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# INGENICO SIGNALS

What forces are shaping the future of commerce?

**[ PAYMENTS ]**

# Ingenico Signals 2025

The payments industry is on the brink of an extraordinary transformation, and understanding what lies ahead requires more than just observing trends or making general predictions. At Ingenico, our global payments specialists go beyond the surface to uncover specific, actionable insights grounded in years of expertise. Our goal is to empower businesses to navigate the complexities of 2025 with clarity and confidence, ensuring they stay competitive in an ever-evolving landscape.

Ingenico Signals is designed to illuminate the forces shaping the future of commerce. Combining insights from Ingenico's regional experts, each edition provides a comprehensive view of the opportunities and challenges ahead in Retail, Payments, and Technology.

The **Payments** ecosystem is undergoing a profound transformation, fueled by speed, inclusivity, and relentless innovation. As we reach 2025, Central Bank Digital Currencies (CBDCs) are emerging as drivers of innovation, bringing a potential monetary "revolution" closer to reality. At the same time, cryptocurrencies are gradually gaining mainstream acceptance, shaped by evolving regulations. Real-time payments are no longer a distant aspiration but a transformative force reshaping financial ecosystems across Latin America, APAC, and beyond.

This paper examines the most significant shifts redefining the payments landscape, from the proliferation of instant payment systems driving regional integration to the rise of open finance advancing financial inclusion. These global trends are enriched by regional nuances: Europe's evolving regulatory frameworks, Latin America's innovative responses to inflation, and Asia-Pacific's bold strides in cross-border payments all underscore the diverse paths through which payments are transforming worldwide.

*The views and analysis presented in this paper reflect Ingenico's perspective and understanding as of the publication date. While we aim to provide helpful information, this content is shared for general informational purposes only and should not be considered as professional advice. Although we've taken care in preparing this content, we cannot guarantee its absolute completeness or accuracy.*

## Summary

### SIGNAL 1

Cryptocurrencies Will Enter the Mainstream Amid U.S. Deregulation Efforts

### SIGNAL 2

Roadmaps for Central Bank Digital Currencies (CBDCs) Will Emerge, Unlocking New Growth Potential

### SIGNAL 3

The European Digital Markets Act Will Benefit Big Players Before it Benefits Smaller Ones

### SIGNAL 4

The Growing Dominance of Digital Wallets is Changing How Europe Transacts

### SIGNAL 5

From cards to accounts : EMEA's A2A evolution is underway

### SIGNAL 6

Latin America's Instant Payment Systems Will Drive Regional Integration and Innovation

### SIGNAL 7

Open Finance Will Revolutionize Financial Inclusion and Innovation in South America

### SIGNAL 8

DREX Will Catalyze Financial Innovation and Inclusion in Brazil

### SIGNAL 9

Latin America Will Harness Crypto Innovation to Redefine Its Financial Ecosystem

### SIGNAL 10

2025 Will Mark the Rise of Real-Time Payments Across North America

### SIGNAL 11

Crypto Could Enter a New Era, Boosted by Regulatory Shifts

### SIGNAL 12

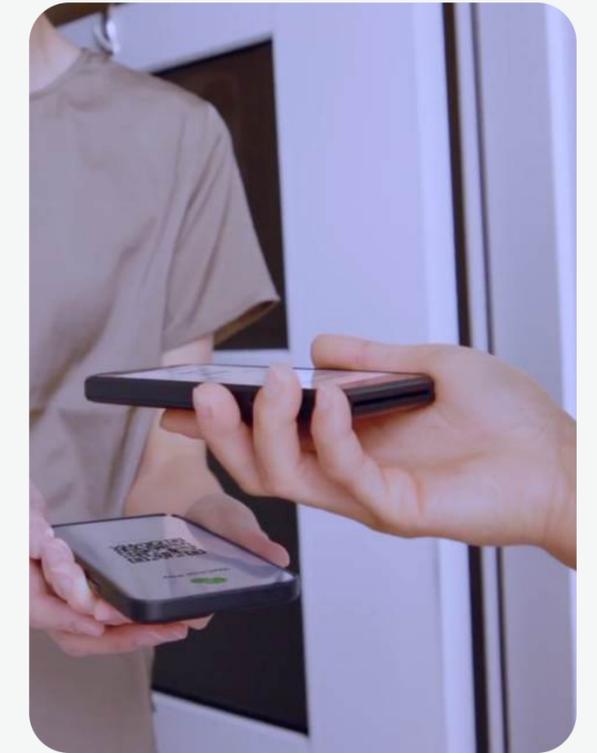
Integrated Payments Will Become Essential for Growth in the Payment Industry

