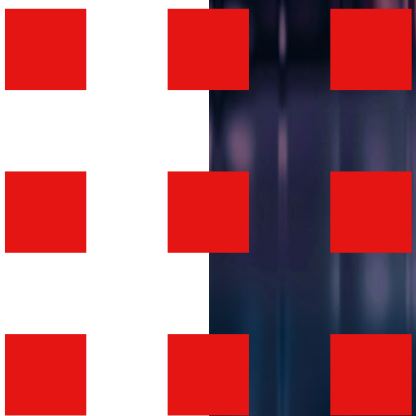


# The Future of Payments, 2026 vision

How AI, instant payments and embedded finance are reshaping the payments landscape



Getnet 

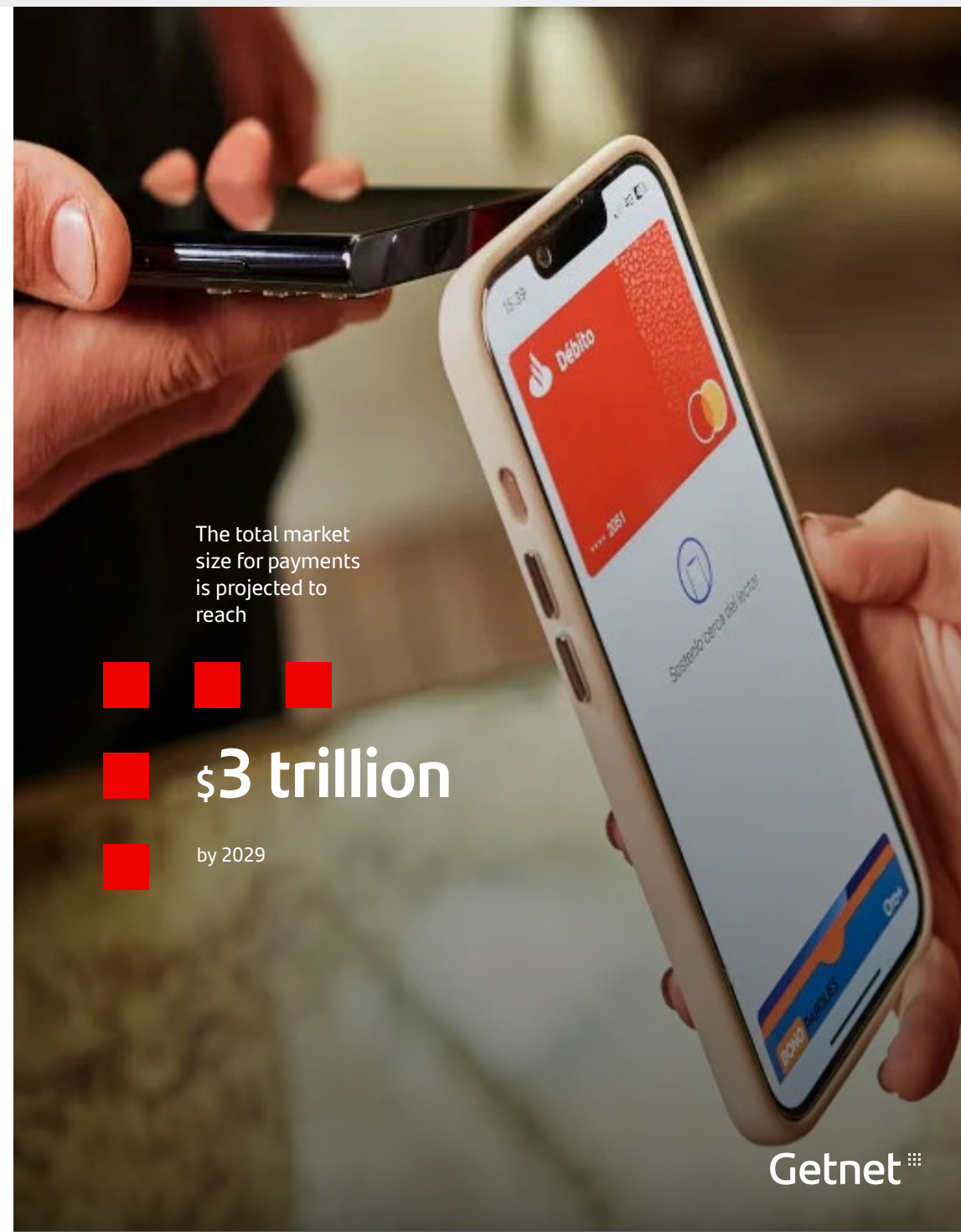
Payments used to be a clunky afterthought at the end of a transaction. Now, they're at the centre of it. Payments can make or break the entire experience.

