

Crypto & Digital Assets for Payments: Current Adoption and Forward Trends

Summary of key findings:

Global finance leaders see use as a payment method as the biggest accelerator for the adoption of crypto and digital assets

Top 3 use cases for both financial institutions and enterprises using crypto for payments:

53%

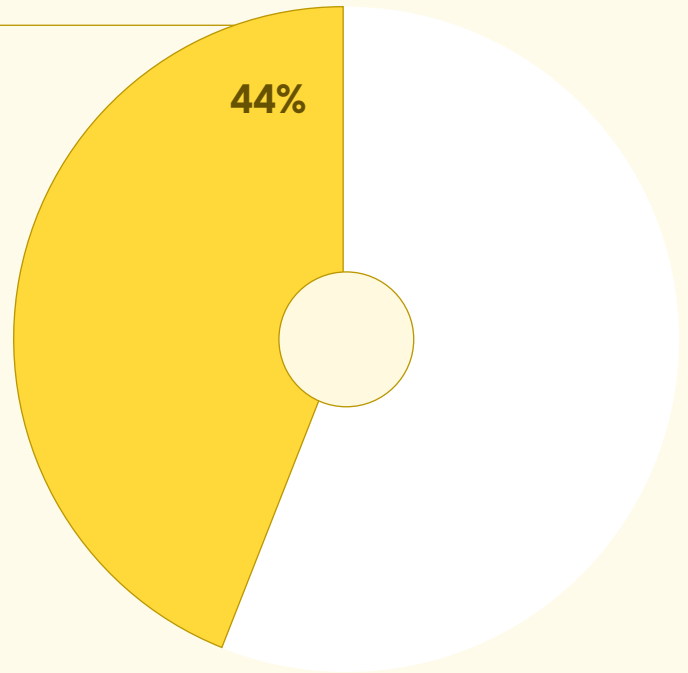
Accepting payment in the form of crypto

52%

Enabling customers to make crypto payments

47%

Making cross-border payments in crypto



Adding Value to Cross-Border Payments

58% of global payments leaders see faster payments as the #1 value prop for incorporating crypto into cross-border payments

- 58% of global payments leaders say faster payments
- 50% of global treasury leaders say cost savings

Top pain points that crypto can address for:

- Payments: expensive payments structures (32%)
- Treasury: time-consuming middleware integrations into payments flows (38%)



Protection from Price Volatility is a Must

#1 biggest perceived risk of using crypto for payments

Price volatility

27%

Unclear regulation

20%

Highly restrictive regulation

20%

Unsecure technology

20%

Bad actors

14%