

Digital Cross Border Payments Market Size, Share, Competitive Landscape and Trend Analysis Report

The Business Research Company's Digital Cross Border Payments Global Market Report 2025 – Market Size, Trends, And Global Forecast 2025-2034

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How Large Will The Digital Cross Border Payments Market Be By 2025?

The [size of the digital cross border payments market](#) has seen a swift expansion in the past few years. The market size, which is expected to be \$36.81 billion in 2024, is projected to reach \$42.77 billion in 2025, growing at a compound annual growth rate (CAGR) of 16.7%. The growth during the historical period can be associated with increased international trade activities, the rise in the use of mobile phones, a growing need for remittance services, enhanced internet access in developing countries, and the ongoing globalization of businesses.

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The size of the digital cross border payments market is

predicted to experience a swift expansion in the coming years. It's forecasted to reach a valuation of \$77.01 billion in 2029, with a compound annual growth rate (CAGR) of 15.8%. This upturn during the projected period will likely be driven by factors such as an increase in demand for immediate money transfers, a rise in cross-border e-commerce transactions, the expansion of financial inclusion programs, the growing populace of freelancers and gig workers on a global scale, and an escalating requirement for instantaneous foreign exchange solutions. Significant trends during this forecast period are expected to be the use of artificial intelligence in detecting fraud and ensuring compliance, the incorporation of artificial intelligence in verifying payments,

advancements in automated compliance tools, the uptake of real-time payment systems, and the introduction of biometric authentication into digital payments.

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What Are The Major Driving Forces Influencing The Digital Cross Border Payments Market Landscape?

The escalating e-commerce industry is projected to fuel the expansion of the digital cross border payments market in the future. E-commerce involves the digital purchase and sale of goods or services on the internet via electronic payment systems. The rise of e-commerce can be attributed to the growing penetration of the internet and smartphones, making it simpler for consumers to use online platforms for shopping from any location. Digital cross-border payments intensify e-commerce by facilitating swift, secure, and flawless global transactions, thereby allowing businesses to effectively reach and serve customers worldwide. For instance, data from the United States Census Bureau, a governmental agency in the US, revealed that the total e-commerce sales in 2024 hit an estimated \$1,192.6 billion, representing an 8.1% (± 1.1) upsurge from 2023. Consequently, e-commerce expansion is propelling the growth of the digital cross border payments market.

Who Are The Top Players In The Digital Cross Border Payments Market?

Major players in the Digital Cross Border Payments Global Market Report 2025 include:

- Fidelity National Information Services Inc.
- Adyen N.V.
- Wise Payments Limited.
- TransferMate Payments Services Ltd.
- Payoneer Inc.
- Airwallex
- Banking Circle Holdings Ltd.
- NIUM Pte Ltd.
- PingPong Payments Ltd.
- Verto Limited.

What Are The Future Trends Of The Digital Cross Border Payments Market?

Leading businesses in the digital cross border payments marketplace, are concentrating on the creation of pioneering solutions such as digital wallet-integrated payment stages, aimed at simplifying international transactions and escalating ease of use for their users. These platforms are systems that incorporate digital wallets with the ability to handle cross-border payments, offering users the flexibility to conduct and manage international transactions without difficulty through one single platform. For example, in November 2024, Mastercard Inc., a credit card enterprise based in the U.S., introduced Mastercard Pay Local in an effort to streamline cross-border payments by facilitating uninterrupted integration of Mastercard credit and debit cards with local digital wallets. This provision gives cardholders the liberty to directly connect their

cards to local wallets and perform instant shopping at over 35 million retailers, doing away with the requirement to establish or recharge prepaid accounts. It presents a secure and accessible payment experience for locals, vacationers, wallet operators, and card issuers. Mastercard begun launching this service in the Asia Pacific area, but has an agenda to stretch out the service to several other global markets.

Market Share And Forecast By Segment In The [Global Digital Cross Border Payments Market](#)

The digital cross border payments market covered in this report is segmented –

- 1) By Service Type: Payment Processing, Currency Conversion, Fraud Detection And Prevention, Compliance And Risk Management, Reporting And Analytics
- 2) By Payment Method: Bank Transfers, Credit Or Debit Cards, E-Wallets, Cryptocurrencies, Prepaid Cards
- 3) By Transaction Type: Business To Business Transactions, Business To Consumer Transactions, Consumer To Business Transactions, Consumer To Consumer Transactions, Merchant Payments
- 4) By Technology Adoption: Traditional Banking Schemes, Blockchain-Based Solutions, Mobile Payment Applications, Payment Gateways, Application Programming Interface For Cross-Border Transactions
- 5) By End-User: Banking, Financial Services And Insurance (BFSI), Retail And E-Commerce, Travel And Transportation, Healthcare, Other End-User

Subsegments:

- 1) By Payment Processing: Real-Time Payment Processing, Batch Payment Processing, Peer-To-Peer Payment Processing, Merchant Payment Processing, Mobile Payment Processing
- 2) By Currency Conversion: Automated Currency Conversion, Real-Time Exchange Rate Conversion, Multi-Currency Wallet Conversion, Card-Based Currency Conversion, Blockchain-Based Currency Conversion
- 3) By Fraud Detection And Prevention: Transaction Monitoring, Identity Verification, Behavioral Analytics, Biometric Authentication, Artificial Intelligence-Based Risk Scoring
- 4) By Compliance And Risk Management: Know Your Customer Verification, Anti-Money Laundering Monitoring, Regulatory Reporting, Sanctions Screening, Risk Assessment Tool
- 5) By Reporting And Analytics: Transaction Reporting, Performance Analytics, Customer Behavior Analysis, Real-Time Dashboard Reporting, Predictive Analytics

View the full digital cross border payments market report:

<https://www.thebusinessresearchcompany.com/report/digital-cross-border-payments-global-market-report>

Digital Cross Border Payments Market Regional Insights

In 2024, North America led the digital cross border payments market with the largest share. The Asia-Pacific region, however, is anticipated to experience the most rapid expansion during the forecast period. The global market report for digital cross border payments includes regions such as Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle

East, and Africa.

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