accenture

The Future of Money

Reinvention starts here

Executive summary

Introduction

A scenario that once felt distant is now within reach.

A manufacturer faced a crisis: a trusted supplier failed to deliver, halting production just as deadlines closed in. Rather than escalate or delay, the manufacturer turned to its AI assistant.

In seconds, the AI assistant scanned global suppliers, identified a new partner, negotiated terms and confirmed delivery. Payment was settled instantly through the company's stablecoin wallet and the parts were on their way that same day.

What once took weeks was resolved in moments. The AI assistant didn't just source a new supplier, it redefined resilience, safeguarding the production line, the quarter and the manufacturer's reputation.

Future of Money: How to navigate and create a resilient solution to ensure relevance in future

Behind this scenario is a broader shift we set out to study. We conducted a global survey of more than 200 banks, payment service providers, and 200 corporate clients to understand how the future of money is taking shape. The research highlights both opportunities and pain points as new technologies transform payments, with particular focus on **digital money** and **agentic payments**.

The results show that banks and payment providers face intensifying disruption — not only from new forms of currencies but also from how customers will transact in the future.

Banks and payment providers are struggling to keep pace with digital-native competitors entering the market, while needing to pivot quickly to stay relevant.

Large organizations are embracing continuous change and welcome payment solutions that are faster, more automated, and lower cost. The study reveals opportunities for payments providers to enhance their offerings to meet client needs and secure their relevance in the future of money. With the right strategy, they can strengthen their position as these shifts accelerate.

Digital Money

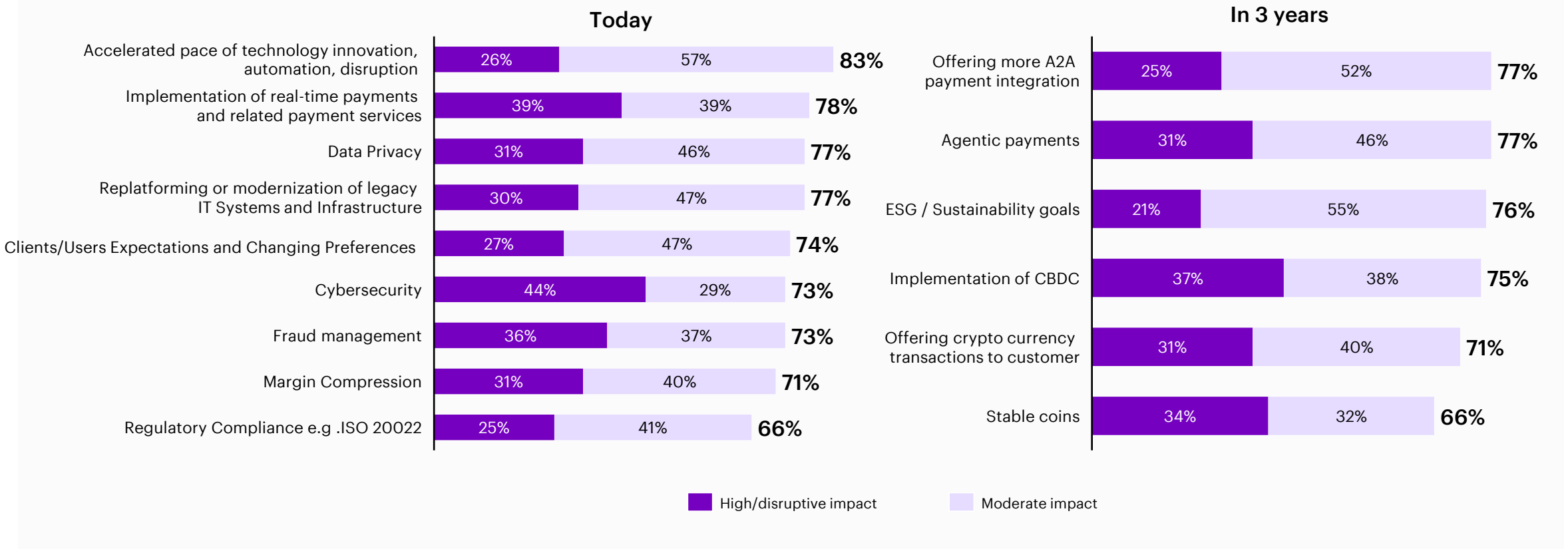
- New forms of digital money such as cryptocurrencies, stablecoins and central bank digital currencies (CBDCs) are gaining ground and raising new questions for institutions and corporates
- Payments revenues are at stake and traditional payment players need a clear strategy to compete and win

Agentic Payments

- AI-driven payment agents are moving from concept to pilots, with adoption drivers and trust challenges defining the path ahead
- Bigtechs and fintechs are leading the charge in agentic commerce, and traditional players must secure their position to capture their share.

Keeping pace with rapid innovation is already difficult and will become even more so as digital money and agentic payments gain ground

Q: What are your (banks) current challenges, and how will this change in the next 3 years?



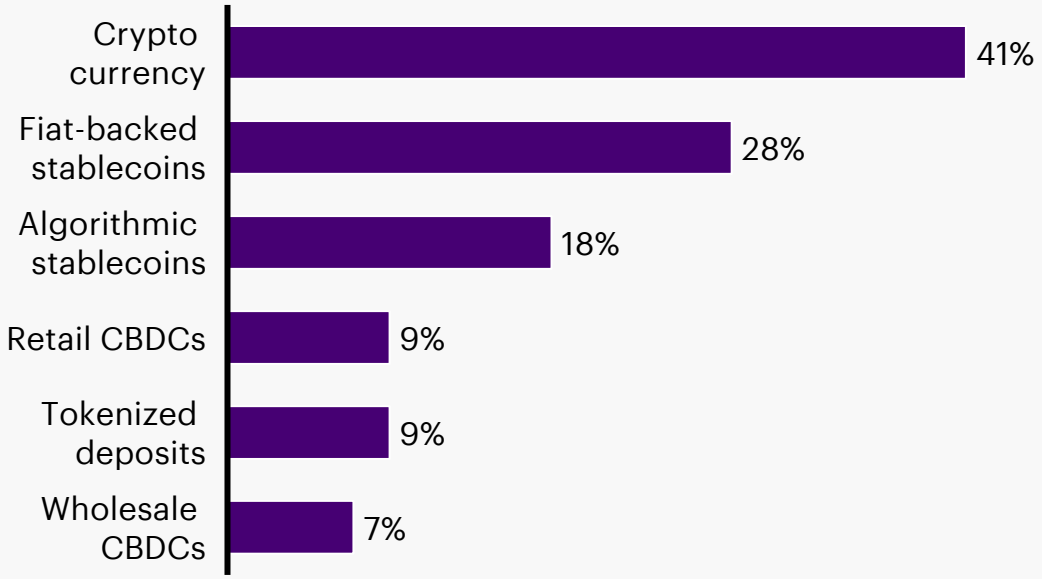
Source: 2025 Future of Money – Financial Institutions Survey, Accenture

01

Digital Money

Cryptocurrencies and fiat-backed stablecoins are the most deployed digital currencies across banks while CBDCs are still in testing phase

Q: What is your organization's (Bank) stage of adoption of CBDCs / stablecoins / other cryptocurrencies?
Percentage below represents "Offering Services" and "Scaling Services"



