Rapyd

THE 2026 STATE OF STABLECOINS

How Stablecoins Are Becoming the New Normal in Global Payments

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STABLECOINS ARE BECOMING CORE TO GLOBAL COMMERCE

A Major Shift In How Businesses Move Money

Once limited to early digital use cases, stablecoins, digital currencies pegged to a reserve asset, are now a practical solution for global merchants who need payment infrastructure that matches the speed of modern commerce. Our data shows how businesses are already using stablecoins. It also reveals that regulatory uncertainty and lack of infrastructure are greater barriers to adoption than distrust in stablecoin assets.

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ABOUT THE STUDY

STABLECOINS MOVE INTO THE PAYMENTS MAINSTREAM

Rapyd surveyed global businesses across industries including ecommerce, iGaming, financial services and digital goods. Respondents represented APAC, Americas and EMEA regions. The survey examined how businesses use stablecoins, the benefits they see and the risks they consider.

What's Inside:

- → **Key merchant insights shaping stablecoin adoption**
- → **Who is using stablecoins and why**
- → **Why stablecoins are becoming a standard in global payments**
- → **How Rapyd enables stablecoin payments, payouts and settlements**

This research is conducted to benefit merchants of all sizes by providing valuable insights into the global payments landscape. The report further incorporates payment knowledge and perspectives from Rapyd's team of subject matter experts.

KEY INSIGHTS

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STABLECOIN ADOPTION IS HERE

Our study confirms what smart treasury professionals already know: stablecoins solve real problems across FX, settlement and cross-border operations. Businesses are using them to move money faster, reduce friction and gain more control over how funds flow globally.

34% of businesses already use stablecoins

64% use stablecoins today or plan to in the next three years

72% cite faster payments and settlement as a primary benefit

62% highlight easier cross-border transactions

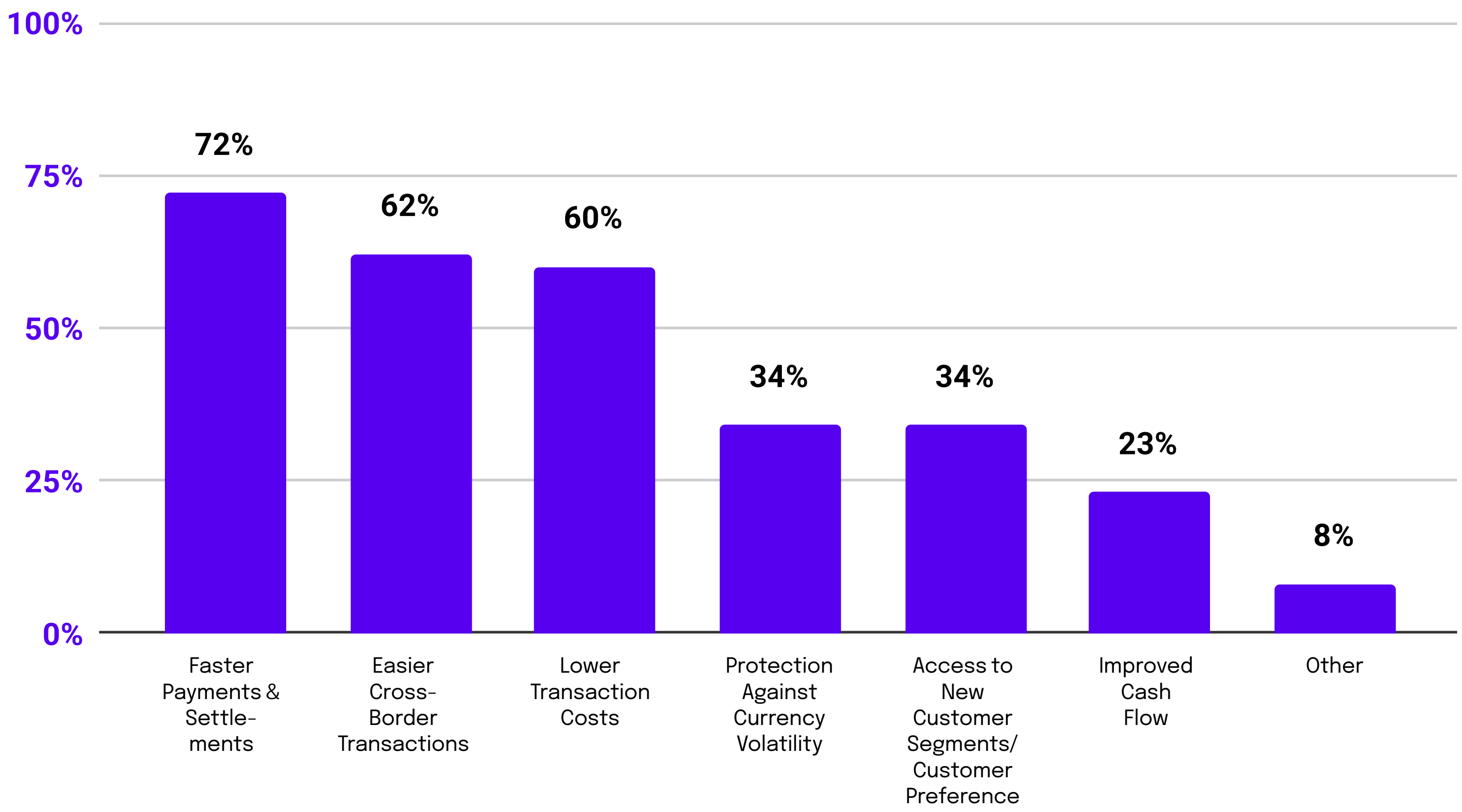
76% believe stablecoins are already mainstream or will be within five years

