

Global Payments Releases its 2026 Commerce and Payment Trends Report

Report Highlights Six Trends Shaping Everyday Commerce

ATLANTA--(BUSINESS WIRE)-- Global Payments Inc. (NYSE: GPN), a leading worldwide provider of payment technology and software solutions, today released its sixth-annual Commerce and Payment Trends Report. The 2026 report, based on in-depth discussions with industry experts and a survey of hundreds of global technology and payment professionals, reveals how steady investments in payment technology are creating cascading opportunities to streamline and advance commerce across the global landscape.

"The evolution of commerce and payments is often not dramatic, but rather is characterized by steady innovation building upon itself. Each advancement in payment technology opens new possibilities," said Cameron Bready, chief executive officer of Global Payments. "Our 2026 report examines how interconnected developments — from Al-powered shopping agents to the evolution of point-of-sale systems — are reshaping the payment landscape and creating opportunities for businesses of all sizes."

The report focuses on six trends that are impacting commerce, providing insights into how businesses are leveraging payment technologies and software to enhance customer experiences and drive operational efficiency.

The trends include:

- 1. **Al is your shopping agent** Agentic commerce is taking shape as Al evolves from a search tool into an active purchasing agent.
- 2. **Payment is everywhere** The point-of-sale revolution continues as POS systems move far beyond transaction terminals.
- 3. **Embedded finance gets more accessible** Embedded finance has moved beyond bolt-on features to become core business infrastructure.
- 4. When you need your money now A combination of technologies has jointly created a more fluid, instantaneous and low-friction mode for moving money but it is not without risks.
- 5. **Crypto's moment?** Stablecoins are taking the stage as programmable digital currencies that could reshape cross-border transactions.
- 6. **Frictionless by design** Self-service commerce has changed consumer expectations, with merchants planning to automate more customer interactions.

To download the full report, visit <u>globalpayments.com/commerce-payment-trends</u>.

About Global Payments

Global Payments (NYSE: GPN) helps businesses around the world enable commerce and provide exceptional experiences to their customers. Our payment technology and software

solutions enable merchants, issuers and developers to deliver seamless customer experiences, run smarter operations and adapt quickly to change. Because if it has anything to do with commerce, we are already on it.

With 27,000 team members across 38 countries, we have the scale and expertise to help businesses grow with confidence. Headquartered in Georgia, Global Payments is a Fortune 500® company and a member of the S&P 500.

Learn more at <u>company.globalpayments.com</u> and follow Global Payments on X, <u>LinkedIn</u> and <u>Facebook</u>.

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Investor Contact:
Nate Rozof
investor.relations@globalpay.com

Media Contact:
Matt Cochran
media.relations@globalpay.com

Source: Global Payments Inc.