

10 key payment trends shaping the market in 2025 – and why they matter for software providers



Did you know nearly 90% of North Americans use digital payments, with over half of Gen Z and Millennials relying on digital wallets?

Across the region, the way people and businesses pay is evolving faster than ever, driven by technological advancements, shifting consumer preferences, and a global push toward seamless, secure, and flexible payment solutions. For independent software vendors (ISVs), adapting to these changes is essential to drive growth and stay competitive.

In 2025, digital wallets, in-app payments, and SoftPOS technology are transforming transactions, while bank to bank payments and Buy Now, Pay Later (BNPL) options are gaining traction. Unattended payments like kiosks are becoming the norm, B2B payments are rapidly digitising, and AI-powered fraud prevention is addressing security concerns. Meanwhile, rising regulatory complexity makes compliance a growing challenge.

Partnering with a PaaS provider like Worldline can help ISVs navigate these trends, simplify integration, and unlock new revenue opportunities. Let's explore these trends in detail and understand how they impact software providers.



The Rise of Digital Wallets

Digital wallets are no longer just a “good-to-have” offering – they’re a necessity. A 2024 Federal Reserve survey revealed that over half of Gen Z and Millennials used digital wallets in 2023, with 80% prioritising mobile payment options. The McKinsey 2024 Digital Payments Consumer Survey echoes this, showing that almost nine out of ten Americans are currently using some form of digital payments¹.

For software providers, this means embedding mobile-optimised checkout flows that support Apple Pay, Google Pay, and PayPal. With 76% of consumers abandoning transactions when their preferred payment method isn't available, offering digital wallet compatibility is essential to reducing cart abandonment and enhancing user experience².

As digital wallets reshape how consumers prefer to pay, the next trend focuses on optimising where these transactions take place.



With 76% of consumers abandoning transactions when their preferred payment method isn't available, offering digital wallet compatibility is essential.

In-app payments increase in popularity

Where people pay is just as important as how they pay. In-app payments have surged, growing from 44% adoption in 2021 to 60% in 2024. This trend, accelerated by the pandemic, reflects consumers' preference for seamless, integrated payment experiences³.

The recent Epic Games v. Apple ruling, which allows app publishers to link to alternative payment systems, further incentivises software providers to implement in-app payments. By bypassing traditional app store fees, ISVs can offer more cost-effective solutions while enhancing user satisfaction⁴.

While in-app payments enhance the consumer experience, businesses are simultaneously seeking more cost-effective payment processing solutions behind the scenes.

In-app payments have surged, growing from 44% adoption in 2021 to 60% in 2024.

Bank Transfer Payments Gain Traction

Bank transfer payments, also known as account-to-account (A2A) or ACH/EFT payments, **are emerging as a major payment trend in North America in 2025**. Following the tremendous success seen in Europe and Asia, North America is now experiencing significant momentum in A2A adoption, driven by the expanding open banking movement and new regulatory frameworks⁵.

The growth has been particularly notable in 2025, with A2A payments rapidly expanding beyond traditional transfers into embedded payments, point-of-service solutions, and cross-rail transactions⁶. This expansion represents a significant shift in the North American payments landscape.

The appeal is clear from a cost perspective: bank-to-bank payments offer substantially lower processing costs compared to traditional credit card transactions, particularly for regular or recurring payments and domestic transactions. While credit cards typically charge a percentage plus flat-rate fees that can significantly impact transaction values, bank-to-bank transfers operate on much more cost-effective fee structures, often using just flat rates or significantly lower percentage fees.

For ISVs, this presents a compelling opportunity. Integrating A2A payments for batch processing offers a scalable, cost-effective solution that delivers meaningful savings, especially when managing large transaction volumes, making it an increasingly attractive option in the evolving North American payments ecosystem.

Beyond traditional payment methods, consumers are also demanding more flexible financing options that align with their financial preferences.