A customer is shopping online and the checkout freezes; a loyal consumer selects their preferred digital wallet and it isn't accepted; a traveller tries to pay in a foreign currency and the transaction declines. Each issue may seem minor, but together, over time, they damage trust, reduce sales and slow growth. Ultimately, they determine whether customers return or go elsewhere.

The growing strategic weight of payments is reflected in the numbers. Global payments revenue increased by **4%** globally in 2024, with stronger growth in Latin America (11%) and Europe (8%). At this current growth rate, **the total market size for payments is projected to reach \$3 trillion by 2029.**

At the same time, **the global digital payments market is projected to increase by approximately \$304 billion between 2024 and 2029, driven largely by the continued rise in online transactions and digital commerce.** Asia-Pacific is expected to account for approximately **35%** of this growth, underlining the region's accelerating digital adoption.

Customer expectations are evolving just as quickly. They want to move between channels, currencies and devices without a second thought. They want to subscribe, renew, upgrade or order in the blink of an eye. And they expect it all to work every time.



The total market size for payments is projected to reach



Meeting these expectations isn't easy. Merchants must coordinate acquiring, processing, fraud management, regulatory compliance and data analytics – often across several markets, currencies and regulatory regimes simultaneously.

This complexity elevates payments from an operational necessity to a strategic imperative. **Well-optimised payment systems can increase authorisation rates, reduce fraud losses, improve cash flow and enhance customer loyalty.** Poorly optimised systems do the opposite.

The ability to navigate this changing environment increasingly depends on partnership. **Merchants need providers with the right technology, expertise and scale to support growth.**

At Getnet, we build payment solutions that scale as you do and meet the ever-changing needs of your customers. Powered by Santander, we bring acquiring, processing and value-added services together on a single platform – supporting merchants so they stay ahead of payment trends and maximise transactions' value to their business.

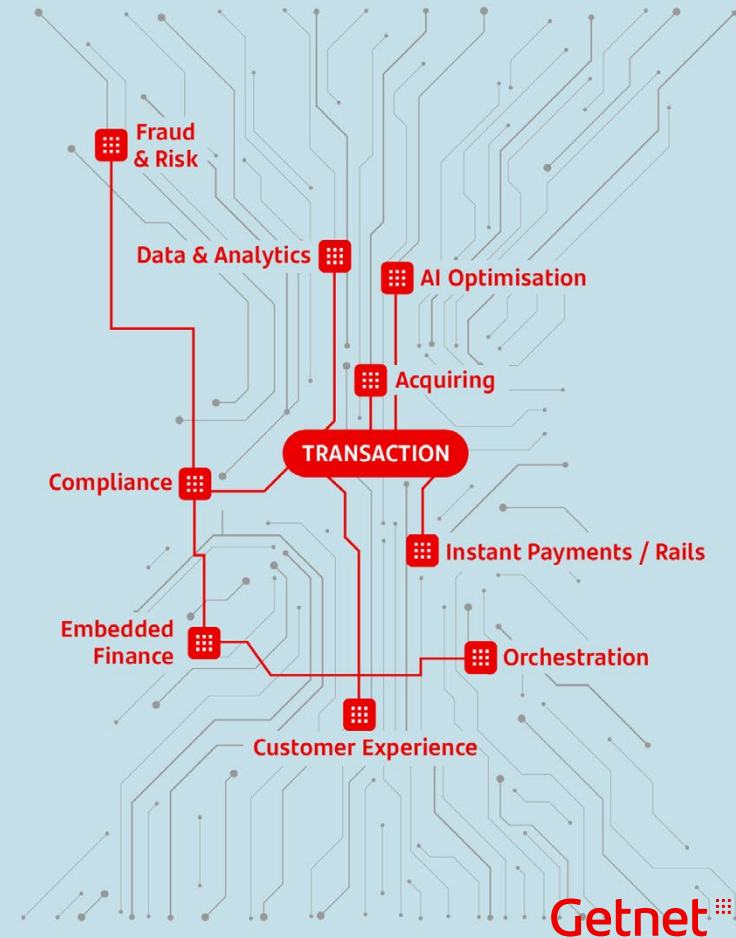
**In 2026, payments will be faster, smarter and more deeply embedded into commerce.** Therefore, understanding the latest trends will be critical. Businesses will only thrive if they are able to anticipate changes, rather than simply react to them.