Source: 2025 Future of Money – Financial Institutions Survey, Accenture

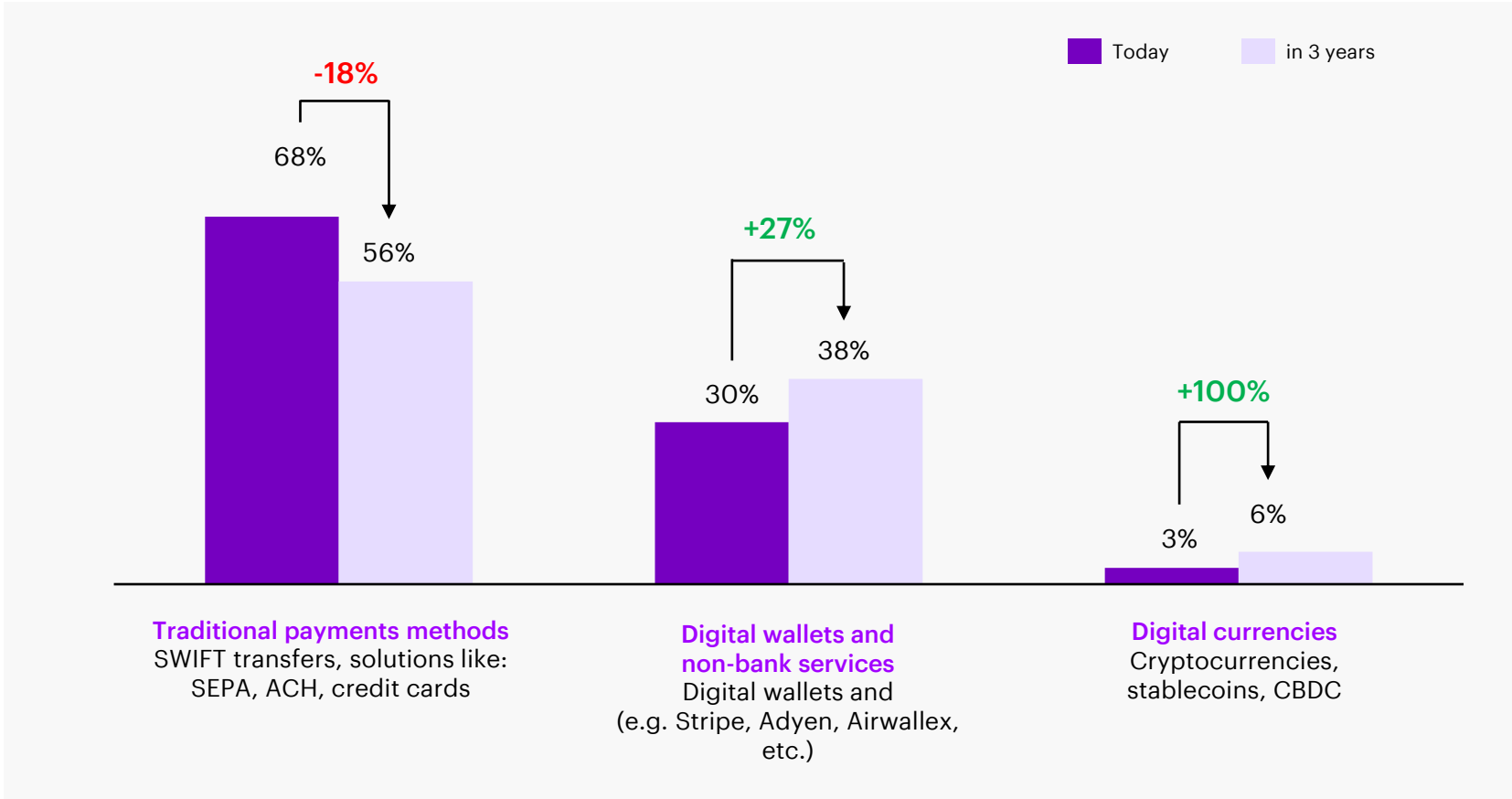
Regional highlights

Digital money is taking multiple forms, each at a different stage of adoption. Cryptocurrencies and fiat-backed stablecoins are already in use, while CBDCs remain mostly in pilot phases. Globally, cryptocurrencies and stablecoins are the most common deployments, signaling where banks and corporates see immediate utility.

Regional patterns add nuance. Institutions in Asia-Pacific are further along in piloting stablecoins, while North America shows stronger activity in cryptocurrencies. In contrast, EMEA and Latin America report slower progress across all types, reflecting regulatory hurdles and market conditions.

Corporates expect to use alternative methods for cross-border payments, which could put ~$5bn of fees at risk

Q: Which of the following payment methods does your organization currently use for cross-border transactions and likely to use in 3 years? – Average



Corporates expect to make use of more digital payments methods including digital wallets, non-bank services and digital currencies for their future cross border transactions.

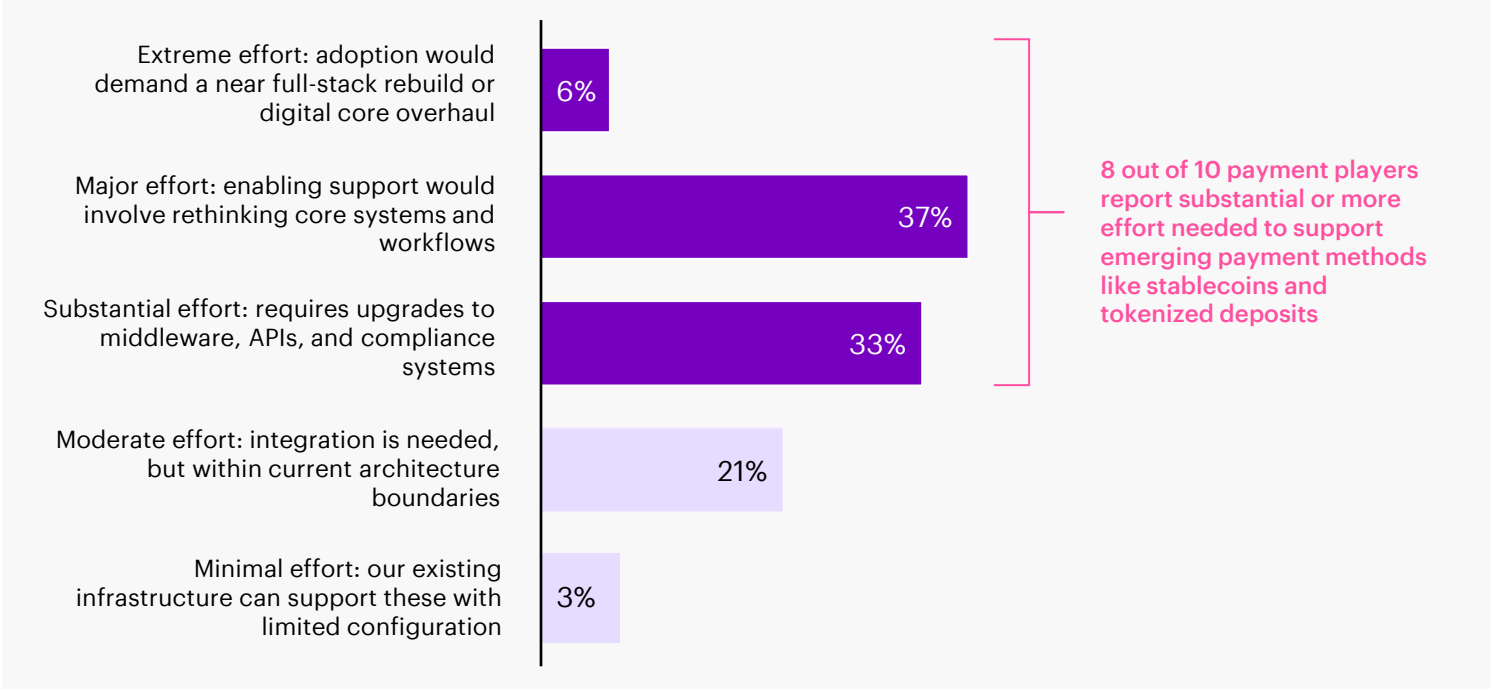
If this scenario becomes reality an estimated $5trn in transaction value can move from traditional to alternative payment methods, which could put payment fees of ~$5bn at risk till 2028*