### SIGNAL 13

APAC's Financial Systems Will Evolve Through the Widespread Adoption of Real-Time Payments

### SIGNAL 14

In 2025, Digital Innovation Will Redefine Cross-Border Payments in APAC





## #Crypto

- **Regulatory Shift:** U.S. deregulation efforts aim to reduce barriers, fostering innovation and positioning the country as a leader in crypto adoption.
- **Mainstream Integration:** Initiatives like a Bitcoin reserve and investments in mining will transform crypto into practical tools for commerce and investment.
- **Sustainable Growth:** Balanced regulation will promote innovation while ensuring integrity, enabling businesses and consumers to adopt cryptocurrencies confidently.

Arnaud Dubreuil  
Director of Innovation



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## Cryptocurrencies Will Enter the Mainstream Amid U.S. Deregulation Efforts

The recent U.S. election has set the stage for significant shifts in cryptocurrency regulation, paving the way for digital currencies to become an integral part of the financial landscape during 2025. As highlighted in [an article by Electronic Payments International](#), the incoming U.S. administration has signaled its intention to reduce regulatory hurdles, positioning the U.S. as a global leader in the crypto space. Proposed initiatives, including the creation of a U.S. Bitcoin strategic reserve and investments in mining infrastructure, reflect a commitment to fostering innovation and adoption. These developments are expected to propel cryptocurrencies into mainstream financial systems, transforming them from speculative assets into practical tools for commerce and investment.

As Arnaud Dubreuil, Ingenico's Director of Innovation, remarks: **"The deregulation movement in the U.S. may well signal an embrace of cryptocurrencies but it is above all an opportunity for a new era of financial innovation. Getting the right balance in regulation will contribute to sustainable growth and integrity and avoid regulatory crackdowns and macroeconomic tightening further down the line."** With regulatory clarity on the horizon, businesses and consumers alike will find new opportunities to integrate cryptocurrencies into everyday financial activities.

#CBDC



- **Increased Momentum:** Growing interest in CBDCs reflects their potential to enhance financial inclusion, streamline cross-border transactions, and reduce costs.
- **Monetary Sovereignty:** Central banks are exploring digital currencies to regain control over payments systems and address inefficiencies in traditional models.
- **Emerging Roadmaps:** As different models are tested, we'll see small-scale pilots in 2025, setting the stage for larger-scale adoption as a sustainable model emerges.

Mark Dillon  
Solution Marketing Director



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 SIGNAL 2

## Roadmaps for Central Bank Digital Currencies (CBDCs) Will Emerge, Unlocking New Growth Potential

The rise of cryptocurrencies, a better understanding of blockchain use cases, and financial regulators looking to keep on top of an ever-changing financial environment, has intensified discussions around Central Bank Digital Currencies (CBDCs). This momentum underscores a growing recognition of digital currencies' role in the financial ecosystem. [Capgemini's report on how banks should prepare for their arrival](#) highlights that CBDCs offer a pathway to enhance financial inclusion, streamline cross-border transactions, and reduce costs. As central banks observe the rapid adoption of cryptocurrencies and increasing use of digital payments there is an increased impetus to develop their own digital currencies that allow them to maintain monetary sovereignty and address inefficiencies identified in traditional systems.

