



Euromonitor
International

The Future of Payments: How Fintech is Transforming Lending and Security

April 2026

EXECUTIVE SUMMARY

Why read this report?

Key findings

INTRODUCTION

Fintech continues to address core payment concerns

INTRODUCTION

A framework for understanding fintech disruption

FINTECH IN LENDING

Fintech expands consumer lending access

Affirm expands BNPL categories again

Klarna launches instant P2P payments

Digital disruption in lending

DIGITAL CURRENCY DEVELOPMENTS

Digital currencies enter the mainstream financial ecosystem

SoFiUSD (SoFiD)

Mastercard acquires BVNK to accelerate stablecoin payments

DIGITAL CURRENCY DEVELOPMENTS

Digital currency and the rewiring of payments

FINTECH ENHANCING PAYMENT SECURITY

Tackling rising fraud: Fintech's security imperative

Mastercard with Recorded Future

Visa's security strategy: Feature Space acquisition

Security becomes a competitive advantage

CONCLUSION

Strategic growth opportunities in fintech

CONCLUSION

Fintech will continue to rapidly evolve and impact payments

Evolution of fintech

Questions we are asking

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/the-future-of-payments-how-fintech-is-transforming-lending-and-security/report.