This whitepaper explores the key payment trends shaping 2026, what they mean for merchants, and how payments can support business growth.

## Payments Then



## Payments Now



01

KEY PAYMENT TRENDS FOR 2026

# Agentic commerce and AI-driven payments



Retailers are preparing accordingly:



96%

are exploring or implementing AI agents

### Artificial intelligence (AI) in payments is no longer just an adviser.

Historically, AI tools have supported human decision-making, such as flagging suspicious transactions or recommending better routing. Now we're entering a new phase where the emergence of agentic systems – AI capable of acting autonomously within defined parameters – means payments can be initiated, optimised and managed without direct human intervention.

The shift is already reshaping commerce. **McKinsey estimates that the agentic commerce market alone could reach \$3 trillion to \$5 trillion globally.** And retailers are preparing accordingly: **96%** are exploring or implementing AI agents, while **75%** say AI agents will be essential to their operations by 2026.



39%

percent of consumers – and more than half of **Gen Z** – are already using AI tools for product discovery

Consumer behaviour is evolving in parallel. **39%** percent of consumers – and more than half of Gen Z – are already using AI tools for product discovery, signalling a shift in how purchasing journeys begin. As AI increasingly influences what customers see, select and ultimately buy, payments must be able to respond autonomously within these AI-driven journeys.

**AI can quietly shape the checkout experience by analysing behavioural, transactional and contextual data in real time.** The technology can present the most relevant payment method, optimise routing for higher authorisation rates and reduce friction at the point of purchase. For example, if AI sees that a customer usually pays with a digital wallet, it can present it as the first option, making the overall process more seamless.

Beyond checkout, **predictive payment models are reshaping how businesses manage revenue and operations. By identifying patterns in behaviour and demand, they enable smarter retries, better timing and more flexible billing, reducing friction while strengthening reliability.** They can anticipate renewal risk or purchase intent, triggering intelligent retries or

billing adjustments to protect revenue. Imagine a B2B platform that anticipates when an invoice is likely to be delayed and proactively adjusts payment terms or sends a timely reminder to keep cashflow steady. Or a retailer whose inventory system automatically reorders stock when levels drop – with payment processed instantly in the background.