Mark Dillon, Ingenico's Solution Marketing Director, says: **"We already live in a world where, for many people, money doesn't have a physical form most of the time, so why do we need another virtual form now? The answer to that lies in just how ubiquitous digital money has already become and will continue to be. While the focus has tended to be on the DC (Digital Currency) part of CBDC and the use of blockchain, the CB (Central Bank) part is, if anything, more important. A CBDC returns some control of the payments system to government accountable central banks, control they had when they minted the cash everyone used. Different models have been proposed, each with more or less central bank control, ranging from providing everything themselves, including infrastructure and wallets, to regulating and setting the guidelines but letting third parties do the heavy lifting. Nobody knows yet which will prevail. But we can expect to start seeing different real-life examples emerge soon, starting with small-scale tests and pilots before full-scale adoption when one or more sustainable models emerges."**

- **Gatekeeper Changes:** The DMA's regulation of major platforms (Alphabet, Amazon, Apple, Meta, etc.) will limit monopolistic behavior, opening up new opportunities in payments.
- **Innovation Shift:** Larger players like PayPal can leverage new opportunities created by the DMA to expand into in-store commerce, benefiting from their established user base.
- **Challenges for Smaller Players:** While the DMA can help smaller companies scale, it doesn't address brand recognition, meaning big players may still have an initial edge in areas like loyalty and innovation.



#Digital Markets Act

Mark Dillon  
Solution Marketing Director



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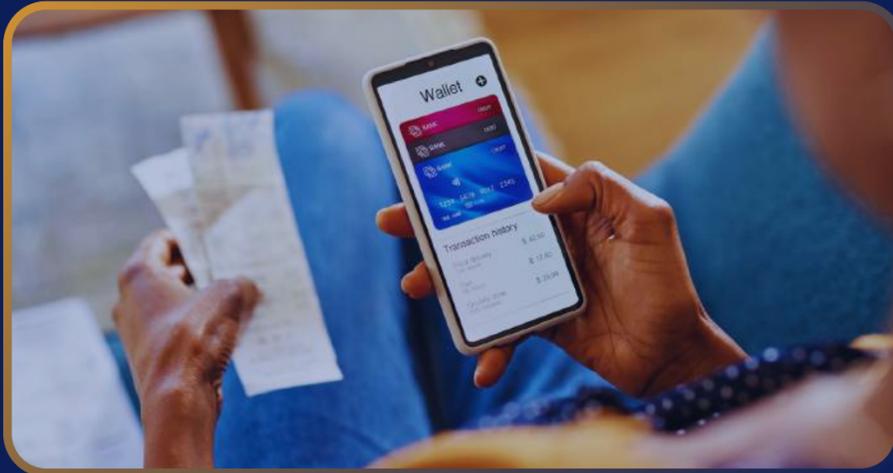


SIGNAL 3

## The European Digital Markets Act (DMA) Will Benefit Big Players Before it Benefits Smaller Ones

At the heart of the EU's digital strategy, the [Digital Markets Act \(DMA\)](#) establishes a set of clearly defined, objective criteria that qualify certain online platforms as "gatekeepers" and ensures that they behave fairly in order to prevent monopolistic behavior. Six "gatekeepers" (Alphabet, Amazon, Apple, ByteDance, Meta and Microsoft) and the 22 core platform services they operate were designated by the European Commission at the end of 2023. The impact on payments is only now beginning to emerge. Apple, for example, has agreed to open its secure element to allow developers to offer in-app contactless transactions for in-store payments; Google will be constrained in some of the data it gets from transactions (something that was not part of the Apple operating model in the first place). [Edgar Dunn](#) put it succinctly when they wrote, "the Fintech walled garden is no longer walled". While these changes will undoubtedly drive innovation, large companies like PayPal that are not designated as "gatekeepers" could benefit the most. For instance, they could use the opportunities created by the DMA to expand into in-store commerce, while leveraging their strong and loyal user base.

Mark Dillon, Solution Marketing Director at Ingenico, adds: **"Scale and brand will continue to be harbingers of success in payments. The DMA can help smaller companies gain scale, but those companies will still have a lot to do if they are to succeed; the DMA won't do anything to help their brand. Expect innovation in how loyalty ties into payment—again, possibly favoring bigger players initially—as one area for development. Increased competition should lead to lower costs, though whether these will find their way through to the consumer is unclear."**



## #Wallets

- **Mainstream Adoption:** Digital wallets are rapidly becoming the preferred payment method in Europe, with usage in Germany expected to double by 2027.
- **Transforming Transactions:** Digital wallets offer convenience, security, and efficiency, reshaping how consumers engage with merchants and financial systems.
- **Advanced Security Features:** Technologies like instant payments, tokenization, and enhanced authentication boost consumer trust, driving adoption in the digital-first economy.

