

Transforming the Way Money Moves: Big Ideas on Blockchain and Crypto in Payments



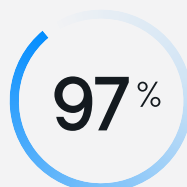
Survey of Global
Payments Leaders

~300
Leaders

45
Countries

70+
Business Lines

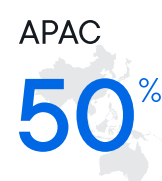
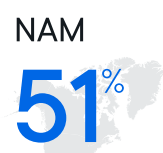
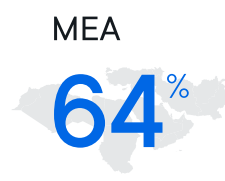
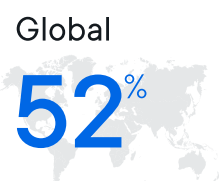
For payments leaders:
**Faster payments from blockchain
and crypto are imminent**



Believe blockchain technology and cryptocurrency will have a *Significant* or *Very Significant* role in enabling faster payments within the next three years.

Up Next: Merchant Acceptance

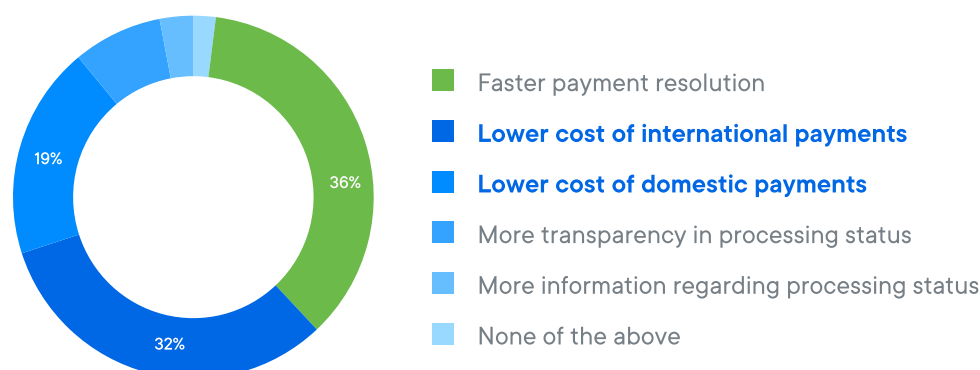
Over **50%** of surveyed leaders believe that most merchants will accept crypto as payment within one to three years.



Crypto Cuts Costs

6% Global Avg. Cost of Sending \$200.¹ The majority (51%) feel that **lower cost** is the primary benefit.

↓ **80%** ...less expensive for end users who use **stablecoins** for cross-border payments.²



Enterprises Eyeing Crypto... but regulatory clarity remains a hurdle.

- ➔ Nearly **33%** cite **Regulatory Clarity** exclusively as their GTM challenge.
- ➔ Of those who cite multiple adoption barriers, **89%** point to **Ambiguous Regulation** as the main deterrent.
- ➔ Deloitte study of US retail executives: *Accepting digital currencies offers a competitive advantage (87%), but clearer federal regulations are a must.*³

Can Crypto Get Clean?

98% Say that Low Energy Consumption is **Very Important**

71% Realize the environmental impact of blockchain use

PoW vs. PoS

78% Cite familiarity with the environmental impact differences between proof-of-work and proof-of-stake protocols

Crypto and blockchain technology are rapidly transforming the way the world moves, manages, and tokenizes value.

“

Cryptocurrencies present a potentially compelling blend of flexibility and utility. They appear well-positioned to solve some seemingly intractable issues in payments by filling various gaps in payments flows efficiently and effectively.”

Reed Luhtanen
Executive Director
US Faster Payments Council

Learn more about blockchain and crypto for payments in our [latest whitepaper](#) published in collaboration with the US Faster Payments Council.

¹ <https://remittanceprices.worldbank.org/>

² <https://www.circle.com/blog/on-chain-foreign-exchange-and-cross-border-payments>

³ <https://www2.deloitte.com/content/dam/Deloitte/us/Documents/technology/us-cons-merchant-getting-ready-for-crypto.pdf>