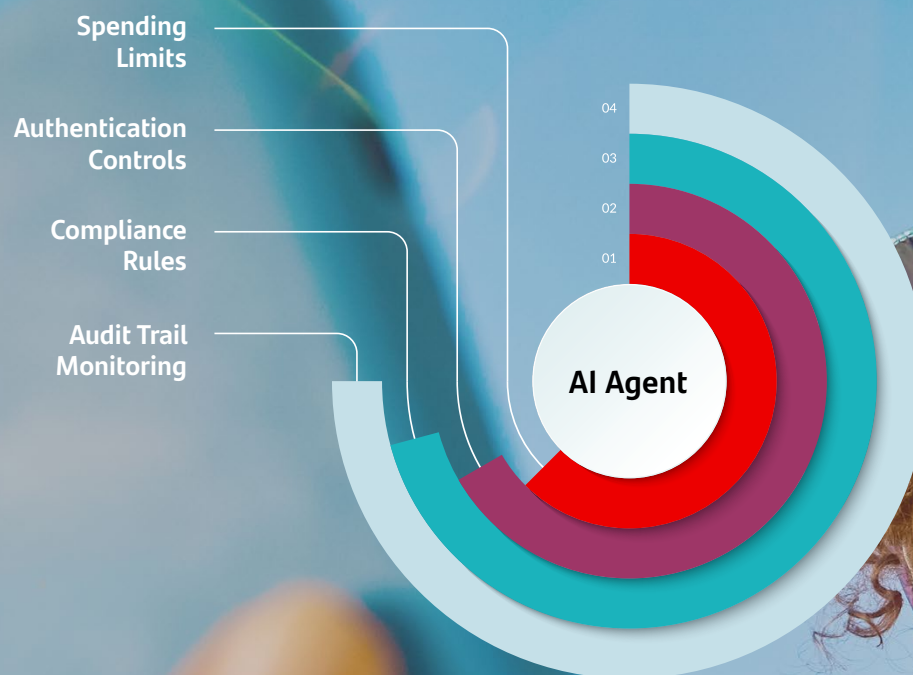
Payments stop being isolated events and become part of an automated decision loop. **AI's advantage lies in speed and precision:** the technology can process large volumes of data and act accordingly in milliseconds, which **is increasingly critical in high-volume sectors such as retail, travel and digital services.** However, this also introduces new responsibilities. If AI agents can initiate transactions, businesses must define guardrails. Spending limits, approval hierarchies and clear oversight become essential. **Payment systems must be able to securely distinguish between human and agent activity while maintaining compliance and audit trails.** Agentic commerce will only scale if merchants can trust, and therefore confidently accept, AI-initiated transactions.



To support the agentic commerce shift at scale, **Getnet is developing the infrastructure needed to give merchants this confidence.** Through unified APIs, AI agents can interact directly with existing payment flows, allowing agent-initiated purchases to be processed using the same authentication, risk and monitoring frameworks that govern traditional payments.

With this model, **Getnet acts as an orchestration layer between AI agents, 1.3m merchants and global payment rails.** When an AI agent reaches a merchant's checkout environment, our infrastructure can recognise the protocol, validate the agent's intent and securely execute the payment using the global standards that underpin the payments ecosystem. By bridging AI agents and payment networks in this way, we enable merchants to support AI-driven purchasing journeys while maintaining the security, compliance and governance required for payments at scale.

**This shift requires industry collaboration. Mastercard recently announced the launch of its cryptogram to validate intent, and Getnet is proud to be among their partners, helping bring secure, agent-driven payments closer to scaled, real-world adoption.** Agent-driven commerce will only succeed through infrastructure, orchestration, and trust.



02

KEY PAYMENT TRENDS FOR 2026

**Instant  
payments  
as the new  
standard** 





## Real-time payments

Real-time payments are quickly becoming the norm. Immediate confirmation at checkout, instant peer-to-peer transfers and faster refunds are no longer viewed as premium features but expected components of a modern payment experience.

**According to the Capgemini Research Institute's World Payments Report 2025, instant payments are projected to account for 22% of all global non-cash transaction volumes by 2028**, marking a structural transformation in how money moves worldwide.

Latin America has emerged as a global leader in real-time payments. **In Brazil, PIX** is now the most widely used payment method, with nearly **170 million users**

and transactions totalling BRL 11 trillion in 2024. Across the region, countries are advancing similar initiatives to modernise payment infrastructure and reduce cash dependency, such as CoDi in Mexico.

While **in Spain, Bizum** has established itself as a mainstream instant payment solution, **servicing more than 30 million active users**, processing over 4.2 billion transactions and accepted by around 90,000 online retailers. In Portugal, MB WAY has followed a similar trajectory, becoming one of the leading payment methods in the country, with more than **6.5 million users**. The answer is clear: adoption is accelerating as financial institutions and merchants respond to growing demand for speed, transparency and availability.