**Francisco Gil**  
Business Leader for  
Iberia & Africa



**Roland Sorke**  
Managing Director &  
CSO for the DACH region



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## The Growing Dominance of Digital Wallets is Changing How Europe Transacts

Digital wallets are at the forefront of a payment revolution in Europe, driven by evolving consumer preferences, technological innovation, and regulatory support. According to the [Worldpay Global Payments Report](#), digital wallet usage at the point of sale (POS) in Germany is forecasted to double by 2027—a clear sign of their growing dominance. Across the continent, digital wallets are rapidly becoming the payment method of choice, offering unmatched convenience, security, and efficiency.

Francisco Gil, Business Leader for Iberia & Africa at Ingenico, observes: **“We are witnessing a pivotal moment in payments. Digital wallets are no longer just a tool for convenience—they are transforming the way consumers interact with merchants and financial systems.”** Roland Sorke, Managing Director and CSO for the DACH region, echoes this sentiment: **“Digital wallets embody the future of payments, empowering consumers with speed and security while enabling businesses to meet growing expectations for seamless transactions.”**

The appeal of digital wallets extends beyond convenience. Their ability to facilitate advanced payment technologies—such as instant payments, tokenization, and enhanced authentication—addresses key consumer concerns around security and reliability. This has made them especially appealing in today's digital-first world, where frictionless experiences are no longer optional but essential for success in a highly competitive market.

- **Rising Adoption:** Account-to-account (A2A) payments, driven by open banking and instant payment systems, are set to redefine transactions across EMEA.
- **Pan-European Growth:** Initiatives like the European Payments Initiative's Wero wallet are pushing A2A solutions, challenging traditional card networks and expanding across Europe.
- **Regulatory and Innovation Boost:** Partnerships and government support are accelerating the shift towards frictionless, trusted A2A payment methods, marking a new era in digital payments.

## #A2APayments



**Martin Doherty**  
Head of Managed  
Services EMEA



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EMEA



## From Cards to Accounts: EMEA's A2A Payments Evolution is Underway

Account-to-account (A2A) payments, powered by instant payment systems, are on the verge of transforming the payments landscape in EMEA. Following disruptive waves in other regions, such as the success of PIX in Brazil and strong government support in India, EMEA is beginning its own A2A revolution. According to [Ireland's National Payments Strategy](#), the integration of open banking and instant payments will bring convenient and trusted "pay by account" solutions to the region. Complementing this, the European Payments Initiative's (EPI) [Wero](#) wallet, first launched in France and Belgium (before further rollout in other European markets), showcases the drive toward scalable, pan-European A2A solutions that challenge traditional card networks.

Martin Doherty, Head of Managed Services EMEA, explains: **"We're witnessing the start of a payments evolution, with partnerships and regulatory support driving innovation in account-to-account transfers, paving the way for a truly frictionless payment experience."**



## #Instant Payments

- **Leading Adoption:** Systems like PIX in Brazil and SPEI in Mexico are reshaping Latin America's digital payment landscape.
- **Economic Impact:** Instant payments boost financial inclusion and real-time cash flow for SMEs, fueling sector innovation.
- **Regional Integration:** These systems foster interoperability, positioning Latin America as a global leader in instant payments.

Alexandre Silveira  
LAR Product Director



Eduardo Oliveira  
Chile Country Leader



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SIGNAL 6

## Latin America's Instant Payment Systems Will Drive Regional Integration and Innovation

Latin America is emerging as a global leader in instant payment adoption, with transformative systems like PIX in Brazil paving the way for unprecedented growth in the payments ecosystem. According to the [Capgemini World Payments Report 2025](#), instant payments are revolutionizing how people and businesses transact across the region, with schemes such as SPEI in Mexico, Transferencia 3.0 in Argentina, and Redcompra in Chile driving the transition to digital-first economies.