*The value of transactions include B2B cross-border payments done by large corporations, the fee at risk calculated assuming the average fee of 0.1% of transaction value

Source: 2025 Future of Money – Commercial Organizations Corporate Survey, Accenture; Accenture Research analysis based on FXC Intelligence

Most financial institutions see supporting new payment methods as a major effort.

Q: How much effort is required for your organization (Bank) to enable support for emerging payment methods (e.g., stablecoins, tokenized deposits)?



Source: 2025 Future of Money – Financial Institutions Survey, Accenture

While majority of financial institutions are eager to offer emerging payment methods, the majority has work to do to ready their digital infrastructure. The work ranges from upgrading of middleware, APIs and compliance to full-stack rebuild or digital core overhaul for some. This underscore the operational and regulatory work needed to enable it remains significant

Regional highlights

Percentage of banks reporting substantial or more effort required to enable emerging payment methods:

77%
North America

82%
EMEA

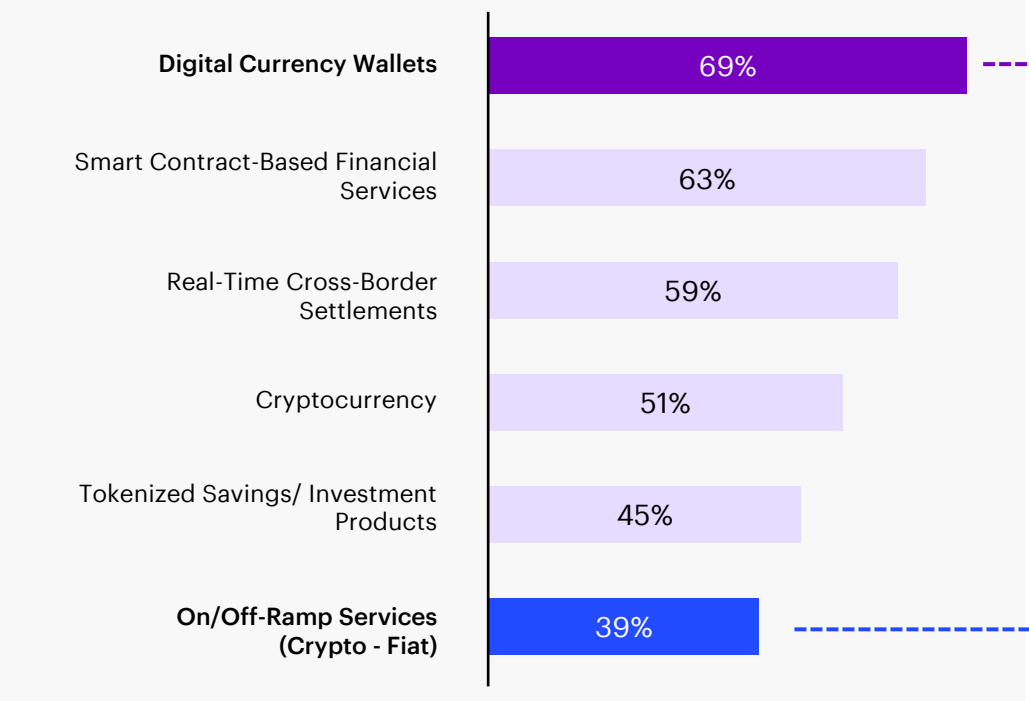
70%
Asia Pacific

71%
Latin America

There is a disconnect between what commercial clients expect from their bank and what banks think their customers want around digital currency services.

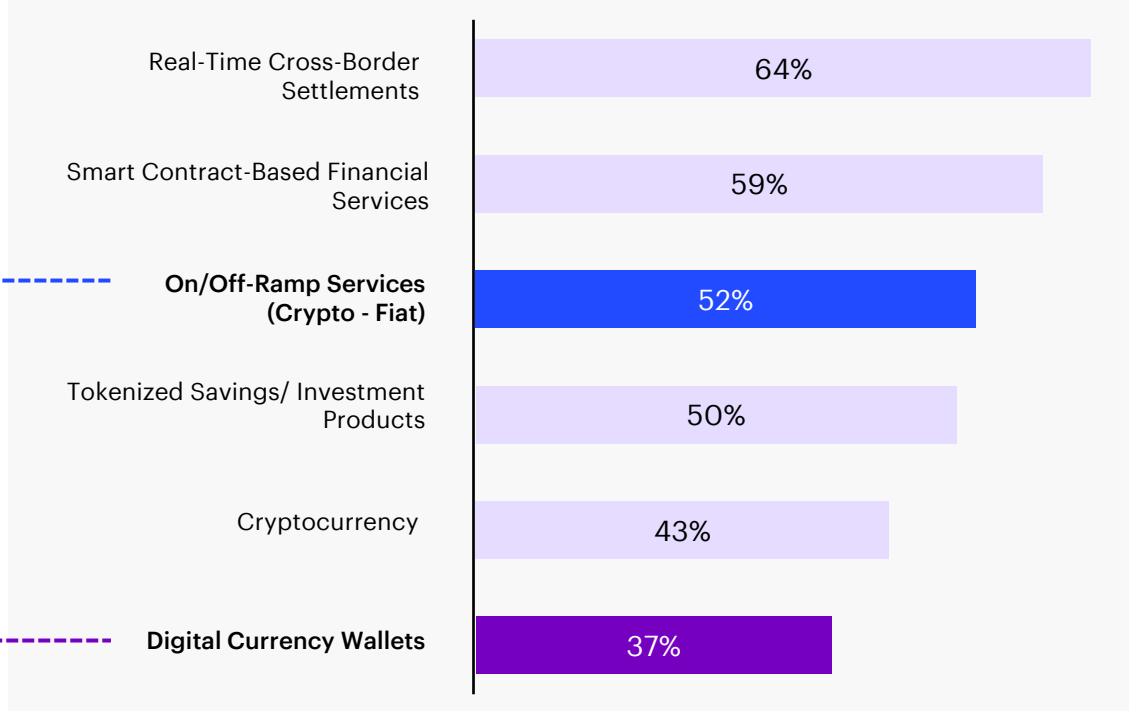
What commercial clients expect:

Q: Which digital currency services do you expect from your financial services provider in the next 3 years?



What banks think that commercial clients expect:

Q: Which of the following digital currency services do you think clients will expect from their banks in the next 3 years?