Due to this growth, in 2026 payments will increasingly operate around the clock, with money settling as easily on a Sunday night as on a Monday afternoon. **For merchants, always-on settlement improves cash flow predictability, reduces reliance on short-term financing and enables faster fulfilment of goods and services.** A retailer can reinvest revenue more quickly, while a travel provider can issue refunds without frustration-provoking delays. **For consumers, it increases trust through immediate confirmation, faster refunds and reduced uncertainty.** Across the value chain, real-time liquidity reduces systemic friction, strengthens resilience and supports more dynamic, data-driven financial decision-making.

However, this speed creates new challenges. When payments settle instantly, there is less time to detect fraud or correct errors. It's important that banks and payment providers invest in advanced real-time monitoring and automated risk controls to protect businesses and customers without introducing unnecessary friction.

Getnet supports instant and near-real-time **payment acceptance through integrated APIs and multi-channel connectivity, including QR-based payment flows and local instant rails such as PIX.** By embedding these capabilities directly into the checkout experience, **merchants can accelerate transaction speed, improve customer satisfaction and align with the speed modern commerce demands.**

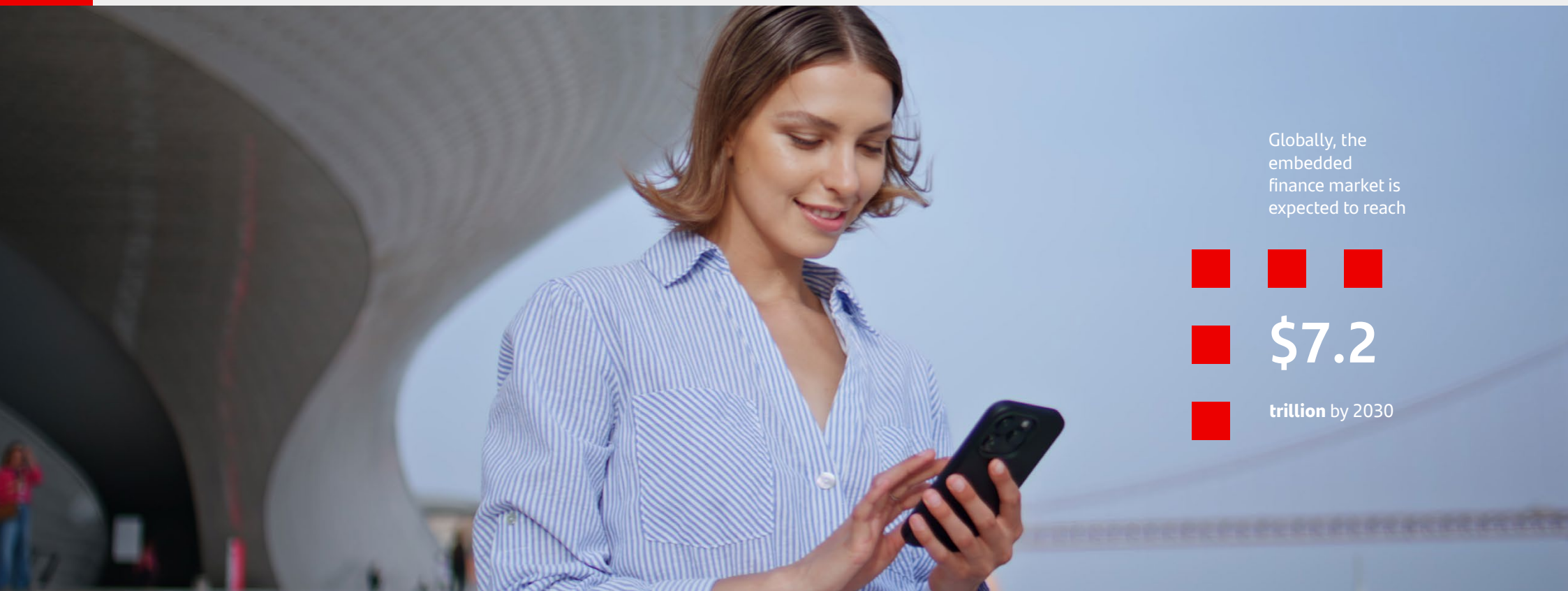


03

KEY PAYMENT TRENDS FOR 2026

# Embedded and invisible payments





Globally, the embedded finance market is expected to reach



The most effective payment experience is the one no one talks about. As more shopping and services move online, payments are becoming an integrated part of the experience, rather than a separate step.

