

Visa Consulting & Analytics

# Ten payment priorities shaping 2026

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# What will it take to lead in 2026?

As AI-powered technologies continue revolutionizing everyday payments experiences, new rails continue maturing, and digital trust becomes a more important differentiator, payments leaders are redefining priorities. Drawing on global market signals, here are ten strategic considerations for financial institutions (FIs), merchants and fintechs for the year ahead.

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Stablecoin strategy:

# How financial institutions can create better value propositions for customers

Financial institutions, meet the stablecoin: a type of cryptocurrency designed to maintain a stable value by pegging their price to real-world assets. Stablecoins are reshaping financial flows everywhere, from the routine consumer transaction to large-scale economic policy.



## Why it matters

For financial institutions wanting to keep pace with consumer expectations, stablecoins can offer newfound efficiencies and capabilities, including faster, cheaper, and programmable alternatives to traditional settlement methods. Implementing robust infrastructures and multi-chain capabilities can help FIs unlock multi-faceted growth opportunities and contribute to a more inclusive financial ecosystem.

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Bridging execution gaps for banks:

# How modern technology stacks can help banks turn theory into practice

In payments innovation, many banks face an execution gap between strategic ambition and delivery, driven in part by complex technological environments, governance limitations, and unclear target architectures. Closing this gap requires banks to consider a new, multi-pronged approach to modernizing money movement and digital enablement with the help of new technologies.



## Why it matters

In order for banks of all sizes to compete in today's payments landscape, vision and execution must be aligned. Rapid innovation is presenting new opportunities for banks to close their execution gaps.

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AI-powered acquisition:

# How financial institutions can win customers with smarter value propositions

AI is influencing how financial institutions are attracting and engaging customers. Approaches such as hyper-personalized onboarding, predictive targeting and dynamic value propositions are becoming increasingly valuable. Institutions who consider AI integral to their digital (and non-digital) client-acquisition strategies can better compete in their markets.



## Why it matters

AI can support smarter targeting and more relevant engagement, offering a path toward more efficient and sustainable growth.

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Digital defense:

# Combatting cyber scams with real-time fraud intelligence

Where digital payments are commonplace, so are online threats and cyber scams. To protect financial institutions and consumers alike from fraud-related losses, FIs can prioritize investment in preventative tools.

## Why it matters

Online fraud is always evolving, and cybercriminals are always looking for new ways to evade detection. For financial institutions, a proactive approach to fraud-prevention and cybersecurity is even more imperative, as success in payments is dependent on consumer security.



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Agentic commerce:

# How financial institutions can design for autonomous payments

Agentic commerce, an AI-driven shopping ecosystem where autonomous agents act on behalf of consumers and businesses to automate the entire purchase journey, is poised to be transformational in payments. Financial institutions can prepare now for agentic transactions by adopting secure frameworks that support autonomous decision-making and compliance.



## Why it matters

Agentic commerce has the potential to redefine how consumers conduct and conceptualize digital payments and online shopping. Financial institutions can prepare for autonomous agents by implementing secure and compliant infrastructures.

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Adaptive credit:

# How credit issuers can use innovative technologies to mitigate risk

Enduring economic uncertainty, paired with emerging AI-powered capabilities and data insights, is pushing financial institutions to revisit longstanding credit-risk assessment strategies. In this environment, approaches like using alternative data, AI-based scoring, and dynamic limit adjustments can help balance growth and resilience.



## Why it matters

In credit issuing, economic volatility is arguably the new normal; so, smarter assessment capabilities will become increasingly necessary for leading financial institutions.





Specializing for SMBs:

# How financial institutions can better serve small and medium businesses using AI

Small and medium-sized businesses (SMBs) have traditionally been underserved in commercial payments, often having to use either consumer-grade tools that are too basic or enterprise solutions that are too complex and costly. Today, however, AI-powered solutions are leveling the operational playing field, especially for SMBs in verticals like transportation and healthcare.



## Why it matters

Financial institutions using AI in new ways to tailor strategy and operations by vertical, like automated reconciliations and embedded finance for SMBs, can make inroads with largely untapped or underserved customer segments.

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Unified commerce 2.0:

# How financial institutions can create frictionless experiences with the right enablers

The concept of unified commerce continues to evolve beyond traditional omnichannel models. AI can help enable capabilities like real-time inventory visibility, personalized checkout experiences, and frictionless loyalty integration. In this environment, enablers (e.g., independent software vendors (ISVs), payments facilitators and middleware providers) play a key role in orchestrating these experiences across channels.

## Why it matters

Consumers expect frictionless experiences. Institutions that partner with the right enablers can deliver unified commerce at scale and drive deeper engagement.





Personalized loyalty:

# How financial institutions can use local insights for global impact

Understanding market archetypes, regional patterns in payment behaviors, infrastructure maturity and innovation readiness, can help financial institutions tailor strategies to local conditions. In acquiring, key trends include the rise of embedded payments, merchant-as-a-platform models and data monetization. These shifts create new opportunities for institutions to engage merchants and deliver value across diverse markets.



## Why it matters

Understanding market archetypes helps institutions localize strategies, prioritize investments and stay ahead of regional trends in acquiring and beyond.

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Market archetypes:

# How financial institutions are elevating customer value beyond points

AI is turning loyalty into a dynamic relationship, helping to optimize lifetime value through hyper-personalized engagement. Customer value management is shifting from segmentation to individualization. Enterprises are deploying AI to help optimize lifetime value, personalize rewards and predict churn. Loyalty is no longer a static program but rather a dynamic, data-driven relationship.



## Why it matters

Personalization plays a key role in customer retention. Institutions that evolve their loyalty strategies will build stronger, longer-lasting customer relationships.

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# About Visa Consulting & Analytics

VCA is a team of thousands of payments consultants, digital marketing specialists, data scientists, and economists across six continents.

The combination of our deep payments consulting expertise, our economic intelligence, and our breadth of data allows us to identify actionable insights and recommendations that drive better business decisions.

- ✔ Our consultants are experts in strategy, product, portfolio management, risk, digital and more with decades of experience in the payments industry.
- ✔ Our data scientists are experts in statistics, advanced analytics, and machine learning, with exclusive access to insights from VisaNet, one of the largest payment networks in the world.
- ✔ Our economists understand economic conditions impacting consumer spending and provide unique and timely insights into global spending trends.



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