Bank-to-bank payments offer substantially lower processing costs compared to traditional credit card transactions, particularly for regular or recurring payments and domestic transactions



BNPL continues to soar

Buy Now, Pay Later (BNPL) is one of the fastest-growing payment trends. In 2025, it is estimated that in the United States, 91.5 million consumers will use BNPL and North America continues to have the highest revenue share in the global BNPL market⁷.

BNPL seems to be a product of the digital-native nature of Gen Z and Millennial buyers who prefer to avoid debt and interest. It resonates as well with budget-conscious consumers who turn to BNPL as a way to afford products without interest attached. Therefore, BNPL can be quite attractive for software providers as well as it attracts customers who may originally have been deterred due to higher prices.

As consumer payment preferences evolve, businesses themselves are undergoing their own digital payment transformation.



In 2025, it is estimated that in the United States, **91.5 million consumers will use BNPL.**

Digitisation of B2B Payments

It's not just consumers embracing digital payments – businesses are, too. Capgemini predicts an 11.4% CAGR for B2B non-cash transactions in North America through 2028⁸. Mastercard agrees, noting that the market for embedded payments for small businesses could be worth up to \$124 billion in 2025⁹.

This means that both B2B and B2C software providers will be able to be as agile and connected, gaining access to important statistics while also making payments easier on both sides. Digitised payments are undoubtedly the way forward for businesses that want to continue to stay competitive in an increasingly dynamic market.

The digital transformation extends beyond traditional business transactions to revolutionise physical retail environments.

Capgemini predicts an **11.4% CAGR** for B2B non-cash transactions in North America through 2028

The Rise of Unattended Payments

Anyone going into a supermarket nowadays has likely seen it, traditional attended payments, for example cashiers, now live in harmony with unattended solutions. And use of self-checkout solutions and vending machines sky-rocketed due to COVID-19.

A survey showed that 84% of consumers in the United States prefer self-service kiosks. Not to mention this particular trend spans generations: while many of the payment trends in 2025 are geared towards Gen Z and Millennials, even Gen X and Baby Boomers are turning towards unattended solutions as consumers become increasingly omnichannel and digital-first¹⁰.

ISVs especially have a key role to play here as they can help create innovative kiosk solutions and create a seamless self-service experience. While attended retail is not going to disappear any time soon, consumers' growing preference for unattended payment options means that in retail especially the need for these kiosks will only grow. By working with a capable payment partner, ISVs and other software providers can fill this need.

As payment experiences become increasingly automated, ensuring security across all these touchpoints becomes paramount.

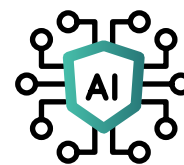


AI-Powered Fraud Prevention

Fraud protection remains a top concern for both consumers and merchants. AI is emerging as a powerful tool to combat payment fraud, offering adaptive solutions that address unique business needs.

For software vendors, it is critical to integrate robust fraud protection measures to ensure that customers continue to trust their products. But it can be hard to do without the proper tools. PaaS providers can leverage AI as well as provide access to other tools to ensure that payments are secure.

With security concerns addressed through AI innovation, the focus shifts to transforming the fundamental infrastructure of payment processing.



AI is emerging as a powerful tool to **combat payment fraud**

SoftPOS gains ground in North America

SoftPOS, or software point-of-sale, technology, also known as tap-on-mobile or tap-on-phone payments, is set to transform transactions in 2025. With SoftPOS solutions, it is possible to use an Android or Apple phone or tablet to directly accept payments, helping give merchants greater flexibility and save on costs.

A natural progression from the convenience of digital wallets, SoftPOS' biggest benefit is for the merchant, as it helps them to cut costs by eliminating the need for expensive hardware while also enabling faster checkouts, reduced operational costs, and enhanced customer satisfaction. For software providers, the benefit is that any smart device can now become a contactless card reader. And 2025 seems poised to be the year where it explodes with significant momentum building throughout the market, as evidenced by Worldline and Castles Technology's notable partnership to deliver a SoftPOS payment solution in North America, with launch planned for early 2026.