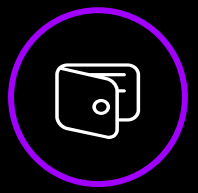
Source: 2025 Future of Money – Commercial Organizations Corporate Survey + Financial Institutions Survey, Accenture.

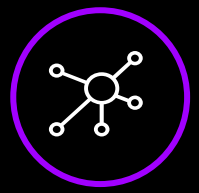
Digital currencies are attractive for their speed and automation

The top motivators for adopting digital currencies are practical and immediate. Financial institutions see value in improving the speed of cross-border payments, automating processes and reduce complexity in recurring payments. Corporates echo these drivers, with efficiency and lower transaction costs ranking highest.

At the same time, concerns are clear. Both banks and corporates point to regulatory uncertainty and the lack of proven solutions as the biggest barriers to adoption. These constraints explain why progress has been uneven, even as interest continues to grow.

The tension between these drivers and barriers will define how quickly digital money moves from pilots to scale. Institutions that find ways to overcome the obstacles will be best positioned to capture the efficiencies and client benefits already within reach.





Top B2B use cases

83%
Cross border payments

82%
Smart contracts and automated invoicing

80%
Supplier / vendor recurring payments

Corporate motivators for adoption

01
Automating payments with smart contracts

02
Faster international payments and settlements

03
Lower transaction and banking fees

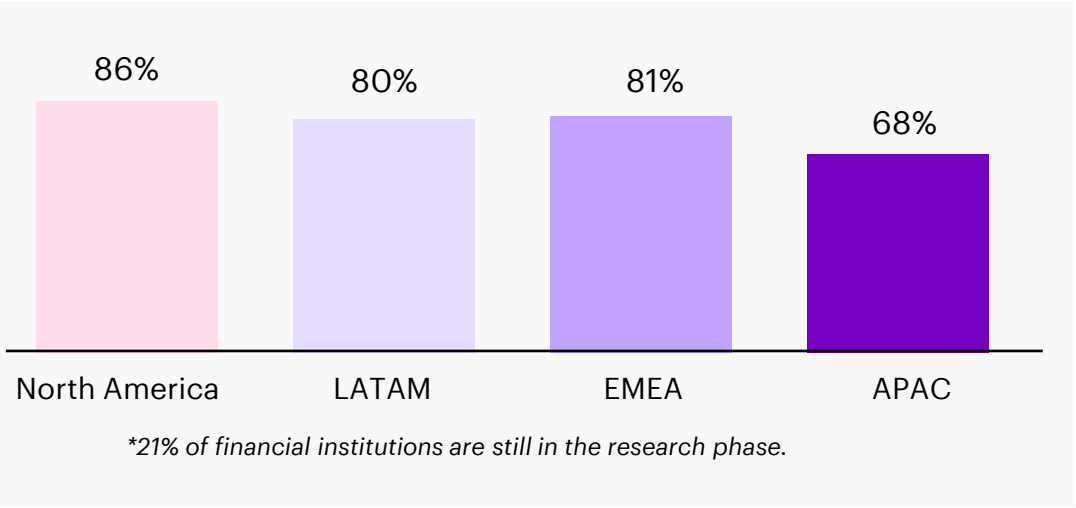
Source: 2025 Future of Money – Commercial Organizations Corporate Survey, Accenture.

02

Agentic Payments & Commerce

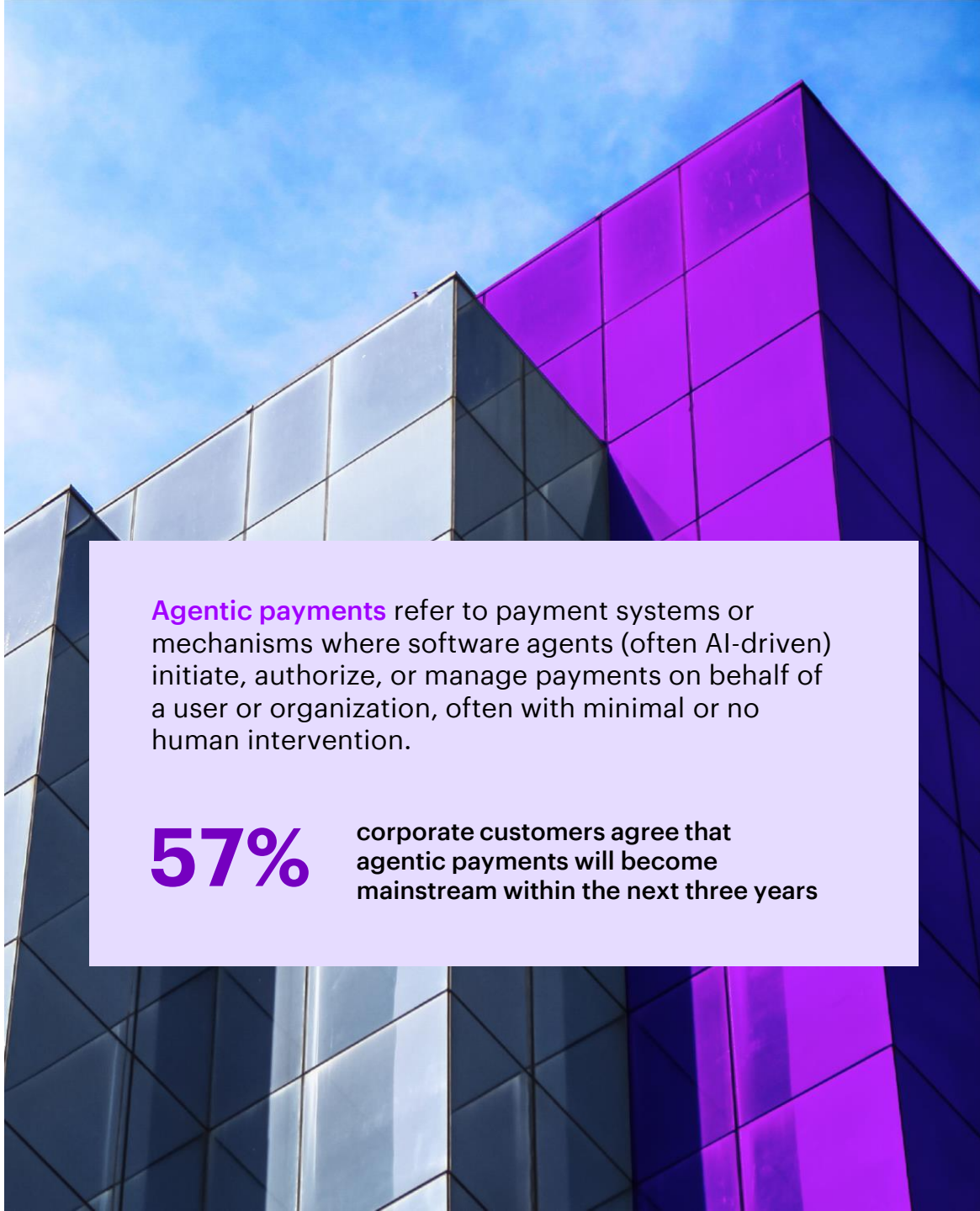
Financial institutions are getting ready to enable agentic payments solutions.

79%* of FIs globally are past the research phase and starting to pilot agentic or autonomous payment services



*21% of financial institutions are still in the research phase.