**Whether ordering through a marketplace, subscribing within a mobile app or purchasing via a smart device, consumers expect transactions to not just be instantaneous, but invisible.**

This shift is driving substantial growth. Globally, the embedded finance market is expected to reach **\$7.2 trillion** by 2030, while in Latin America embedded finance is forecast to reach **\$20 billion** by 2027. These projections underline the **increasingly central role embedded finance plays in reshaping financial ecosystems globally and regionally.**

With payments no longer confined to traditional checkout pages, instead woven directly into digital ecosystems, users can complete purchases, upgrades or transfers without leaving the environment in which they are already engaged. This means no waiting for external payment pages to load or re-entering card details repeatedly.

**For businesses, embedded payments remove friction, reduce cart abandonment and strengthen customer loyalty.** Smooth payments where customers stay within the platform supports recurring revenue models.

But invisible does not mean simple. **Embedding payments across apps, marketplaces and devices requires high-quality, reliable APIs and payment infrastructure.** Every digital touchpoint must perform reliably, even at scale.

Getnet supports this evolution through its Developer Portal and the Regional API Getnet SEP (Single Entry Point), enabling merchants to embed online payments, marketplace checkouts, plugins and payment links directly into digital experiences. **By providing a unified integration layer, Getnet simplifies complexity, reduces time to market and empowers businesses to deliver cohesive, frictionless payment journeys across every channel.**



04

KEY PAYMENT TRENDS FOR 2026

# Trust and AI-powered risk management

A payment that settles in seconds leaves no room for error.

As instant payments grow and agentic commerce enables agents to initiate transactions autonomously, the payments ecosystem is entering a new risk environment. In the past, many payments were reviewed in batches. There was more time to detect fraud before money moved. Now, transactions are authorised and completed immediately.

While this faster process improves the customer experience, it also removes the buffer that once helped detect and stop fraud before funds moved. The combination of agentic commerce and instant payments means that speed must be balanced with security.

The scale of the threat is significant. According to the [Global Anti-Scams Alliance \(GASA\)](#) 2025 report, consumers worldwide lost an estimated \$442 billion to scams in 2024. At the same time payments face increasingly sophisticated threats. Fraudsters are leveraging AI to scale attacks, generate synthetic identities and bypass traditional controls. In this situation, traditional rule-based monitoring isn't enough.

As a response to this threat, **the AI fraud detection market is projected to reach \$39.1 billion by 2030, according to Juniper Research.** It's clear: AI-powered fraud detection is no longer a nice to have, but a requirement.

Machine Learning models can analyse large volumes of behavioural and contextual signals in milliseconds – from device fingerprinting to transaction sequencing. Crucially, these models evolve continuously as new fraud typologies emerge. In a real-time environment, risk management must evolve at the same speed as the transaction itself.

However, security must not come at the expense of customer experience. Overly aggressive controls can increase false declines and cart abandonment.

This is where adaptive authentication can provide a balanced approach. Additional verification is triggered only when risk indicators justify it. Low-risk, repeat transactions can proceed as normal, while unusual or high-value payments trigger step-up authentication. This ensures businesses can balance security needs with delivering a seamless customer experience.

The AI fraud detection market is projected to reach



\$39.1

billion by 2030



**AI is also strengthening compliance and dispute management.** As regulatory obligations continue to evolve, automated monitoring tools can detect suspicious patterns at scale and maintain audit trails. In parallel, **AI-driven dispute tools can also categorise cases, analyse historical outcomes and support faster resolution, ultimately reducing operational burden as transaction volume increases.**

As payments grow in speed and autonomy, trust becomes a defining competitive factor. Businesses must embed intelligence, monitoring and compliance capabilities within their payments infrastructure, not layer them on afterwards.

