Transforming the Way Money Moves: Big Ideas on Blockchain and Crypto in Payments

Survey of Global Payments Leaders

~300 Leaders
45 Countries
70+ Business Lines

For payments leaders:
Faster payments from blockchain and crypto are imminent

97% Believe blockchain technology and cryptocurrency will have a Significant or Very Significant role in enabling faster payments within the next three years.

Up Next: Merchant Acceptance
Over 50% of surveyed leaders believe that most merchants will accept crypto as payment within one to three years.

Global 52% MEA 64%
NAM 51% LATAM 17%
EUR 58% APAC 50%

Crypto Cuts Costs
6% Global Avg. Cost of Sending $200. 'The majority (51%) feel that lower cost is the primary benefit.'

80% ...less expensive for end users who use stablecoins for cross-border payments.

Enterprises Eyeing Crypto...
but regulatory clarity remains a hurdle.

Nearly 33% cite Regulatory Clarity exclusively as their GTM challenge.

Of those who cite multiple adoption barriers, 89% point to Ambiguous Regulation as the main deterrent.

Deloitte study of US retail executives: Accepting digital currencies offers a competitive advantage (87%), but clearer federal regulations are a must.

Can Crypto Get Clean?

98% Say that Low Energy Consumption is Very Important

71% Realize the environmental impact of blockchain use

PoW vs. PoS

78% Cite familiarity with the environmental impact differences between proof-of-work and proof-of-stake protocols

Crypto and blockchain technology are rapidly transforming the way the world moves, manages, and tokenizes value.

"Cryptocurrencies present a potentially compelling blend of flexibility and utility. They appear well-positioned to solve some seemingly intractable issues in payments by filling various gaps in payments flows efficiently and effectively."

Reed Luhtanen
Executive Director
US Faster Payments Council

Learn more about blockchain and crypto for payments in our latest whitepaper published in collaboration with the US Faster Payments Council.