

Fintech As A Service (FaaS) Market In 2029

The Business Research Company's Fintech As A Service (FaaS) Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034

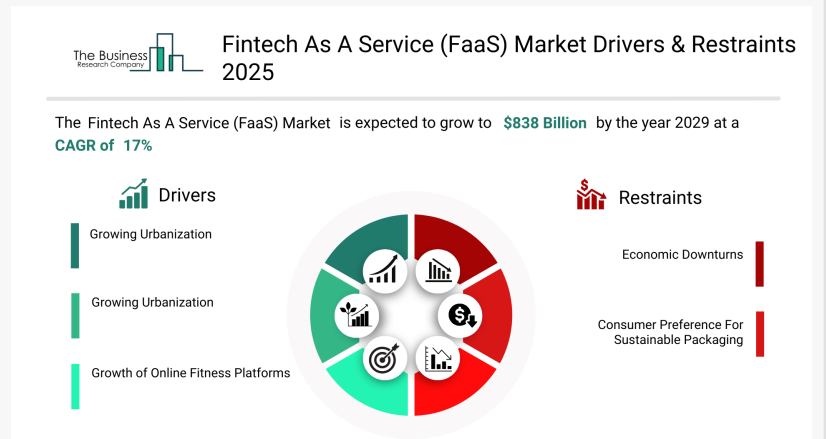
LONDON, GREATER LONDON, UNITED KINGDOM, December 23, 2025 /EINPresswire.com/ -- [Fintech As A Service \(FaaS\) Market](#) to Surpass \$838 billion in 2029. In comparison, the IT Services which is considered as its parent market, is expected to be approximately \$5,168 billion by 2029, with Fintech As A Service (FaaS) market to represent around 16% of the parent market. Within the broader Information Technology which is expected to be \$12,711 billion by 2029, the Fintech As A Service (FaaS) market is estimated to account for nearly 6% of the total market value.

Which Will Be the Biggest Region in the Fintech As A Service (FaaS) Market in 2029

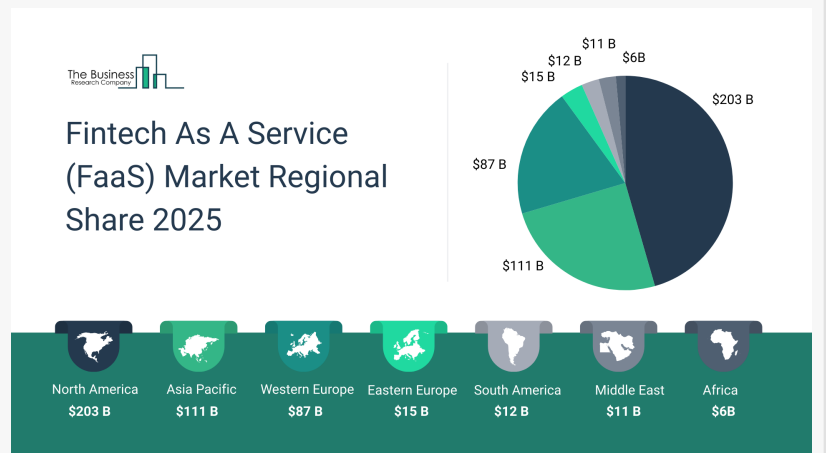
North America will be the largest region in the fintech as a service (FaaS) market in 2029, valued at \$351,535 million. The market is expected to grow from \$ 175,645 million in 2024 at a compound annual growth rate (CAGR) of 15%. The rapid growth in the forecast period can be attributed to the rising cross-border payments demand, rising demand for crypto payments and technology launched.



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Which Will Be The Largest Country In The Fintech As A Service (FaaS) Market In 2029?

The USA will be the largest country in the fintech as a service (FaaS) market in 2029, valued at \$326,260 million. The market is expected to grow from \$ 163,925 million in 2024 at a compound annual growth rate (CAGR) of 15%. The rapid growth in the forecast period can be attributed to the rise in the increasing cloud computing, rising demand for crypto payments and technological advancements.

