

**Cross border Payments Market By Transaction Type (Business to Business (B2B), Customer to Business (C2B), Business to Customer (B2C), Customer to Customer (C2C)), By Enterprise Size (Large Enterprise Size, SMEs and Individuals), By Channel (Bank Transfer, Money Transfer Operator, Card Payment, Others): Global Opportunity Analysis and Industry Forecast, 2025-2034**

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**Report description:**

The global cross border payments market was valued at \$206.5 billion in 2024, and is projected to reach \$414.6 billion by 2034, growing at a CAGR of 7.1% from 2025 to 2034. Cross border payments encompass the financial infrastructure, technologies, and institutions that enable the seamless transfer of funds across international borders. These transactions involve multiple currencies, banking systems, and regulatory frameworks, making the market complex and dynamic. These payments are essential for global trade, international business, e-commerce, remittances, and more.

The cross border payments market plays an important role in facilitating international financial transactions for businesses, individuals, and financial institutions. It supports global trade, remittances, foreign investments, and digital commerce, enabling seamless fund transfers across different jurisdictions. Digital transformation and fintech innovation are major driving factors in the cross border payment market. Technologies like blockchain, artificial intelligence (AI), and machine learning (ML) have enhanced the speed, security, and transparency of cross border payments and payment gateways. These innovations empower individuals and businesses to send and receive money internationally with greater efficiency and accessibility. AI algorithms are being utilized for real-time fraud detection, optimizing payment routing, and automating compliance processes. This technological integration is improving the overall efficiency and user experience in international transactions. In addition, the increasing number of migrant workers sending remittances back home is also fueling the demand for cross border payment services and thus, boosting the cross border payments market. Central banks are increasingly exploring CBDCs to enhance the efficiency and security of cross-border transactions. Notably, the mBridge project, a collaboration among the Hong Kong Monetary Authority, Bank of

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Thailand, Central Bank of the UAE, People's Bank of China, and Saudi Central Bank, facilitates real-time, peer-to-peer cross-border payments using CBDCs. This initiative aims to streamline foreign exchange transactions and reduce reliance on traditional banking intermediaries.

#### Key Findings:

By transaction type, the business to business (B2B) segment accounted for the largest cross border payments market share in 2024.

By enterprise size, the large enterprise segment accounted for the largest cross border payments market in 2024.

By channel, the bank transfer segment accounted for the largest cross border payments market share in 2024.

Region wise, North America generated the highest revenue in 2024.

#### Segment review

The cross border payments market is segmented on the basis of transaction type, enterprise size, end-user, channel, and region.

By transaction type, market is segmented into business to business (B2B), customer to business (C2B), business to customer (B2C), and customer to customer (C2C). On the basis enterprise size, it is segmented into large enterprise size, and small and medium-sized enterprises and individual. By end user, it is bifurcated into individuals, and business and government. On the basis of channel, the cross border payments market is segmented into bank transfer, money transfer operator, card payment, and others. On the basis of region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

Competitive analysis and profiles of the major players in the market are Payoneer Inc., Visa Inc., FIS, TransferMate, Adyen N.V., PayPal Holdings, Inc., Stripe, Inc., Western Union Holdings, Inc., American Express Company, PingPong Global Solutions Inc., Thunes Ltd., Brightwell Payments, Inc., UniTeller, Inc., Banking Circle Group, and MoneyGram International, Inc.

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#### Key Market Segments

##### By Transaction Type

- Business to Business (B2B)
- Customer to Business (C2B)
- Business to Customer (B2C)
- Customer to Customer (C2C)

##### By Enterprise Size

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- Large Enterprise Size

- SMEs and Individuals

By Channel

- Bank Transfer

- Money Transfer Operator

- Card Payment

- Others

By Region

- North America

- U.S.

- Canada

- Europe

- UK

- Germany

- France

- Italy

- Spain

- Rest of Europe

- Asia-Pacific

- China

- Japan

- India

- Australia

- South Korea

- Rest of Asia-Pacific

- LAMEA

- Latin America

- Middle East

- Africa

- Key Market Players

- PayPal Holdings, Inc.

- Visa Inc.

- TransferMate

- Stripe, Inc.

- Western Union Holdings, Inc.

- American Express Company

- Thunes Ltd.

- Banking Circle Group

- UniTeller, Inc.[]

- Brightwell Payments, Inc.

- Payoneer Inc.

- FIS

- MoneyGram International, Inc.

- PingPong Global Solutions Inc.

- Adyen N.V.

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