Internet Financial LLC

Blockstream

Parkwhiz

Rivian Automotive Inc.

PayByCar

In-Vehicle Payment Services Market Analytics

The report employs rigorous tools, including Porter's Five Forces, value chain mapping, and scenario-based modeling, to assess supply–demand dynamics. Cross-sector influences from parent, derived, and substitute markets are evaluated to identify risks and opportunities. Trade and pricing analytics provide an up-to-date view of international flows, including leading exporters, importers, and regional price trends.

Macroeconomic indicators, policy frameworks such as carbon pricing and energy security strategies, and evolving consumer behavior are considered in forecasting scenarios. Recent deal flows, partnerships, and technology innovations are incorporated to assess their impact on future market performance.

In-Vehicle Payment Services Market Competitive Intelligence

The competitive landscape is mapped through OG Analysis' proprietary frameworks, profiling leading companies with details on business models, product portfolios, financial

performance, and strategic initiatives. Key developments such as mergers & acquisitions, technology collaborations, investment inflows, and regional expansions are analyzed for their competitive impact. The report also identifies emerging players and innovative startups contributing to market disruption.

Regional insights highlight the most promising investment destinations, regulatory landscapes, and evolving partnerships across energy and industrial corridors.

Countries Covered

North America — In-Vehicle Payment Services market data and outlook to 2034

United States

Canada

Mexico

Europe — In-Vehicle Payment Services market data and outlook to 2034

Germany

United Kingdom

France

Italy

Spain

BeNeLux

Russia

Sweden

Asia-Pacific — In-Vehicle Payment Services market data and outlook to 2034

China

Japan

India

South Korea

Australia

Indonesia

Malaysia

Vietnam

Middle East and Africa — In-Vehicle Payment Services market data and outlook to 2034

Saudi Arabia

South Africa

Iran

UAE

Egypt

South and Central America — In-Vehicle Payment Services market data and outlook to 2034

Brazil

Argentina

Chile

Peru

** We can include data and analysis of additional countries on demand.*

Research Methodology

This study combines primary inputs from industry experts across the In-Vehicle Payment Services value chain with secondary data from associations, government publications, trade databases, and company disclosures. Proprietary modeling techniques, including data triangulation, statistical correlation, and scenario planning, are applied to deliver reliable market sizing and forecasting.

Key Questions Addressed

What is the current and forecast market size of the In-Vehicle Payment Services industry at global, regional, and country levels?

Which types, applications, and technologies present the highest growth potential?

How are supply chains adapting to geopolitical and economic shocks?

What role do policy frameworks, trade flows, and sustainability targets play in shaping demand?

Who are the leading players, and how are their strategies evolving in the face of global uncertainty?

Which regional “hotspots” and customer segments will outpace the market, and what go-to-market and partnership models best support entry and expansion?

Where are the most investable opportunities—across technology roadmaps, sustainability-linked innovation, and M&A—and what is the best segment to invest over the next 3–5 years?

Your Key Takeaways from the In-Vehicle Payment Services Market Report

Global In-Vehicle Payment Services market size and growth projections (CAGR), 2024-2034

Impact of Russia-Ukraine, Israel-Palestine, and Hamas conflicts on In-Vehicle Payment Services trade, costs, and supply chains

In-Vehicle Payment Services market size, share, and outlook across 5 regions and 27 countries, 2023-2034

In-Vehicle Payment Services market size, CAGR, and market share of key products, applications, and end-user verticals, 2023-2034

Short- and long-term In-Vehicle Payment Services market trends, drivers, restraints, and opportunities

Porter's Five Forces analysis, technological developments, and In-Vehicle Payment Services supply chain analysis

In-Vehicle Payment Services trade analysis, In-Vehicle Payment Services market price analysis, and In-Vehicle Payment Services supply/demand dynamics

Profiles of 5 leading companies—overview, key strategies, financials, and products

Latest In-Vehicle Payment Services market news and developments

Additional Support

With the purchase of this report, you will receive

An updated PDF report and an MS Excel data workbook containing all market tables and figures for easy analysis.

7-day post-sale analyst support for clarifications and in-scope supplementary data, ensuring the deliverable aligns precisely with your requirements.

Complimentary report update to incorporate the latest available data and the impact of recent market developments.

** The updated report will be delivered within 3 working days*

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