Request a free sample of the [Fintech As A Service \(FaaS\) Market report](https://www.thebusinessresearchcompany.com/sample_request?id=12612&type=smp)
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What will be Largest Segment in the Fintech As A Service (FaaS) Market in 2029?

The fintech as a service (FaaS) market by type into banking, payment, insurance, investment, lending, and other types. The payment market will be the largest segment of fintech as a service (FaaS) market segmented by type, accounting for 43% or \$363,830 million of the total in 2029. The payment market is supported by the rise of contactless and mobile transactions, advancements in application programming interface-driven payment infrastructure, growing demand for real-time payment processing, regulatory push for secure and transparent payments, rising use of cryptocurrencies and alternative payment methods, the integration of artificial intelligence and machine learning in fraud prevention and the increasing adoption of digital payments.

The fintech as a service (FaaS) market are segmented by technology into artificial intelligence (AI), blockchain, robotic process automation (RPA), application programming interfaces (API) and other technologies. The blockchain market will be the largest segment of the fintech as a service (FaaS) market segmented by technology, accounting for 33% or \$277,851 million of the total in 2029. The blockchain market is supported by the increasing adoption of decentralized finance solutions, the rise of blockchain-based payment and remittance services, advancements in smart contract technology for automated financial transactions, growing demand for secure and transparent financial data management, integration of blockchain for fraud prevention and identity verification, the expansion of tokenization and digital asset management in investment and lending services and regulatory support for blockchain applications in banking and insurance.

The fintech as a service (FaaS) market by application into fraud monitoring, KYC verification, compliance and regulatory support and other applications. The fraud monitoring market will be the largest segment of the fintech as a service (FaaS) market segmented by application, accounting for 34% or \$280,903 million of the total in 2029. The fraud monitoring market is supported by the increasing adoption of artificial intelligence and machine learning for real-time fraud detection, the rise of biometric authentication and behavioral analytics for identity verification, advancements in predictive analytics to prevent financial crimes, growing demand for secure transaction monitoring across digital payment platforms, regulatory support for anti-money laundering and Know Your Customer compliance, integration of blockchain for tamper-proof transaction records and the expansion of fraud prevention solutions across banking,

insurance, lending and investment services.

The fintech as a service (FaaS) by end-user into banks, financial institutions, insurance companies, and other end-users. The banks market will be the largest segment of the fintech as a service (FaaS) market segmented by application, accounting for 34% or \$285,392 millions of the total in 2029. The banks market is supported by the increasing adoption of digital banking solutions, the rise of open banking initiatives, advancements in application programming interface-driven financial services, growing demand for real-time payments and automated lending platforms, regulatory support for financial technology innovation and data security, integration of artificial intelligence for fraud detection and personalized banking experiences and the expansion of embedded finance solutions to enhance customer engagement and operational efficiency.

What is the expected CAGR for the Fintech As A Service (FaaS) Market leading up to 2029?

The expected CAGR for the fintech as a service (FaaS) market leading up to 2029 is 17%.

What Will Be The Growth Driving Factors In The Fintech As A Service (FaaS) Market In The Forecast Period?The rapid growth of the global Fintech as a Service (FaaS) market leading up to 2029 will be driven by the following key factors that are expected to reshape digital financial services, banking infrastructure, and customer engagement models worldwide.

Rising Digitalization-The rising digitalization will become a key driver of growth in the fintech as a service (FaaS) market by 2029. Digitalization refers to the integration of digital technologies into business processes, services, and daily operations to enhance efficiency, connectivity, and innovation. Rising digitalization is driven by factors such as advancements in cloud computing, increasing internet penetration, growing smartphone adoption, expanding e-commerce, and the need for automation across industries, with increasing internet penetration evident as global internet users surpassed 5 billion, enabling seamless access to digital services. Fintech as a Service (FaaS) accelerates rising digitalization by providing scalable, cloud-based financial solutions that streamline transactions, enhance accessibility, and drive the adoption of digital payment ecosystems across industries. As a result, rising digitalization is anticipated to contributing to a 1.7% annual growth in the market.