**Getnet addresses this through a platform built with security at its core which incorporates fraud detection and security controls designed to analyse transaction patterns in real time and support compliance across different countries.** In a real-time payments environment, resilience must be engineered into every transaction. Getnet's approach ensures that security scales with growth, supporting innovation without increasing exposure.

05

KEY PAYMENT TRENDS FOR 2026

# Sector-based payment personalisation





As digital commerce matures, payments will become increasingly contextual – shaped not just by who is paying, but by what is being purchased, in which industry, and under which regulatory environment. A single, standardised payment flow is no longer sufficient for businesses operating across diverse buyers, industries and geographies.

**Contextual payments mean tailoring journeys according to sector needs, customer behaviour and transaction type.** A marketplace managing split settlements between multiple sellers has fundamentally different requirements from a travel operator handling cross-border bookings, or a healthcare provider processing regulated patient payments. **Each industry has its own risks, compliance obligations and settlement structures.** Payment flows must reflect these differences rather than forcing businesses and their customers into generic models.

Optimising payment by industry is also a commercial necessity. Acceptance rates vary significantly by sector, geography and payment method. Data and AI can be used to analyse authorisation patterns, identify avoidable declines and route transactions intelligently to improve approval rates. Easy integration with partners such as ISVs and marketplaces also enables payments to be embedded directly into industry platforms, strengthening revenue performance while reducing customer friction.

Simultaneously, solutions must scale consistently across markets. Businesses expanding internationally require multi-currency capabilities, local acquiring, and alignment with domestic regulatory frameworks. However, they don't want to rebuild their payment architecture for each market.

**Getnet** makes this possible through **multi-country and multi-currency acquiring, combined with specialised integration models for marketplaces and platform businesses.** This allows merchants to tailor payments to their sector's operational and regulatory requirements, while maintaining consistency across regions.

Getnet also builds solutions with different industries in mind. **Every business interaction should feel personal, secure and built for growth, and our new Getnet x Customers approach is designed to do just that.** From the vibrant world of **Food & Beverage** and transformative landscape of **Health & Beauty**, to the competitive arena of **Retail** and the fast-paced universe of **Travel**, we want our merchants to feel they are at the heart of every decision and are able to thrive in today's ever-changing environment.

This approach is built on four principles:

#### Customer centricity and continuous learning:

We want our solutions to evolve alongside merchant needs and customer behaviours. By analysing transaction data and industry trends, payment flows can be refined over time to improve acceptance rates, simplify customer journeys and support new business models.

#### Trust and security by design:

As payments become more embedded in digital ecosystems and automated decision loops, infrastructure must maintain strong authentication, fraud prevention and compliance frameworks that operate seamlessly in the background.

Through this model, **Getnet helps organisations personalise payment experiences by sector while maintaining the consistency, scalability and security required in a global payments environment.**

