Fintech As A Service Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** FinTech, Neobanks & Digital Banking (Financial Services & Investment Intelligence)
> **Source:** https://www.mordorintelligence.com/industry-reports/fintech-as-a-service-market
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 23.52 billion
Projected Forecast (2031)	USD 23.52 billion
Growth Rate (CAGR)	13.12 %
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

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![Major players in Fintech As A Service industry](images/chart_2.png)

![Fintech As A Service Market Size](images/chart_3.png)

![Fintech As A Service Market Share by Type, 2025](images/chart_4.png)

![Fintech As A Service Market Share by Service Component, 2025](images/chart_5.png)

![Fintech As A Service Market Growth Rate by Region](images/chart_6.png)

![Fintech As A Service Market Concentration](images/chart_7.png)

![Icon](images/chart_8.png)

![footer background image](images/chart_10.png)

![Mordor Intelligence on Facebook](images/chart_12.svg)

![Mordor Intelligence on Pinterest](images/chart_14.svg)

![Mordor Intelligence on Instagram](images/chart_15.svg)

![ESOMAR](images/chart_17.png)

![GPTW](images/chart_19.png)
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Comprehensive Research Analysis

Overview Points List Flex 49 Share Feature End

Market Overview

Study Period | 2020 - 2031 |
Market Size (2026) | USD 23.52 Billion |
Market Size (2031) | USD 43.56 Billion |
Growth Rate (2026 - 2031) | 13.12 % |
Fastest Growing Market | South America |
Largest Market | North America |

Market Concentration | Low |
Major Players*Disclaimer: Major Players sorted in no particular order

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Market Overview

Fintech As A Service Market Analysis by Mordor IntelligenceThe Fintech As A Service Market size is projected to be USD 20.43 billion in 2025, USD 23.52 billion in 2026, and reach USD 43.56 billion by 2031, growing at a CAGR of 13.12% from 2026 to 2031.

The Fintech as a Service market is moving from internally built financial technology stacks toward services that enterprises can license and integrate. This change allows enterprises outside financial services to add payments, lending, and account functions to existing customer journeys. Embedded finance, open banking requirements, and real-time payment systems support demand for modular infrastructure. North America led the Fintech as a Service market in 2025, while South America recorded the strongest regional growth outlook. Regulation remains important because clear obligations can reduce uncertainty for enterprises that depend on third-party financial infrastructure.

Key Report Takeaways

* By type, deposit and account infrastructure captured 27.1% of the fintech as a service market share in 2025, while digital asset infrastructure is projected to grow at a 23.4% CAGR through 2031.
* By end user, banks and other deposit-takers held 38.0% of the fintech as a service market share in 2025, while non-financial enterprises and platforms recorded the highest projected CAGR at 17.6% through 2031.
* By service component, hosted platform and application accounted for 67.9% of the fintech as a service market size in 2025, while managed operations is advancing at a 15.8% CAGR through 2031.
* By deployment model, public cloud accounted for 52.3% of the fintech as a service market size in 2025 and is forecast to expand at a 15.1% CAGR through 2031.
* By geography, North America accounted for 45.91% of the fintech as a service market size in 2025, while South America is projected to grow 18.09% CAGR through 2031.

Key Market Trends

Global Fintech As A Service Market Trends and InsightsDrivers Impact Analysis*

Driver	(~) % Impact on CAGR Forecast	Geographic Relevance	Impact Timeline
Growing Embedded Finance Adoption	+4.2%	Global	Medium term (2-4 years)
Demand for API-Based Financial Infrastructure	+2.8%	Global, with North America and Europe as core markets	Medium term (2-4 years)
Real-Time and Digital Payment Ecosystems	+2.1%	Asia-Pacific and South America core, with spillover to MEA	Short term (≤ 2 years)
Open Banking and Open Finance Ecosystems	+1.9%	United Kingdom, EU, Brazil, Australia, with spillover to Asia-Pacific and MEA	Medium term (2-4 years)
Faster Financial Product Development	+1.5%	Global, concentrated in North America and Asia-Pacific	Short term (≤ 2 years)
Scalable and Resilient Financial Infrastructure	+1.3%	Global	Long term (≥ 4 years)