Source: 2025 Future of Money – Financial Institutions Survey, Corporate Customer Survey, Accenture.

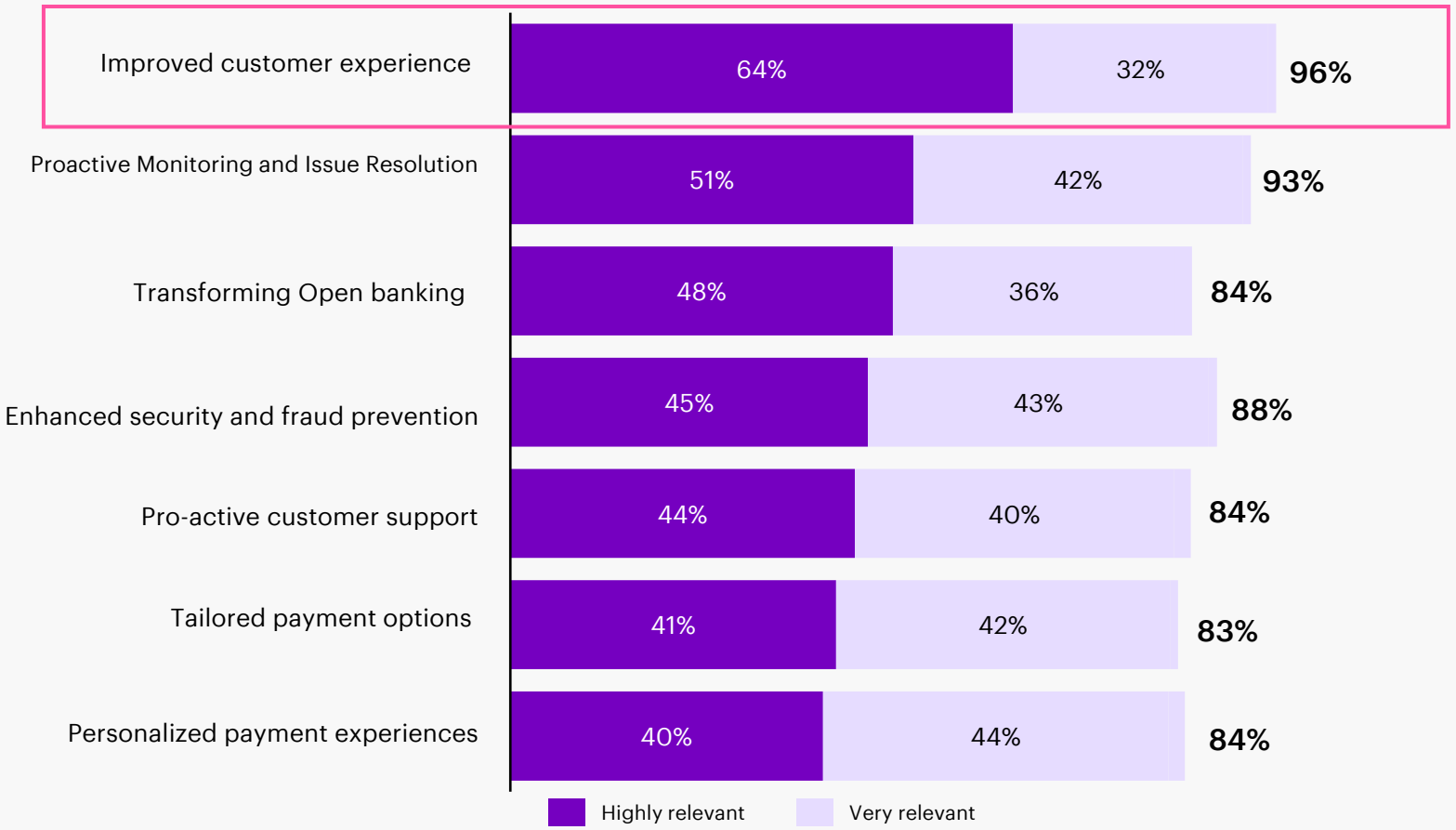


Agentic payments refer to payment systems or mechanisms where software agents (often AI-driven) initiate, authorize, or manage payments on behalf of a user or organization, often with minimal or no human intervention.

57% **corporate customers agree that agentic payments will become mainstream within the next three years**

Improved customer experience is perceived as the most relevant strategic benefit of agentic payments.

Q: Which strategic benefits of agentic payments are most relevant for your customers or bank in general?



Source: 2025 Future of Money – Financial Institutions Survey, Accenture.

The most relevant benefits of agentic payments begin with improved customer experience, delivering faster service and more personalized interactions. Proactive monitoring and issue resolution adds further value by identifying risks early and resolving problems before they escalate.

Transforming open banking emerges as another opportunity, as agentic capabilities expand access and enable new forms of customer engagement. Enhanced security and fraud prevention strengthens trust by providing more effective safeguards against threats. Finally, tailored payment options give institutions the flexibility to adapt payment flows to the specific needs of their clients.

Top corporate customer use cases for agentic payments

66%
for fraud detection and payments blocking

66%
for chargebacks

65%
for automated vendor payments

65%
for supply chain finance

67%
for utility or recurring billing

View use case definitions in appendix

Source: 2025 Future of Money – Commercial Organizations Corporate Survey, Accenture.

Nine out of ten financial institutions see full autonomy or wallet-based agents as a likely scenario for both consumer and commercial clients

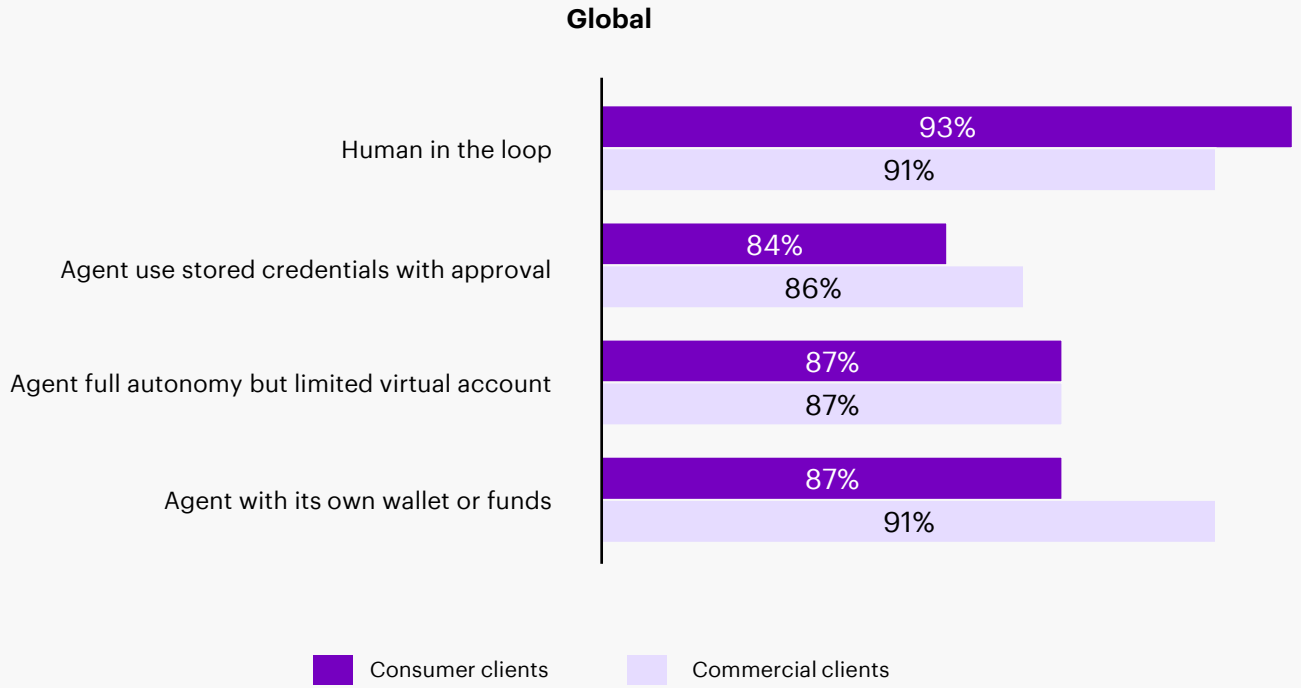
Q: Which of the following models do you believe is most likely to materialize for your customers? - Consumer clients / Commercial clients