Alexandre Silveira, LAR Product Director at Ingenico, emphasizes: **"Instant payments are no longer just a convenience, they are becoming a cornerstone of economic development in Latin America. Systems like PIX demonstrate how speed, accessibility, and cost-efficiency can unlock financial inclusion and drive regional growth."**

Eduardo Oliveira, Chile Country Leader at Ingenico, adds: **"The impact of instant payments extends beyond transactions. They are reshaping business models, including people who were previously outside the digital payments ecosystem, enabling real-time cash flow for SMEs, and fostering innovation in sectors ranging from eCommerce to public services. These systems are setting the standard for interoperability and scalability in Latin America."**

The success of instant payment systems in the region is also being driven by their ability to integrate with open finance initiatives. In 2025, Latin America will solidify its position as a global pioneer in instant payments, proving that collaboration between financial institutions, regulatory bodies, and technology providers can create a vibrant and inclusive payments ecosystem.



## #Open Finance

- **Brazil's Leadership:** Brazil's open finance initiatives set a global benchmark, driving innovation and financial inclusion.
- **Data Integration:** Open finance expands beyond banking, integrating lending, insurance, and investment data for personalized financial solutions.
- **Financial Inclusion:** Shared data enhances access to fairer credit assessments and tailored financial products for underserved populations.

Jose Barletta  
LAR Solution Director



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## Open Finance Will Revolutionize Financial Inclusion and Innovation in South America

Latin America is poised to lead the global shift toward open finance, with South America emerging as a key region for innovation and adoption. According to the [Capgemini World Payments Report 2025](#), Brazil is already setting a global benchmark with its open finance initiatives, recording over 17.3 million customer consents and 10.8 billion successful communications in 2023 alone. These advancements are reshaping the financial landscape, enabling unprecedented levels of data sharing, innovation, and inclusion across the region.

Jose Barletta, LAR Solution Director at Ingenico, explains: **"Open finance is transforming how financial institutions operate and collaborate across South America. By expanding beyond open banking, we are building ecosystems that integrate data from lending, insurance, and investment products. This creates a comprehensive financial picture for customers, empowering them with personalized solutions while driving innovation for businesses."**

Brazil's leadership in open finance has paved the way for scalable models that neighboring countries are beginning to emulate. Central banks across the region are encouraging collaboration between traditional banks, FinTechs, and PayTechs to unlock the potential of shared financial data securely. This not only enhances customer experiences but also drives financial inclusion by providing underserved populations access to fairer credit assessments and tailored financial products.

As Barletta adds: **"By 2025, open finance will go beyond being a regulatory requirement—it will become a competitive differentiator. South American financial institutions that embrace this shift early will redefine customer engagement and secure their position as industry leaders."**

- **DREX as a Catalyst:** DREX will accelerate financial inclusion and position Brazil as a global leader in CBDC innovation.
- **Enhanced Access:** By offering a secure, real-time platform, DREX will enable innovative use cases in payments, lending, and more.
- **Economic Transformation:** DREX promises to reduce costs, unlock new revenue streams, and enhance transparency and security in financial transactions.

#CBDC



Jose Barletta  
LAR Solution Director



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SIGNAL 8

## DREX Will Catalyze Financial Innovation and Inclusion in Brazil

Brazil is on the brink of a transformative shift in its financial ecosystem with the impending launch of DREX, the country's Central Bank Digital Currency (CBDC). Building upon the success of trailblazing initiatives like PIX, DREX is poised to accelerate financial inclusion, empower underserved populations, and establish Brazil as a global leader in digital currency innovation.

Jose Barletta, LAR Solution Director at Ingenico, explains: **"DREX is more than just a digital currency; it's a foundation for a smarter, more inclusive economy. By offering a secure, real-time platform for transactions, it will enable innovative use cases in payments, lending, and beyond, driving unprecedented access to financial services across Brazil."**

The [Capgemini World Payments Report 2025](#) highlights the transformative potential of CBDCs in reshaping economies. By integrating DREX with Brazil's thriving digital payment ecosystem, the currency promises to unlock new revenue streams, reduce transaction costs, and enhance transparency and security in financial transactions.