Beyond revolutionising payment hardware, the speed at which payments are processed is undergoing equally dramatic change.



Real-time payments grow in importance

Building upon the A2A trend, real-time payments are finally gaining traction in North America. The Federal Reserve's FedNow service, launched in 2023, has over 1,300 financial institutions under its umbrella. At the same time, in Canada, Real-Time Rail (RTR) is set to go live by the end of 2025 and will provide instant payment capabilities nationwide¹¹.

Customers demand agility and immediate results, real-time payments are one way to do this. For software providers, turning to real-time payment mechanisms means receiving payments faster as it will be easier for people to pay bills.

As payment infrastructure becomes faster and more sophisticated, the regulatory landscape is evolving to keep pace with these technological advances.

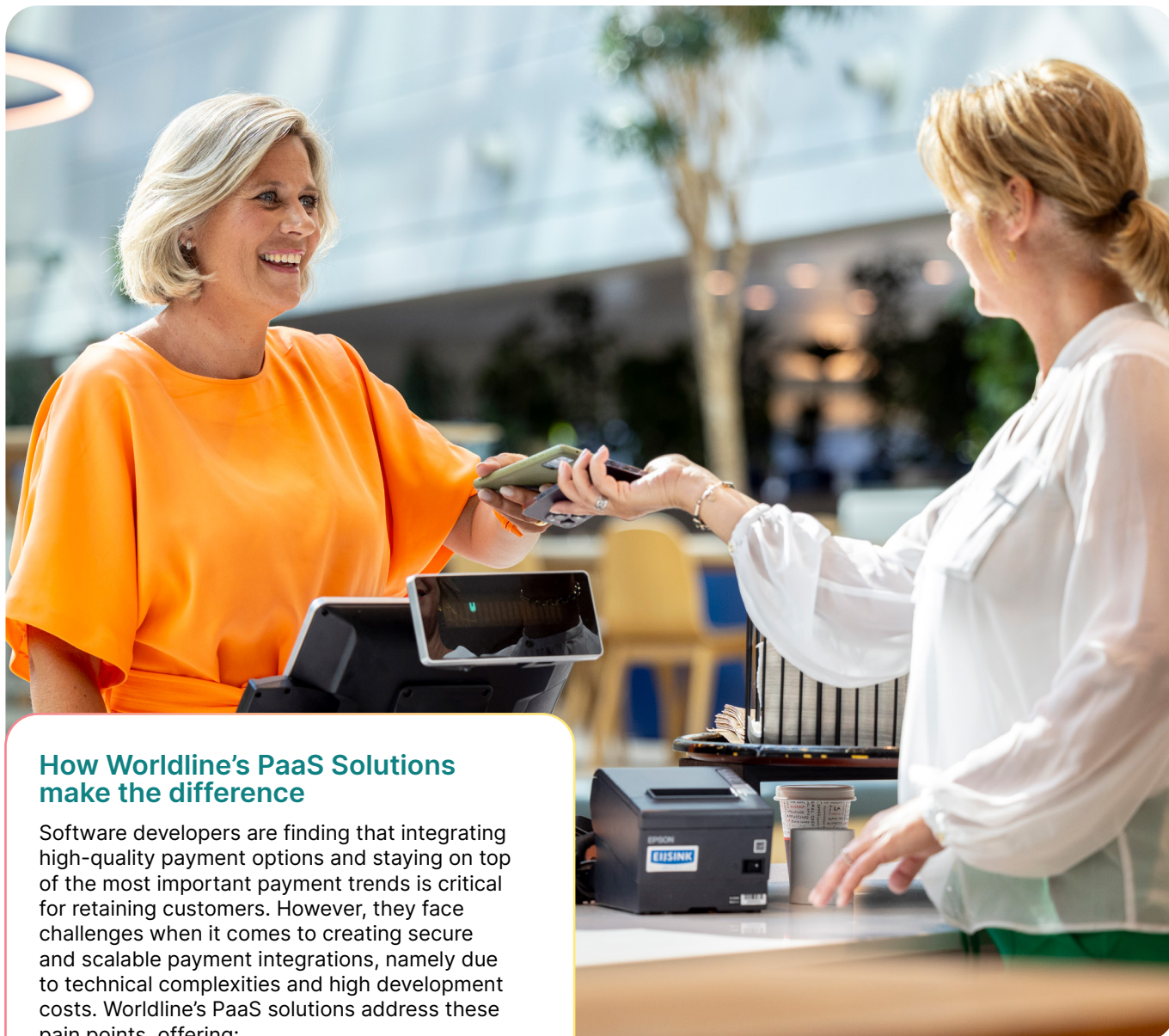
Customers demand
agility and immediate results,
**real-time payments are
one way to do this.**

