



Euromonitor  
International

# The Future of Payments: How Fintech is Transforming Lending and Security

April 2026

## EXECUTIVE SUMMARY

Why read this report?

Key findings

## INTRODUCTION

Fintech continues to address core payment concerns

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A framework for understanding fintech disruption

## FINTECH IN LENDING

Fintech expands consumer lending access

Affirm expands BNPL categories again

Klarna launches instant P2P payments

Digital disruption in lending

## DIGITAL CURRENCY DEVELOPMENTS

Digital currencies enter the mainstream financial ecosystem

SoFiUSD ( SoFiD )

Mastercard acquires BVNK to accelerate stablecoin payments

## DIGITAL CURRENCY DEVELOPMENTS

Digital currency and the rewiring of payments

## FINTECH ENHANCING PAYMENT SECURITY

Tackling rising fraud: Fintech's security imperative

Mastercard with Recorded Future

Visa's security strategy: Feature Space acquisition

Security becomes a competitive advantage

## CONCLUSION

Strategic growth opportunities in fintech

## CONCLUSION

Fintech will continue to rapidly evolve and impact payments

Evolution of fintech

Questions we are asking

## About Euromonitor International

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For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/the-future-of-payments-how-fintech-is-transforming-lending-and-security/report](http://www.euromonitor.com/the-future-of-payments-how-fintech-is-transforming-lending-and-security/report).