Human in the loop: The AI agent handles search and checkout steps but pauses for the human to manually enter payment credentials (essentially acting as a browser assistant).

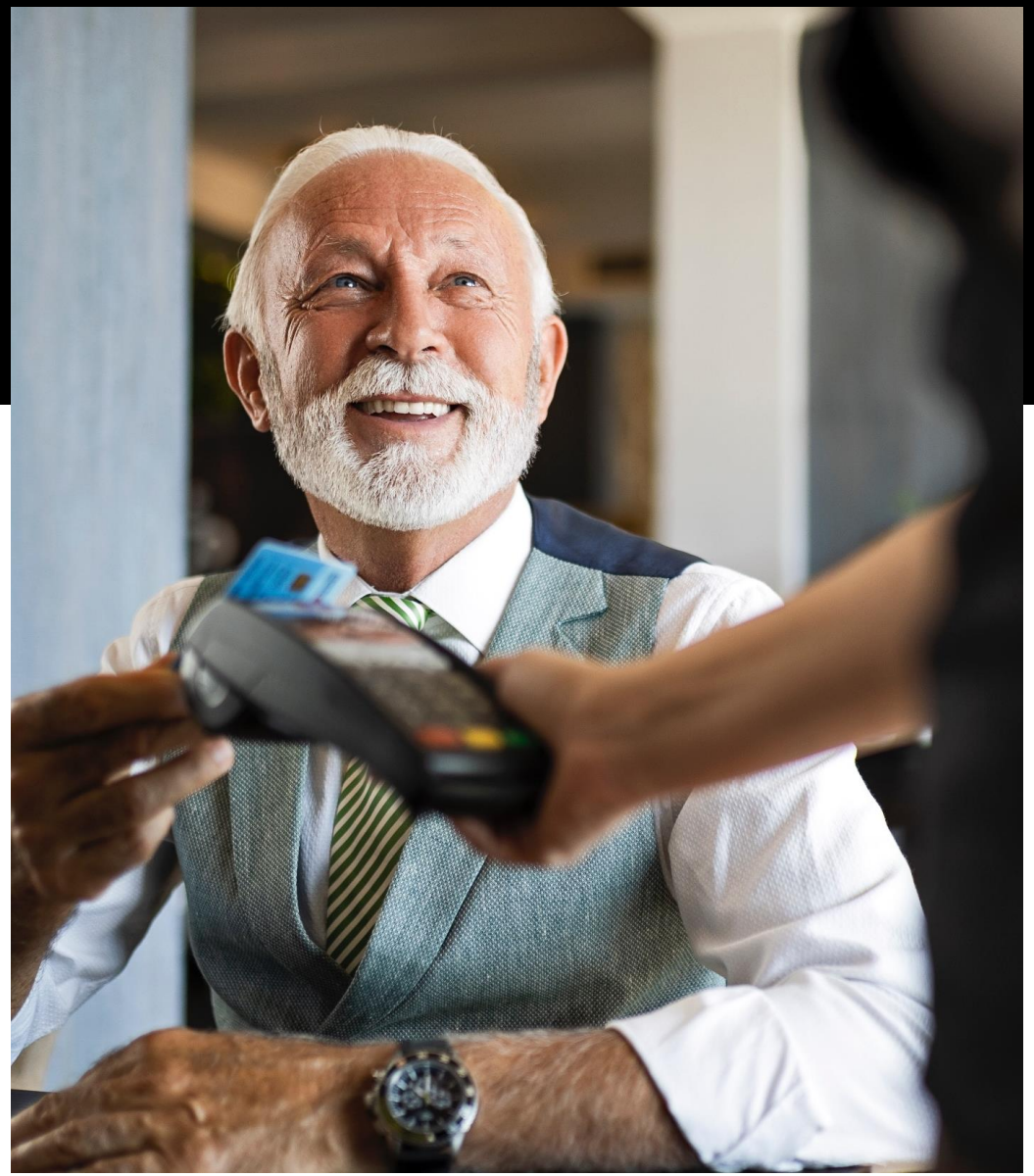
Agent use stored credentials with approval: The agent can auto-fill payment info (card or wallet token) that the user has pre-authorized, then asks the user to approve the transaction.

Agent full autonomy but limited spending limit: The agent is provisioned a virtual payment card with a set spending limit or policy, allowing it to pay directly within those bounds.

Agent with its own wallet or funds: The AI agent holds digital funds (such as a stablecoin or bank balance) and can transact autonomously without traditional checkouts.



Source: 2025 Future of Money – Financial Institutions Survey, Accenture.



Trust and fraud are major barriers to agentic payments adoption

87%

Of financial institutions believe that **trust will be the most significant barrier** to agentic payments adoption

67%

Of corporates trust banks to secure agentic payments

64%

Of corporates trust Bigtechs to secure agentic payments

78%

of financial institutions believe that **fraud will increase significantly** due to agentic payments...at the same time...

