

## Payments Leaders Unprepared for 2026 Disruption, Warns ACI Worldwide

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*ACI's Top Ten Payments Predictions for 2026 urges payments leaders to act amid structural shifts in global payments*

OMAHA, Neb.--(BUSINESS WIRE)--Dec. 11, 2025-- Most global payments leaders lack a clear roadmap to navigate the seismic changes coming in 2026, according to the latest *Top Ten Payments Predictions* from [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology. With AI-driven intelligence, next-gen authentication, new regulatory frameworks, and soaring demand for instant, embedded, and secure payments, the industry is entering an era of structural disruption. However, ACI's recent report [Payments in Transition: Leadership in an era of transformation](#) reveals that only 36% of payments executives have a clear long-term modernization roadmap, leaving many without a strategic vision for transformation.

"In 2026, payments disruption won't be incremental—it will be structural," said Philip Bruno, Chief Strategy and Growth Officer at ACI Worldwide. "Real-time is now the baseline, digital assets are entering regulated ecosystems, and AI is transforming every layer of the value chain. Our research is a clear warning: banks must modernize with intent, orchestrate intelligently, and build trust at scale—or risk being left behind."

### 1. Banking shake-up: M&A will separate leaders from laggards

M&A activity is set to accelerate in 2026 as banks chase growth in wealth, cards, and new markets. With industry growth remaining at 4–5%, top performers are growing nearly twice as fast, investing heavily in tech, up 8–9% annually, to compete with Big Tech. Only leaders can sustain that spend. The rest? They'll be looking for suitors. \*

### 2. The rule of 40 is back - and it will reshape the payments landscape

In 2026, growth and margin will matter more than hype. The Rule of 40—revenue growth plus pretax margin above 40%—is returning as the ultimate valuation filter. Those who miss the mark will face consolidation. ACI's recent report [Payments in Transition: Leadership in an era of transformation](#) exposes a harsh truth: 69% of payments executives claim leadership, yet fewer than half invest in innovation, while legacy tech and internal inertia choke progress. The gap between confidence and capability is widening—and investors will punish pretenders. Real leadership will be measured in execution: bold roadmaps, real-time and cloud-ready infrastructure, and talent strategies that turn ambition into sustained delivery.

### 3. Disruption accelerates, moving from fundamental to structural

Global payment flows are undergoing a seismic shift - driven by tech, regulation, and consumer demand. This isn't about faster cards any longer; it's about dismantling old rails and redefining business models.

What's driving it?

- Tech: AI intelligence, real-time processing, next-gen authentication.
- Regulation: Stablecoin, BNPL, and open banking frameworks reshaping compliance and economics.
- Behavior: Consumers expect instant, embedded, secure experiences everywhere.

The disruption isn't incremental any longer - it's structural. Those who adapt win. Those who don't, get left behind.

### 4. AI: The margin-multiplier in payments

In 2026, AI will power every layer of payments—boosting security, personalization, and efficiency. Behavioral biometrics and real-time anomaly detection are strengthening fraud protection, while self-learning models adapt instantly to new threats. At the same time, AI will drive efficiency across core processes - streamlining routing, reconciliation, and liquidity management to handle surging volumes. The differentiator? Governance and training - the evolution of AI in payments will depend as much on how systems are trained and governed as on the technologies themselves.

### 5. Regulation sparks a new era of convergence

2026 will mark the first signs of meaningful regulatory convergence across payments, as frameworks such as PSD3, digital-asset licensing and operational-resilience rules start to align systems and standards across markets. Compliance is shifting from constraint to catalyst - driving modernization, stronger reporting, and seamless cross-border interoperability.

### 6. The 'three horse race' driving the future of payments: Stablecoins, tokenized deposits, and instant payments

Stablecoins, tokenized deposits, and instant payments are entering a phase of clear differentiation, with distinct use cases emerging across retail, B2B, and cross-border flows. As tokenization frameworks mature and regulated players bring digital money mainstream, these rails will disrupt settlement, liquidity, and customer experience. In 2026, financial institutions will focus on interoperability, resilience, and quantum-safe readiness to ensure new and traditional systems coexist securely as volumes surge.

### 7. Intelligent orchestration hits the mainstream

By 2026, intelligent orchestration will be a competitive must-have. As payment options multiply and commerce spans more channels and geographies, real-time decisioning will optimize every transaction—balancing cost, speed, risk, and compliance. Institutions that embrace orchestration will unlock higher acceptance rates, frictionless operations, and consistent customer experiences, even as systems grow more complex.

### 8. New payment rails power financial inclusion across the globe

Instant payments, mobile wallets, and emerging digital-asset rails are unlocking access to financial services worldwide—especially in developing economies. ACI's [Real-time Payments: Economic Impact and Financial Inclusion](#) report reveals an empirical link between real-time payments and financial inclusion, with markets such as Brazil (Pix) and India (UPI) already showing meaningful impact. By 2026, these rails will scale across new geographies, enabling underbanked individuals and small businesses to join the digital economy securely and affordably.

### 9. Agentic shopping takes off

AI-powered autonomous shopping assistants (not agentic commerce) will become mainstream in 2026, handling product discovery, price comparison,

and decision-making - while consumers still finalize purchases. This shift lays the foundation for full agentic commerce. With Gartner [forecasting 33% enterprise adoption of agentic AI by 2028](#), 2026 will be the year businesses will begin adapting their digital strategies to reshape customer journeys in embracing these digital autonomous intermediaries.

#### **10. Trust: The ultimate differentiator**

As AI and automation reshape payment flows, trust becomes the defining edge. Institutions must pair speed with security and ensure AI decisioning is transparent, resilient, and explainable. Emerging digital ID wallets will reinforce verification and reduce friction. Providers that combine advanced tech with clear governance and customer confidence will lead in an increasingly automated ecosystem.

#### **Notes to editors:**

*\*Figures according to Gartner's annual enterprise IT spending forecast for the banking and investment services market*

#### **About ACI Worldwide's Annual Top Ten Payments Predictions**

ACI Worldwide publishes its *Annual Top Ten Payments Predictions* each year, assessing progress against the outlook at the end of the year and introducing a new set of "Top Payments Predictions" for the year ahead.

#### **About ACI Worldwide**

[ACI Worldwide](#), an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so [banks](#), [billers](#), and [retailers](#) can drive growth, while continuously modernizing their payment infrastructures, simply and [securely](#). With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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