As Barletta adds: **"The key to DREX's success lies in its ability to bridge gaps—not only between financial institutions and consumers but also between innovation and accessibility. It will redefine customer experiences, enabling seamless integration across diverse sectors, from eCommerce to public utilities."**



## #Crypto

- **Crypto Revolution:** Latin America is poised to harness global crypto trends, with El Salvador's Bitcoin adoption leading the way.
- **Financial Inclusion:** Cryptocurrencies are seen as solutions to economic challenges, promoting investment, remittances, and inflation protection.
- **Building Infrastructure:** The focus will shift to creating robust systems for cross-border payments, lending, and stablecoins tailored to local economies.

Jose Barletta  
LAR Solution Director



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SIGNAL 9

## Latin America Will Harness Crypto Innovation to Redefine Its Financial Ecosystem

Latin America is on the cusp of a cryptocurrency revolution, drawing inspiration from global shifts and bold regional initiatives like El Salvador's pioneering adoption of Bitcoin. The influence of recent developments in North America, where political shifts have ignited a more favorable environment for crypto innovation, is reverberating across the region. As reported by [Forbes](#), supportive policies in the U.S. are expected to accelerate cryptocurrency adoption globally, a trend that Latin America is poised to capitalize on.

Jose Barletta, LAR Solution Director at Ingenico, explains: **"The global momentum surrounding cryptocurrency is a game-changer for Latin America. With El Salvador setting an example through its Bitcoin adoption strategy, we're seeing governments and businesses in the region exploring how digital currencies can address local economic challenges and expand financial inclusion."**

El Salvador's experiment with Bitcoin has highlighted both opportunities and challenges, showcasing the potential for cryptocurrencies to stimulate investment, enhance remittance efficiency, and offer a hedge against inflation. These lessons are informing broader efforts across Latin America, where crypto adoption is rapidly growing as consumers and businesses seek alternatives to traditional financial systems.

**"As Latin America integrates these global and regional crypto trends, the focus will shift from speculative use to building robust infrastructures that enable everyday applications,"** Barletta adds. **"This could include cross-border payments, lending, and even government-backed stablecoins tailored to local economies."**

# #Real-Time Payments



- **Real-Time Payments Growth:** U.S. adoption is rising with FedNow and RTP, while Mexico's CoDi system promotes financial inclusion.
- **Smart, Secure Systems:** The shift to real-time payments focuses on speed, security, and connectivity in financial ecosystems.
- **Canadian Momentum:** 60% of Canadians expect real-time payments to improve payment scenarios, driving adoption across the country.

Hector Meza  
Country Head Mexico



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 SIGNAL 10

## 2025 Will Mark the Rise of Real-Time Payments Across North America

Real-time payments are set to begin a transformation of the financial landscape in North America during 2025, driven by critical infrastructure advancements and rising consumer demand. In the U.S., [real-time payments remain in their infancy](#), comprising only 1.5% of total payment volumes in 2023. However, this landscape is rapidly shifting with the rollout of the FedNow Service and The Clearing House's RTP Network. Similarly, in Mexico, CoDi, a real-time payment system by the Mexican Central Bank, uses mobile phones and QR codes to enable instant payments via the interbank platform (SPEI). Designed to promote financial inclusion, CoDi eliminates the need for cards or POS terminals, streamlining transactions for individuals and small businesses. Meanwhile, in Canada, the momentum for instant payments continues, as outlined in the [Canadian Payment Methods and Trends report](#), where 60% of Canadians foresee real-time payments improving diverse payment scenarios.

As Hector Meza, Country Head Mexico at Ingenico, observes: "**The rapid adoption of real-time payments reflects a shift in priorities—it's not just about speed; it's about creating smarter, safer, and more connected payment ecosystems.**" He adds: "**With systems like FedNow gaining momentum, the financial ecosystem will evolve at lightning speed, empowering businesses and consumers to engage in instant, secure transactions seamlessly.**"



## #Crypto

- **Regulatory Shifts:** The U.S. election sets the stage for supportive policies and potential government-backed crypto initiatives.
- **Growth and Innovation:** Favorable regulation could foster growth in the crypto space, though stability and security remain key concerns.
- **Industry Impact:** Cryptocurrency's influence in 2025 will depend on regulatory responses and adoption by businesses and institutions.

