

Global Payment Processing Solutions Market Report and Forecast 2023-2028

Market Report | 2023-08-24 | 153 pages | EMR Inc.

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Report description:

Global Payment Processing Solutions Market Report and Forecast 2023-2028

Market Outlook

According to the report by Expert Market Research (EMR), the global payment processing solutions market reached a value of USD 42.74 billion in 2022. Aided by the escalating shift towards digital commerce and the diversifying applications of payment processing in a variety of sectors, the market is projected to further grow at a CAGR of 14.13% between 2023 and 2028.

Payment processing solutions are integral systems that enable seamless and secure financial transactions in real-time between consumers and businesses. These systems, which are now synonymous with the modern trade infrastructure, cater to both online and offline sales platforms. As the fulcrum of e-commerce and digital brick-and-mortar transactions, payment processing solutions ensure the smooth transference of monetary value in return for goods or services.

A fundamental driver propelling the global payment processing solutions market growth is the unprecedented surge in online trade and e-commerce. As consumers worldwide pivot towards the convenience, variety, and value offered by digital shopping avenues, businesses are reciprocating by investing heavily in reliable, efficient, and secure payment gateways to enrich user experience and enhance transactional security.

Moreover, the dynamic shift from traditional cash-based transactions to digital payment methods, even in nascent markets, has significantly bolstered the payment processing solutions market demand. The convenience of digital payments, coupled with reinforced security measures like two-factor authentication, end-to-end encryption, and blockchain-backed ledgers, has cultivated trust and broadened the user base.

In the backdrop of increased smartphone proliferation and internet accessibility, the market is likely to get shaped in the forecast period. Features like digital wallets, QR code payments, and NFC-based tap-to-pay systems have democratised access to digital payment methods, reaching vast swathes of previously untapped consumer bases. This spread has been catalysed further by various governmental initiatives promoting digital economies, especially in developing nations, thus increasing the payment processing solutions market size.

Beyond mere transaction facilitation, modern payment processing systems have evolved to offer a range of auxiliary services. These include comprehensive transactional analytics, insights into consumer spending behaviour, and integrations with other pivotal business infrastructures, such as CRM tools and ERP systems. This multiplicity of functions has rendered payment

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processing solutions indispensable for businesses across scales and domains.

Particularly in the retail sector, these integrative features offer enhanced value. Retailers now have the tools to craft bespoke offers, incentivise through loyalty programmes, and predict consumer purchasing trends. Such functionalities, leveraging real-time data analytics, have revolutionised personalised marketing strategies. Similar paradigms can be observed in sectors like hospitality, travel, and entertainment, where integrated payment systems ensure a streamlined booking or purchase experience, often sweetened with custom offers. These types of advancements in the retail sector are expected to garner the payment processing solutions market growth in the coming years.

Market Segmentation

The market can be divided based on component, deployment type, payment method, end use, and region.

Market Breakup by Component

- Solution

- Service

Market Breakup by Deployment Type

- On-Premises

- Cloud-Based

Market Breakup by Payment Method

- Debit Card

- Credit Card

- E-Wallet

- Automated Clearing House

- Others

Market Breakup by End Use

- Banking, Financial Services and Insurance

- Government and Utilities

- IT and Telecommunications

- Healthcare

- Travel and Hospitality

- Retail and Consumer Goods

- Transportation and Logistic

- Media and Entertainment

- Others

Market Breakup by Region

- North America

- Europe

- Asia Pacific

- Latin America

- Middle East and Africa

Competitive Landscape

The EMR report looks into the market shares, plant turnarounds, capacities, investments, and mergers and acquisitions, among other major developments, of the leading companies operating in the global payment processing solutions market. Some of the major players explored in the report by Expert Market Research are as follows:

- PayPal Holdings Inc.

- Fiserv Inc.

- Mastercard Incorporated

- ACI Worldwide

- Visa Inc

- Amazon Payments, Inc.

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- FIS
- Alipay
- PayU Group
- SignaPay Ltd
- Others

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