Edgar, Dunn & Company Releases Advanced Payments & Fintech Report 2026

Explores emerging trends, innovations, and strategies shaping the global payments and fintech landscape for 2026 and beyond.

SAN FRANCISCO, CA, UNITED STATES, November 5, 2025 /EINPresswire.com/ -- Edgar, Dunn & Company (EDC), the leading global payments and financial services consultancy, has published the 18th edition of its Advanced Payments & Fintech Report, highlighting the trends transforming the payments landscape.

Advanced Payments & Fintech Report 2026

EDC Logo

The 2026 edition identifies 14 key themes, showing how innovation, evolving business models, and shifting consumer expectations are driving rapid change across the ecosystem.

“2025 has been a year of acceleration,” said Tue To, Head of Fintech, EDC. “This progress, however, comes with complexity. Regulators are increasing scrutiny on AI and digital assets, while consumers demand seamless, secure, and personalized experiences. Payments are more dynamic and interconnected than ever.”

“Payments are no longer just infrastructure—they are intelligence,” added Samee Zafar, CEO of EDC.

“Firms integrating AI, identity, and data-driven decisioning will lead the next generation of connected commerce.”

Key insights from the report:

• AI and Automation: Payment orchestration is moving from rule-based systems to autonomous AI, improving authorization, reducing fraud, and lowering costs.

• Digital Identity & Biometrics: Fingerprint, facial, and voice authentication enhance security and trust.

• New Revenue Models: Subscription BNPL, connected-car payments, and Insurtech innovations unlock recurring revenue and growth opportunities.

• Global Infrastructure & Inclusion: Stablecoins, Open Banking, and BaaS transform cross-border payments, while fintech expands access to financial services worldwide.

“Looking to 2026,” noted Tue To, “AI-driven autonomy, fintech-traditional collaboration, and consumer trust will define who leads in payments and how value is created.”

About Edgar, Dunn & Company
Founded in 1978, EDC is an independent global consultancy specializing in payments and financial services, with offices in San Francisco, London, Frankfurt, Paris, Dubai, and Sydney, serving clients in over 55 countries.

Access the full report here: https://www.edgardunn.com/reports/advanced-payments-and-fintech-report

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