Compliance gets more complicated

The regulatory landscape for payments is becoming increasingly complex. The Consumer Financial Protection Bureau (CFPB) has implemented new regulations on digital funds transfer and payment wallet apps while the government continues to mandate the transition to electronic payments for greater operational efficiency. Being able to react to these changes is a growing necessity.

It is important for all businesses, including software providers, to ensure they are complying with all the new payment rules, but it can be difficult to do alone. Working with an established payment solutions provider can help make compliance simpler thanks to well-established expertise in the area.





How Worldline's PaaS Solutions make the difference

Software developers are finding that integrating high-quality payment options and staying on top of the most important payment trends is critical for retaining customers. However, they face challenges when it comes to creating secure and scalable payment integrations, namely due to technical complexities and high development costs. Worldline's PaaS solutions address these pain points, offering:

- **Seamless Integration:** APIs, SDKs, sandbox environments, and access to our integration team for fast deployment.
- **Revenue Opportunities:** Tools to identify and capitalise on new income streams.
- **Customisable Payments:** Tailored payment solutions including custom and hosted checkout forms, batch processing, and recurring billing capabilities for secure, reliable and dependable payments.
- **Built-In Security:** Advanced fraud protection, tokenisation, and authentication tools like 3D Secure 2.0, tokenisation, PCI DSS compliance, and authentication solutions (AVS, CVV).
- **Expert Support:** Access to Worldline's in-house experts; and a focus on the human touch ensuring that any question will get a speedy response not from a bot but from a dedicated member of your Worldline team.

Ready to unlock new revenue and streamline payments for your platform? Partner with Worldline and maximise profits through payments for your software!

Endnotes

- 1 [The top digital payment trends of 2024 – McKinsey & Company](#)
- 2 [Payment issues force consumers to abandon digital transactions](#)
- 3 [The top digital payment trends of 2024 – McKinsey & Company](#)
- 4 [Game Changer: What the Epic V. Apple truling means for the app economy](#)
- 5 [The role of A2A payments and open banking in the US – McKinsey](#)
- 6 [2025 payments trends: What's in store?](#)
- 7 [Buy Now Pay Later statistics \(2025\): Market share & trends](#)
- 8 [Global payments report 2025: Insights on future of payments](#)
- 9 [10 top payment trends for 2025 – Mastercard Newsroom](#)
- 10 [How unattended payments are transforming commerce across industries – Ingenico](#)
- 11 [Faster payments are here: What it means for banks and businesses in North America | HPS Worldwide](#)

About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2023. In North America, Worldline is the technology partner of choice for software providers across over 60 industries. Services offered by Worldline in North America include online payment processing, full service or gateway processing, recurring billing, and access to a robust set of APIs. Worldline has 150+ employees across Canada and the USA.

Worldline North America



For further information
sales.na@worldline.com



Worldline is a registered trademark
of Worldline SA. September 2025
© 2025 Worldline.