

Payment Facilitation Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** Payments, Remittance & Cards (Financial Services & Investment Intelligence)
> **Source:** <https://www.mordorintelligence.com/industry-reports/payment-facilitation-market>
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 5.62 trillion
Projected Forecast (2031)	USD 5.62 trillion
Growth Rate (CAGR)	13.07 %
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

! [Major players in Payment Facilitation industry](images/chart_2.png)

! [Payment Facilitation Market Size](images/chart_3.png)

! [Payment Facilitation Market Share by Deployment Model, 2025](images/chart_4.png)

! [Payment Facilitation Market Share by Delivery Model, 2025](images/chart_5.png)

! [Payment Facilitation Market Growth Rate by Region](images/chart_6.png)

! [Payment Facilitation Market Concentration](images/chart_7.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 5.62 Trillion
Market Size (2031)	USD 10.39 Trillion
Growth Rate (2026 - 2031)	13.07 %
Fastest Growing Market	Asia-Pacific
Largest Market	North America

Market Concentration | Low |

Major Players*Disclaimer: Major Players sorted in no particular order

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Market Overview

Payment Facilitation Market Analysis by Mordor IntelligenceThe Payment Facilitation Market size is expected to increase from USD 4.76 trillion in 2025 to USD 5.62 trillion in 2026 and reach USD 10.39 trillion by 2031, growing at a CAGR of 13.07% over 2026-2031.

The payment facilitation market is expanding as software providers move from referring merchants to participating directly in payment revenue through embedded sub-merchant aggregation. North America held the largest geographic position in 2025, supported by mature acquiring infrastructure in the United States and a deep sponsor bank ecosystem. Asia-Pacific is forecast to record the fastest growth, supported by India's UPI network and by the region's broad use of alternative payment methods. The payment facilitation market is also moving toward specialized operating models, where healthcare, real estate, and education requirements affect platform selection alongside processing costs. Competition increasingly depends on risk controls, local payment coverage, and the ability to support branded payment journeys within software products.

Key Report Takeaways

- * By deployment model, PayFac-as-a-Service captured 57.7% of the payment facilitation market share in 2025 and is projected to grow at a 15.88% CAGR through 2031.
- * By enterprise size, small and medium enterprises accounted for 61.8% of the payment facilitation market share in 2025 and are projected to grow at a 15.1% CAGR through 2031.
- * By end user, SaaS platforms and ISVs captured 35.2% of the payment facilitation market share in 2025, and are projected to grow at a 16.57% CAGR through 2031.
- * By delivery model, API-first delivery accounted for 47.6% of the payment facilitation market share in 2025, while white-label and embedded delivery are projected to grow at a 16.2% CAGR through 2031.
- * By industry vertical, retail and consumer goods captured 27.3% of the payment facilitation market share in 2025, while healthcare is projected to grow at a 17.1% CAGR through 2031.
- * By geography, North America captured 42.11% of the payment facilitation market share in 2025, while Asia-Pacific is projected to grow at a 17.44% CAGR through 2031.

Key Market Trends

Global Payment Facilitation Market Trends and InsightsDrivers Impact Analysis*

Drivers (~) % Impact on CAGR Forecast Geographic Relevance Impact Timeline
Shift Toward Embedded Payments in SaaS and Vertical Platforms +2.8% Global, strongest in North America and Europe Short term (≤ 2 years)
Faster Merchant Time-to-Revenue and Instant Boarding +2.2% Global Short term (≤ 2 years)
Scalable Underwriting and Compliance Automation +1.6% North America and Europe Medium term (2-4 years)
Multi-Merchant and Marketplace Monetization Needs +1.4% Global, with growing relevance in Asia-Pacific Medium term (2-4 years)
Cross-Border Commerce and Multi-Currency Acceptance +1.5% Asia-Pacific, Europe, and the Middle East and Africa Medium term (2-4 years)

AI-Enabled Fraud and Chargeback Monitoring | +1.5% | Global | Short term (≤ 2 years) |

Source: Mordor Intelligence |

Competitive Landscape

Competitive Landscape

The payment facilitation market comprises high-volume payment processors and a broader set of specialist providers. Stripe, PayPal, Adyen, Fiserv, FIS, and Global Payments compete on processing scale, global reach, and enterprise service capabilities. Meanwhile, Finix, Rapyd, NMI, Stax, BlueSnap, and Checkout.com primarily target mid-market SaaS platforms and software providers through modular payment infrastructure, embedded payments, and industry-specific compliance capabilities.

Emerging infrastructure providers such as Juspay are differentiating through open-source payment orchestration rather than payment acquiring. Their platforms allow merchants to route transactions across multiple payment service providers, optimize authorization rates, and reduce vendor lock-in, intensifying competition in enterprise payment infrastructure. In July 2026, Stripe and Advent International submitted a joint bid valued at USD 53.4 billion for PayPal. If completed, the combined entity would process an estimated USD 3.7 trillion in annual payment volume. The proposed transaction highlights the competitive importance of scale in the payment facilitation market, as larger payment platforms can strengthen underwriting capabilities, fraud prevention, merchant acquisition, and operational efficiency.

Specialization remains important because software platforms often need workflows that match the requirements of their end markets. Healthcare modules that support HIPAA-related requirements, real estate escrow workflows, and education tuition management can help a provider win platform relationships. Stripe's Radar system processed USD 1.9 trillion in annual payment volume and reduced dispute rates by 17% for its user base. Stripe also deployed its Agentic Commerce Protocol with Facebook and Meta in 2026. The protocol enables AI agents to complete payment flows with a Shared Payment Token without merchants storing sensitive card data. These moves show how product development is linking fraud controls, tokenization, and checkout experiences.

Adyen for Platforms and Worldpay for Platforms compete with unified in-store and online payment architectures. Checkout.com and Global Payments are investing in API modernization to remain competitive with developer-led providers. Visa's Payment Facilitator and Marketplace Risk Guide sets scheme-level expectations for underwriting and sub-merchant monitoring. Stronger controls can therefore provide a competitive advantage where sponsor banks seek evidence that a provider exceeds minimum requirements.

Payment Facilitation Industry Leaders* Stripe, Inc.

* PayPal Holdings, Inc.

* Fiserv, Inc.

* Global Payments Inc.

* Adyen

* *Disclaimer: Major Players sorted in no particular order

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Component Component 3 Scope Of The Report Bottom

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 payment facilitation?

Payment facilitation allows a platform to onboard sub-merchants under a master merchant arrangement and offer payment acceptance within its own software experience.

How large is the payment facilitation sector?

The payment facilitation market size is estimated at USD 5.62 trillion in 2026 and is forecast to reach USD 10.39 trillion by 2031 at a 13.1% CAGR.

Why is PayFac-as-a-Service widely used?

PayFac-as-a-Service held 57.7% share in 2025 because it lets software providers use payment infrastructure without taking on the full direct compliance burden.

Which business users are most important for payment facilitators?

SaaS Platforms and ISVs held 35.2% share in 2025, while SMEs accounted for 61.8% and are forecast to grow at a 15.1% CAGR through 2031.

Which vertical is growing fastest for embedded payment services?

Healthcare is forecast to grow at a 17.1% CAGR from 2026 to 2031, supported by payment responsibility, software use, and billing modernization needs.

Which region is growing fastest for payment facilitation?

Asia-Pacific is forecast to grow at a 17.4% CAGR through 2031, supported by payment volume growth and real-time payment infrastructure.