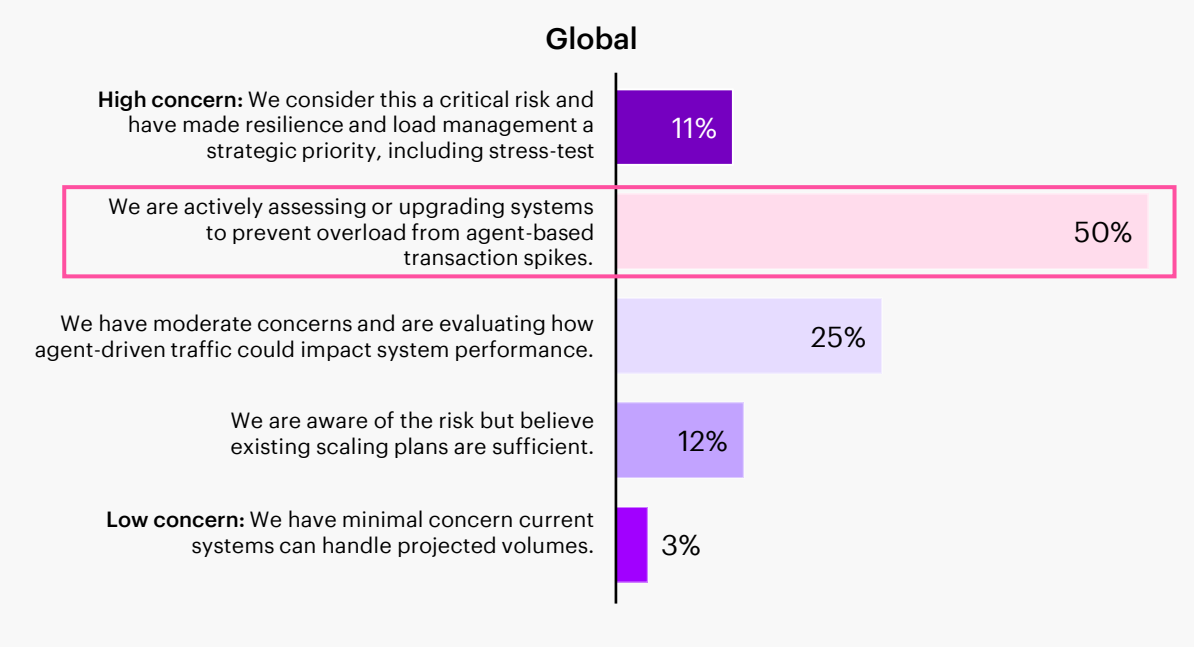
60%

of financial institutions **do not have a dedicated response plan** with forensic tools to investigate agent-based fraud, and relaying on basic procedures and workflows

Source: 2025 Future of Money – Financial Institutions Survey, Corporate Survey Accenture

Half of organizations are actively upgrading systems to handle spikes in agent-initiated transactions, reflecting growing concern over payment infrastructure resilience

Q: To what extent is your organization concerned about the resilience of payment infrastructure in handling high-volume, autonomous agent-initiated transactions?

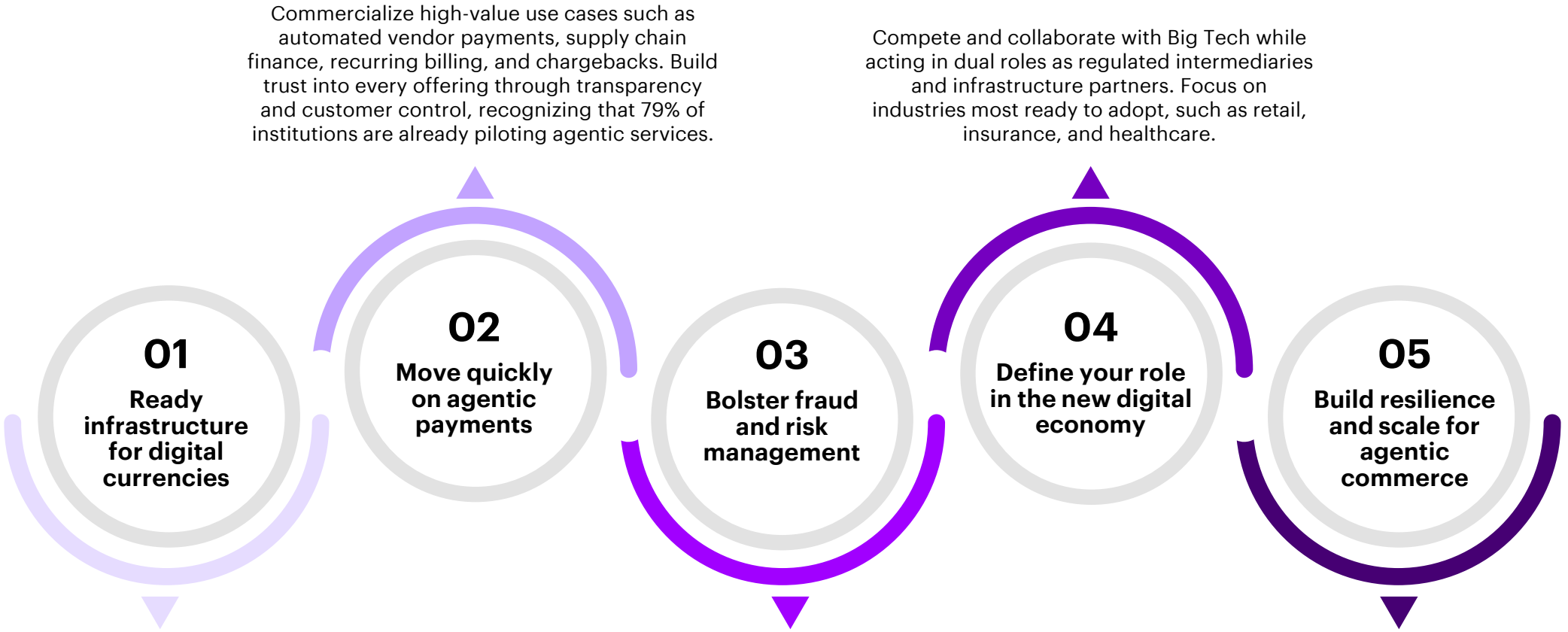


Source: 2025 Future of Money – Financial Institutions Survey, Accenture

APAC is the most optimistic region:

57% institutions declare low or moderate concern about their resilience.

Key actions for payment players



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Read our blog highlighting key findings: Agentic payments in commerce—the future is here

03

About the research

Research approach:

We explore perspectives from banks, payment service providers and commercial clients

1

Financial Institutions

- Executives at **traditional banks and financial institutions / PSPs**
- **Titles:** CEO, CIO, CPO, Heads of Payments/Innovation
- **Regions:** Global - North America (50), EMEA (78), APAC (50), LatAm (30)
- **Sample:** 208 banks + PSPs

2

Corporate Customers

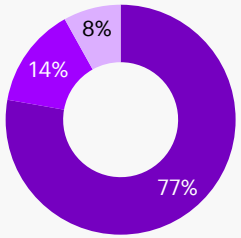
- **Executives at commercial clients** across: Retail (36), telco (30) & gaming & gambling (33), insurance (34), automotive & mobility (31), travel & airlines (32), health & public services (30)
- **Titles:** CFO, CIO, CTO
- **Regions:** Global (North America, EMEA, APAC, LatAm)
- **Sample:** 226 companies

Demographics

We conducted an executive survey across 208 key decision makers at banks, payment service providers and Bigtechs / Fintechs

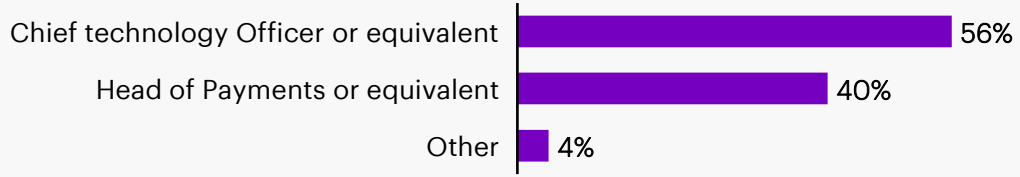
Financial institutions survey

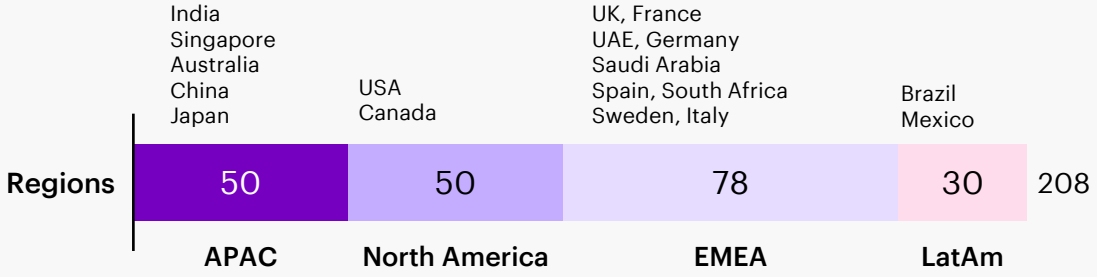
Type of organization



- Traditional or universal bank
- Fintech / Bigtech
- Non-banking payments provider