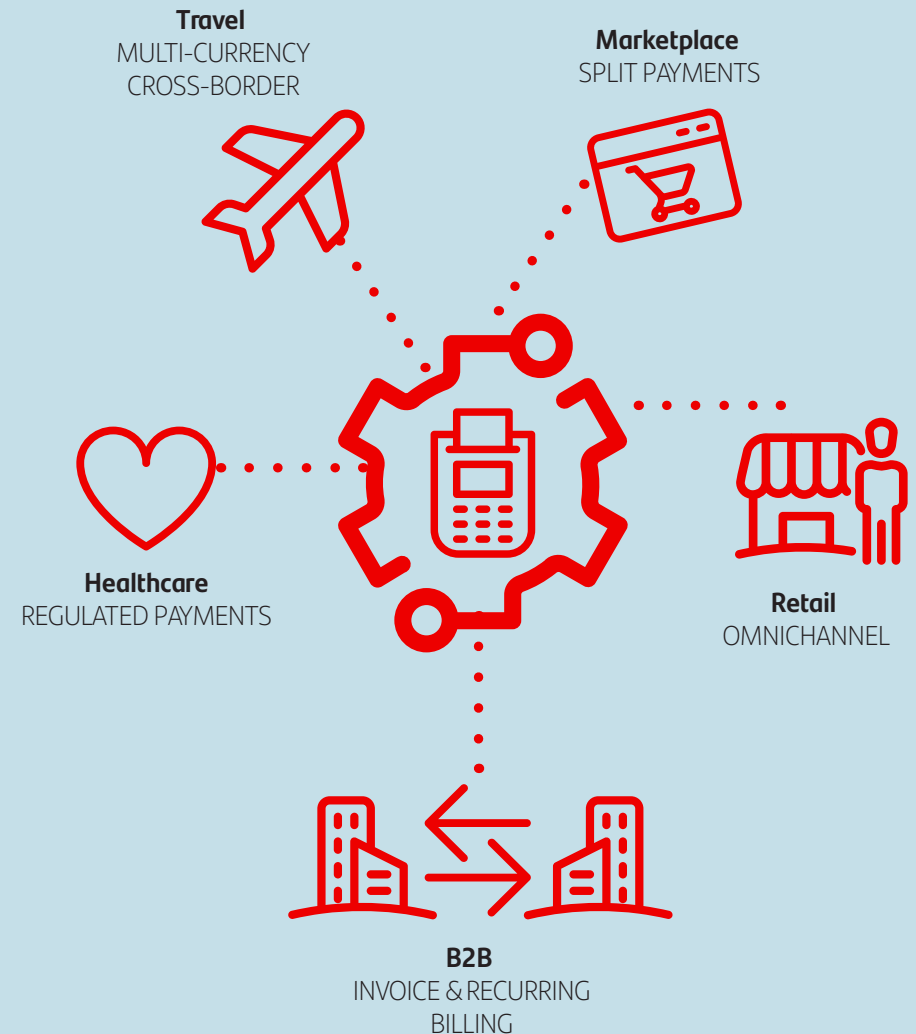
#### Fintech-level agility:

We want businesses to be able to adapt quickly to new technologies, customer expectations and regulatory developments. Flexible APIs and modular architecture allow merchants to introduce new payment methods, optimise routing strategies and respond rapidly to market changes.

#### Ecosystem enablement:

Expands what merchants can achieve through partnerships. By integrating with ISVs, marketplaces and platform providers, payments can be embedded directly into the software environments where transactions originate, simplifying adoption while supporting sector-specific workflows.

## Getnet x Customers



**Payments are becoming faster, smarter and less visible in the customer journey.** What was once a clear, separate step in commerce is becoming embedded within platforms, automated by software agents and settled in real time.

But speed and invisibility alone will not define success. Success in this next era of payment depends on trust. **Every transaction must be secure, compliant and optimised for the industry and market where it takes place.**

**Merchants need payment partners that can combine global reach with local expertise.** They need systems that reduce fragmentation and use AI to improve performance, security and decision-making at every stage of the transaction lifecycle. This is where payment providers, like **Getnet who combine global acquiring capabilities with unified APIs and AI-driven risk and optimisation tools**, are important to help merchant thrive. These providers enable merchants to scale, expand internationally and innovate with confidence in a payments landscape that continues to evolve.



Getnet is the **leading fintech provider of payment solutions in Latin America and Iberia**. We offer robust, omnichannel solutions that cater to the unique needs of our customers, **integrating seamlessly with existing ecosystems** while delivering powerful **proprietary capabilities**.

Our comprehensive suite of services includes payment gateway, in-store and e-commerce acquiring, processing, fraud prevention, financial services and value-added solutions **tailored to industries** such as retail, food & beverage, health & beauty, and travel.

In 2025, Getnet processed over €238 billion across 10.5 billion transactions, serving 1.2 million clients. The company ranks as **the largest acquirer in Latin America** by number of transactions, and among the top 10 globally. Getnet operates across Brazil (as an e-commerce leader), Mexico, Chile, Argentina, Uruguay, Colombia, Spain, and Portugal.

Getnet is built to serve merchants, ISVs, PayFacs, orchestrators, platforms and the next generation of commerce enablers – connecting technologies and markets through a unified, omnichannel payment experience that boosts **performance** and drives growth.



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