Rising Demand For Crypto Payments- The rising demand for crypto payments will become a key driver of growth in the fintech as a service (FaaS) market by 2029. Crypto payments refer to transactions conducted using digital currencies like Bitcoin, Ethereum, and stablecoins, enabling decentralized, borderless, and secure financial exchanges. Rising demand for crypto payments is driven by factors such as growing merchant acceptance, increasing cross-border transactions, enhanced security through blockchain, financial inclusion, and reduced transaction costs, with growing merchant acceptance evident as major companies like Tesla and Shopify integrate crypto payments, expanding its mainstream adoption. Fintech as a Service (FaaS) fuels the rising demand for crypto payments by offering seamless application programming interface (API) driven solutions, enabling businesses to integrate cryptocurrency transactions, enhance security,

and provide a frictionless digital payment experience. As a result, rising demand for crypto payments is anticipated to contributing to a 1.2% annual growth in the market.

Rising Cross-Border Payments Demand- The rising cross-border payments demand will serve as a key growth catalyst fintech as a service (FaaS) market by 2029. Cross-border payments demand refers to the increasing need for seamless, fast, and cost-effective international transactions driven by globalization, digital commerce, and financial inclusion. Rising cross-border payments demand is fueled by factors such as expanding global trade, increasing remittance flows, the growth of e-commerce, rising digital banking adoption, and the need for real-time payment solutions, with increasing remittance flows evident as more individuals and businesses rely on international money transfers to support families and facilitate cross-border transactions. Fintech as a Service (FaaS) accelerates this demand by providing scalable application programming interface (API)-driven solutions that enhance transaction speed, reduce costs, and improve accessibility for businesses and individuals worldwide. Therefore, this rising cross-border payments demand is projected to supporting to a 1.0% annual growth in the market.

Rising Consumer Preference For Contactless Payments- The rising consumer preference for contactless payments as a key growth catalyst for fintech as a service (FaaS) market by 2029. Contactless payments refer to a secure and fast transaction method that allows consumers to make purchases by simply tapping or waving their card, smartphone, or wearable device over a payment terminal without physical contact. The rising consumer preference for contactless payments is driven by factors such as enhanced convenience, faster transactions, hygiene considerations, and widespread adoption of NFC-enabled devices, with the demand for hygienic payment solutions playing a crucial role in accelerating this shift, especially after global health concerns reshaped consumer behavior. Fintech as a Service (FaaS) plays a pivotal role in this growing preference by providing seamless integration of contactless payment solutions, enabling businesses to adopt advanced payment technologies effortlessly while ensuring security, compliance, and a frictionless customer experience. Therefore, this rising consumer preference for contactless payments will is projected to supporting to a 0.5% annual growth in the market.

Access the detailed Fintech As A Service (FaaS) Market report here:

<https://www.thebusinessresearchcompany.com/report/fintech-as-a-service-faas-global-market-report>

What Are The Key Growth Opportunities In Fintech as a Service (FaaS) Market in 2029?

The most significant growth opportunities are anticipated the fintech-as-a-service (FaaS) for payments market, the blockchain based fintech as a service (FaaS) market, the fintech as a service (FaaS) for fraud monitoring market, and the fintech-as-a-service (FaaS) for banks market. Collectively, these segments are projected to contribute over \$732 billion in market value by 2029, driven by rapid digitalisation of financial services, accelerated adoption of embedded finance models, and the rising demand for API-based, cloud-native financial infrastructure. This surge is further supported by increasing enterprise reliance on FaaS platforms for real-time payments, secure identity verification, automated compliance, and blockchain-powered

transaction transparency. Together, these trends reflect the transformative shift toward modular, scalable, and interoperable financial service delivery fuelling high-growth momentum across the broader FaaS and digital banking enablement ecosystem.

The fintech-as-a-service (FaaS) for payments market are projected to grow by \$239,233 million, the blockchain based fintech as a service (FaaS) market by \$169,240 million, the fintech-as-a-service (FaaS) for banks market by \$162,996 million, and the fintech as a service (FaaS) for fraud monitoring market by \$160,070 million over the next five years from 2024 to 2029.

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