Irfan Nasir  
NAR Chief Product Officer



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SIGNAL 11

## Crypto Could Enter a New Era, Boosted by Regulatory Shifts

The recent U.S. election has set the stage for a transformative period in cryptocurrency, with the new administration poised to influence the industry's trajectory significantly. As reported by [Forbes](#), crypto voters played a notable role in the election, driven by promises of supportive policies, including the potential creation of a government Bitcoin fund. This political shift, coupled with an openness to revisiting existing regulations, suggests a more favorable environment for digital assets, fostering growth and innovation. However, the long-term impact will depend on how regulators address key issues, such as security, consumer protection, and market stability.

As Irfan Nasir, NAR Chief Product Officer at Ingenico, explains: **"In 2025, cryptocurrency could have a significant impact in the U.S., but its influence will largely depend on how regulators address key issues, how businesses and institutions adopt blockchain and digital assets, and how public perception develops."**

- **Shift to Integrated Payments:** Growing demand for business app-driven payments is pushing the industry toward integrated solutions, especially in North America.
- **Necessity for Growth:** Integrated payments are essential for business growth, helping merchants simplify operations and improve insights.
- **Merchant Demands:** Merchants are moving away from isolated payment solutions to all-in-one, integrated platforms that drive efficiency and competitiveness.



#Integrated Payments

Vincent Fillaud  
Head of Accept Solutions



Bradford Giles  
Regional Head of Marketing



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## Integrated Payments Will Become Essential for Growth in the Payment Industry

The payments industry is undergoing a fundamental shift toward integrated solutions, driven by the growing demand for business app-driven payments and industry-specific verticals. Historically, the industry operated in silos, with each stakeholder focusing on distinct capabilities. However, companies such as Clover, Stripe, and Toast exemplify a future where payments are flexible and embedded into broader service ecosystems. This shift is particularly pronounced in North America, where a more homogeneous market structure has allowed integration to advance faster than in Europe.

As Bradford Giles, Ingenico's Regional Head of Marketing, explains: **"The transition to integrated payments is not just a trend; it's a necessity for growth in an industry where transaction volumes are rising, but margins are under pressure."** Similarly, Vincent Fillaud, Head of Accept Solutions at Ingenico, adds: **"Merchants are no longer looking for isolated payment solutions—they want integrated solutions that simplify operations, provide insights, and drive business growth."**

The simplified purchasing process for payment solutions, coupled with the shift to online channels, underscores the changing dynamics. Merchants now demand seamless, all-in-one solutions that meet their unique needs, making integration the key to staying competitive in the evolving payments landscape.

#Real-Time Payments



- **Real-Time Payments Driving Growth:** APAC, led by India, leads in real-time payments, driving economic transformation and innovation.
- **Digital Solutions Expanding:** Thailand, Indonesia, and Malaysia are using digital infrastructures to boost financial inclusion.
- **Shaping Financial Ecosystems:** Real-time payments are promoting a cashless economy and creating new revenue opportunities across borders.

Jonathan von Hagen  
Business Leader  
Pacific Countries



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 SIGNAL 13

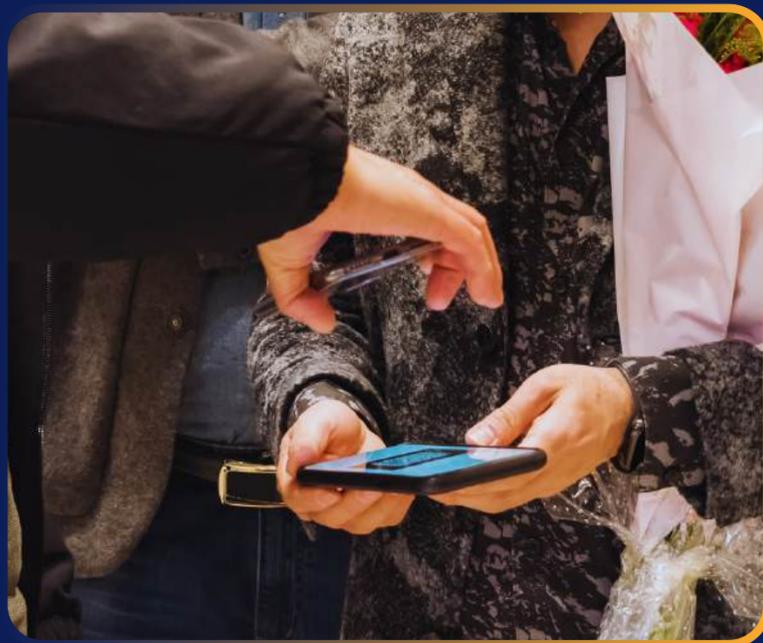
## APAC's Financial Systems Will Evolve Through the Widespread Adoption of Real-Time Payments

