

Global Payments Releases its 2025 Commerce and Payment Trends Report

Fifth Annual Report Assesses Impact of AI and Centrality of Payments Technology in Business Operations

ATLANTA--(BUSINESS WIRE)-- Global Payments Inc. (NYSE: GPN), a leading worldwide provider of payment technology and software solutions, today released its annual [Commerce and Payment Trends Report](#). The 2025 report, based on in-depth discussions with industry experts and a survey of 600 payment decision-makers and decision-influencers, reveals timely insights into the central role payment technologies are playing in business execution and customer experiences.

“The businesses that drive our economy are experiencing a shift in how they use technology to connect with and better serve their customers. Payment technologies increasingly sit at the center of business operations, and mastering them is critical to success for companies of all sizes,” said Cameron Bready, chief executive officer of Global Payments. “Our 2025 report evaluates everything from the transformative potential of AI and biometrics to the technological requirements of social commerce. The insights in this report underscore Global Payments’ commitment to understanding the trends influencing global commerce and continuing to drive innovation for our customers.”

The report identified six consequential developments that are rewriting the rules of commerce, and provides a holistic view of how small and midmarket businesses, as well as enterprises, are approaching the strategic value of the payments experience and related technologies. The six trends include:

- **AI delivers early wins** – AI has moved from theoretical game-changer to actual impact-maker. GenAI is transforming client services and marketing, while AI continues to prove its value in important use cases such as fraud protection. And while enterprises are showing signs of caution around issues like data privacy, SMBs are more enthusiastic about potential AI applications.
- **Unifying the back end of commerce** – As consumers do an increasing share of their shopping online, businesses are integrating their back end operations into unified platforms that deliver seamless experiences regardless of where customers start or end their purchase journey. According to Global Payments’ survey, SMBs (67%) and midmarket (71%) companies are more likely to increase or significantly increase their investments in unified commerce platforms than enterprise-sized companies.
- **Embedded payments make the B2B leap** – The qualities that have made embedded payments attractive for consumers are equally powerful in B2B settings, driving the development of B2B transactions built into business processes and supply chains. Meanwhile, the growth of embedded finance in consumer settings is assured.

- **New tools drive digital security and fight fraud**– The growing sophistication of identity theft, fraudulent transactions and AI-enabled fraud is causing organizations across the payments ecosystem to pursue biometrics, tokenization and other advanced security measures. These investments are also providing better experiences for consumers and operational gains for companies.
- **POS emerging as a Place of Service** – Increasingly, merchants can build a loyalty program, design an email marketing campaign, customize their ordering platform and more in one POS package. And when integrated with AI, POS systems will become a proactive partner in helping to manage a business. Think of it as the “Place of Service” where the POS informs all other customer journey milestones.
- **Payment orchestration matures** – Payment orchestration technologies are not new, but their importance continues to grow as companies focus on operational efficiency. Surveyed business leaders cited benefits including improved customer experience, accessibility, security, fraud prevention and operational efficiency.

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

About Global Payments

Global Payments Inc. (NYSE: GPN) is a leading payments technology company delivering innovative software and services to our customers globally. Our technologies, services and team member expertise allow us to provide a broad range of solutions that enable our customers to operate their businesses more efficiently across a variety of channels around the world.

Headquartered in Georgia with approximately 27,000 team members worldwide, Global Payments is a Fortune 500® company and a member of the S&P 500 with worldwide reach spanning North America, Europe, Asia Pacific and Latin America. For more information, visit company.globalpayments.com and follow Global Payments on [X](#), [LinkedIn](#) and [Facebook](#).

View source version on businesswire.com:

<https://www.businesswire.com/news/home/20241202998309/en/>

Investor Contact:

Winnie Smith 770.829.8478

investor.relations@globalpay.com

Media Contact:

Emily Edmonds 770.829.8755

media.relations@globalpay.com

Source: Global Payments Inc.