Job title

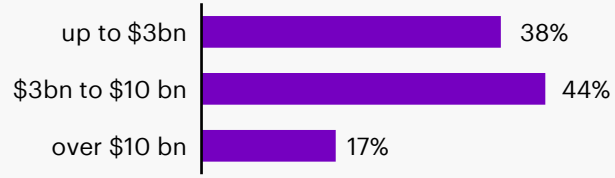




Corporate customers survey

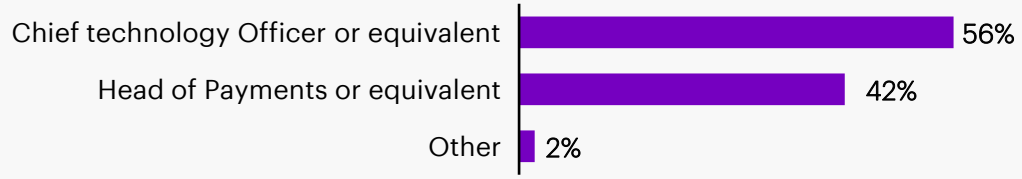
Sample size: 226

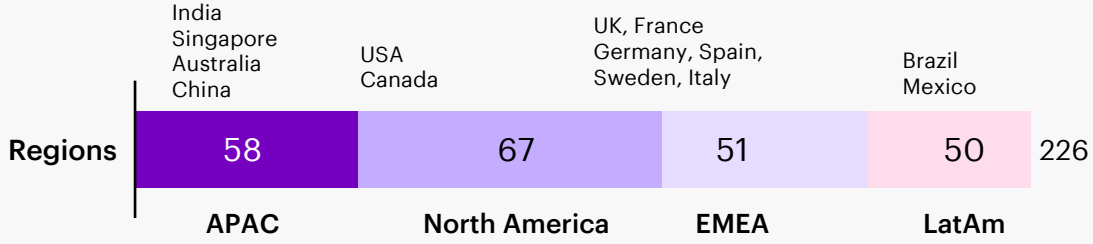
Size of company (revenues/budget)



Industry	No. of companies
Retail	36
Insurance	34
Gaming & gambling	33
Travel/Airlines	32
Automotive/Mobility/Rail	31
Telecommunications	30
Health & Public Service	30

Job title





Definitions for Digital Currencies

Algorithmic stablecoins: Stablecoins that use smart contracts and algorithms to maintain a stable value, often through supply-and-demand balancing mechanisms. They are not backed by fiat but by protocol-driven incentives and collateral structures.

Central Bank Digital Currencies (CBDCs): Digital versions of a country's official currency, issued and regulated by a central bank. They serve as legal tender and aim to combine the stability of fiat currency with digital transaction efficiency.

Cryptocurrency: A digital or virtual currency secured by cryptography and powered by decentralized networks (e.g., blockchain), enabling peer-to-peer transactions without central authority control.

Fiat-backed stablecoins (e.g., USDC, USDT): Digital tokens pegged to a fiat currency (like USD) and backed 1:1 by reserves held in cash or cash equivalents. Their value stability is maintained through full collateralization and frequent audits.

Tokenized bank deposits: Representations of traditional bank deposits (e.g., checking or savings balances) on a blockchain. They are issued by commercial banks and retain the same legal and regulatory framework as standard deposits.

We have identified numerous use cases of agentic payments for corporate clients

Use case	Description
Automated vendor payments	Your company has implemented an AI system that autonomously initiates and schedules vendor payments based on contract terms, inventory levels, and performance data. For example, agents track gig workers completed tasks or logged hours in real-time and calculate their pay. Once thresholds are met or milestones are reached, payments are automatically triggered by their preferred payment method.
Autonomous Intercompany Settlements	Agents reconcile intercompany transactions by matching invoices and accounting entries across corporate entities. Once validated, they execute payments or ledger adjustments to ensure timely settlement and accurate reporting.
Carbon Credit or ESG-Linked Payments	Agents verify ESG-related performance (like carbon reduction) using IoT or third-party data feeds. Once the achievement is confirmed, payments or incentives are automatically released to the responsible party.
Chargeback	A company uses autonomous agents for procurement, and when incorrect or faulty goods are delivered, a chargeback mechanism enables automatic payment reversal upon return. Similarly, in retail, consumers using agentic shopping assistants can trigger chargebacks for unauthorized or unsatisfactory purchases, ensuring trust and fairness in agent-led transactions.
Cross-border payments	Your company has implemented an AI-powered agent that autonomously executes cross-border payments—selecting optimal routes, currencies, and timing based on exchange rates, fees, and regulatory requirements.
Fraud Detection and Payment Blocking	Before any payment is finalized, AI agents scan transaction patterns and metadata for suspicious activity. If anomalies are detected, they block the payment and alert security teams for further investigation.
In-app or IoT device-triggered payments	Your company has introduced in-app and IoT-enabled payments, where AI agents automatically authorize purchases—such as restocking supplies or renewing services—based on usage data and preset preferences.
Retail/eCommerce transactions (personalized payment method selection)	Your company has recently introduced an AI-driven payment assistant that autonomously selects optimal payment methods (e.g., BNPL, credit, loyalty points) for customers at checkout, based on real-time data and customer profiles.
Smart contract-based settlements	Your company has started using smart contracts powered by AI agents to autonomously trigger and settle payments when predefined conditions in commercial agreements are met—such as delivery confirmations or performance milestones.
Subscription-based services (usage-based billing)	Your company uses a subscription-based B2B service (e.g., software as a service, logistics, or data access) that includes agentic payment features—automatically adjusting billing based on actual usage or forecasted business needs, without manual intervention. E.g., if system data indicates reduced usage, the service autonomously downgrades the plan or pauses payments. Agents can also cancel underused services or negotiate better terms proactively.
Supply chain finance	Your company participates in a supply chain finance program where an AI system autonomously selects when and how to access early payment options from financing partners, based on your cash flow position, invoice terms, and market dynamics. AI agents evaluate supplier data, risk profiles, and transaction history to recommend early payments or financing offers. Payments are automatically initiated if suppliers accept dynamic discount terms.
Treasury and Liquidity Optimization	Agents continuously analyze account balances, cash flows, and market conditions to forecast liquidity needs. Based on this, they initiate fund transfers, investments, or FX transactions to maintain optimal cash positions.
Utility or recurring billing	Your company uses an AI-powered system that automatically manages recurring payments for utilities or subscriptions. The system chooses the payment date, method (e.g., card, direct debit), and applies discounts or deferrals based on customer data.

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To explore what's next, watch for our upcoming Banking Top Trends report.

Coming in January 2026