Asia-Pacific continues to dominate the global real-time payments landscape, showcasing how innovation and collaboration drive economic transformation. According to the [ACI Worldwide and GlobalData](#) report, India is leading as the largest real-time payments market while key countries like Thailand, Indonesia, and Malaysia are leveraging growing digital infrastructures, mobile wallets, and financial inclusion initiatives. These advancements not only enhance economic growth but also create substantial opportunities for businesses to tap into new revenue streams, particularly through cross-border payment systems and digital-first solutions. By enabling faster, more affordable, and accessible payment mechanisms, real-time payments are reshaping traditional financial ecosystems and accelerating the transition to a cashless economy across the region. This positions APAC as a global role model for driving inclusive, sustainable economic development through payment innovation.

As Jonathan von Hagen, Business Leader Pacific Countries at Ingenico, states: **"The remarkable growth of real-time payments across Asia-Pacific highlights the region's innovative spirit and commitment to financial inclusion. From India's UPI to cross-border payment linkages in Southeast Asia, we are witnessing a payments revolution that is not only transforming economies but also empowering individuals and businesses to succeed."**

- **Tech-Driven Transformation:** Blockchain and CBDCs are enabling faster, more cost-effective cross-border payments in APAC.
- **Changing Dynamics:** Trends like mobile-first solutions, open banking, and ecommerce are reshaping cross-border commerce.
- **Regional Growth:** Innovations in cross-border payments are strengthening APAC's global trade position, empowering businesses of all sizes.

## #Cross-Border Payments



SIGNAL 14

## Digital Innovation Will Redefine Cross-Border Payments in APAC

Cross-border payments in Asia-Pacific are entering a new era, driven by technological advancements and shifting economic dynamics. Blockchain and Central Bank Digital Currencies (CBDCs) are emerging as powerful tools to enable faster, more transparent, and cost-efficient cross-border transactions. Simultaneously, trends such as the surge in mobile and ecommerce, the rise of open banking, and geopolitical shifts are reshaping the way businesses and consumers engage in cross-border commerce. The Chinese cross-border ecommerce market exemplifies this transformation, with platforms like Alipay and WeChat Pay leveraging their super-app ecosystems to lead the way in seamless and secure international payments.

**“Cross-border payments are evolving from a transactional process to a cornerstone of regional economic growth,”** says Andrew Chin, APAC Head of Product. **“With technologies like blockchain and CBDCs reducing inefficiencies, coupled with the region’s embrace of mobile-first solutions, we are witnessing the creation of a faster, more inclusive, and reliable payments ecosystem.”** Andrew adds: **“In the face of economic pressures like inflation and rising costs, cross-border payment innovations will empower businesses of all sizes to remain competitive, while strengthening APAC’s role in global trade.”**

Andrew Chin  
APAC Head  
of Product



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# Conclusion



RTP & Crypto

The rapid adoption of real-time payments and cryptocurrencies signals a shift toward more inclusive, efficient ecosystems.



Regulations

Regulatory frameworks like the European Digital Markets Act are unlocking opportunities for both established players and emerging innovators.



Consumer driven

Advances in unattended solutions and digital wallets are redefining consumer expectations and business strategies.



Contact us

Talk to Ingenico about your journey toward payments excellence.

# Moving Commerce Forward

Ingenico is the global leader in payment acceptance and services. We support our customers, and their customers to do more with payments. Active in 37 countries, with over 3,500 employees we have been at the forefront of the commerce landscape for over four decades.

With more than 40 million payment devices deployed worldwide, powered by over 2,500 apps, the company is servicing the needs of millions of consumers every day. Through our advanced integrated solutions and network of partnerships, we simplify the world of payments and bring value added services to move commerce forward.



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