Source: Mordor Intelligence |

Competitive Landscape

Competitive Landscape

The Fintech as a Service market remains highly fragmented, with no single provider holding a dominant market position. Stripe, Adyen, FIS, and Fiserv have advantages through direct payment scheme connectivity, banking licenses, and coverage across several jurisdictions. These capabilities can reduce the cost and complexity of delivering services at scale. Long enterprise relationships can also make a platform difficult to replace after it is integrated into operating processes. Adyen launched Adyen Agentic in June 2026, offering modular APIs for transactions through conversational AI platforms. The product was designed with the OpenAI Agentic Commerce Protocol and is compatible with Meta’s AI checkout. This move places payment and compliance infrastructure within AI-mediated commerce. It also reflects the need for vendors to address changing enterprise transaction channels.

Opportunity remains in vertical B2B embedded finance, multi-currency cross-border services, and compliance support for firms operating in several jurisdictions. These areas require both technical integration and practical regulatory coverage. Stripe’s Bridge unit obtained conditional OCC approval in February 2026 to establish a national trust bank. The approval may support future custody of digital assets, stablecoin issuance, and reserve management within a federal framework. Digital-dollar rails could become an additional infrastructure option for cross-border payments. Cloud-native specialists such as Mambu, ClearBank, and Airwallex compete by combining technical integration with regional licensing coverage. Their model can offer an alternative to clients who do not want to assemble multiple point solutions. Competition, therefore, depends on the ability to provide a controlled service across technology, regulation, and operations.

Fiserv and Mastercard announced a global partnership in August 2026 to integrate Mastercard Merchant Cloud into Fiserv’s Commerce Hub. The partnership gives merchants one connection to Mastercard services across online, mobile, and in-store channels. Adyen introduced Intelligent Money Movement in April 2026 to connect payments, liquidity management, and payouts on one platform. The product operates continuously and was deployed for Etsy, Expedia Group, and Vinted. These actions show that leading vendors are extending beyond individual payment functions. They are building broader platforms that connect transaction processing, operational management, and client services. The Fintech as a Service market rewards providers that can demonstrate resilience and accountability across that wider scope.

Fintech As A Service Industry Leaders* PayPal Holdings, Inc.

* Mastercard Incorporated

* Stripe, Inc.

* Fiserv, Inc.

* Block, Inc.

* *Disclaimer: Major Players sorted in no particular order

Component Component 3 Scope Of The Report Bottom

Global Fintech As A Service Market Report ScopeBy TypeDeposit and Account Infrastructure |
Payments and Transaction Infrastructure |
Card Issuing and Processing Infrastructure |
Lending and Credit Infrastructure |
Insurance Infrastructure |
Investment and Wealth Infrastructure |

Digital-Asset Infrastructure |

Segmentation Accordion Item

By GeographyNorth America | United States |
 | Canada |
 | Mexico |
South America | Brazil |
 | Argentina |
 | Rest of South America |
Europe | United Kingdom |
 | Germany |
 | France |
 | Italy |
 | Spain |
 | Rest of Europe |
Asia-Pacific | China |
 | Japan |
 | India |
 | South Korea |
 | Australia |
 | Indonesia |
 | Thailand |
 | Malaysia |
 | Singapore |
 | Vietnam |
 | Rest of Asia-Pacific |
Middle East and Africa | Saudi Arabia |
 | United Arab Emirates |
 | Turkey |
 | South Africa |
 | Egypt |
 | Rest of Middle East and Africa |

Frequently Asked Questions

What is the projected value of the Fintech as a Service market by 2031?

The category is projected to reach USD 43.6 billion by 2031, growing from USD 23.5 billion in 2026 at a 13.1% CAGR.

Which service type is growing fastest?

Digital Asset Infrastructure is projected to grow at a 23.4% CAGR through 2031.

Which end users are driving the strongest growth?

Non-Financial Enterprises and Platforms are projected to grow at a 17.6% CAGR through 2031 as they embed financial functions into customer services.

Why is Public Cloud important for financial service platforms?

Public Cloud held 52.3% in 2025 and is projected to grow at 15.1% through 2031 because it supports scale and multi-region deployment.

Which region led global demand in 2025?

North America led with a 45.9% share in 2025, supported by sponsor-bank networks and real-time payment infrastructure.

What are the main barriers to adoption?

Legacy system integration, cybersecurity and data privacy obligations, regulatory fragmentation, and dependence on financial partners can delay deployments.