THE BIG SHIFT

WHY BUSINESSES ARE TURNING TO STABLECOINS

Legacy payment systems are slow, costly and unpredictable. Stablecoins are being adopted as a faster, more reliable way to move money globally. Speed, cost and cross-border efficiency are the primary reasons businesses turn to stablecoins.

FYI Did you know that stablecoin payments are largely irreversible, virtually eliminating chargeback risk?



STABLECOIN APPLICATIONS ACROSS INDUSTRIES

Stablecoins aren't just sitting in wallets; they are moving the world's economy. Here is how different sectors use stablecoins to gain a competitive edge.

TAKE ACTION

Identify where speed, cost or cross-border friction impacts your business most and evaluate whether stablecoins can address those pain points.

GLOBAL eCOMMERCE

Move money with fewer intermediaries

iGAMING

Pay players anywhere, anytime 24/7

MARKETPLACES

Faster seller settlements

FINANCIAL SERVICES

Treasury management and hedging

WHO'S USING STABLECOINS

STABLECOIN INTEREST VARIES BY BUSINESS SIZE

Our data shows different adoption patterns across company sizes. Mid-sized businesses show the highest usage, while smaller businesses demonstrate strong interest and larger enterprises remain more cautious.

TAKE ACTION

Prioritize launching or expanding stablecoin pilots now to stay ahead as they become a mainstream payment standard.

HAS YOUR BUSINESS EVER SENT, RECEIVED OR HELD STABLECOINS?

BUSINESS SIZE (# OF EMPLOYEES)	YES, CURRENTLY	CONSIDERING IT	NO PLANS	I DON'T KNOW
1-50	33%	39%	22%	6%
51-100	50%	44%	6%	0%
101-500	39%	26%	30%	4%
501+	33%	20%	33%	13%

Strongest Current Adoption (51-100 employees): Businesses in this group show the highest current usage rates.

Mixed Adoption (101-500 employees): Businesses show meaningful adoption alongside higher hesitation.

High Interest, Lower Usage (1-50 employees): Smaller businesses show lower current usage but strong consideration.

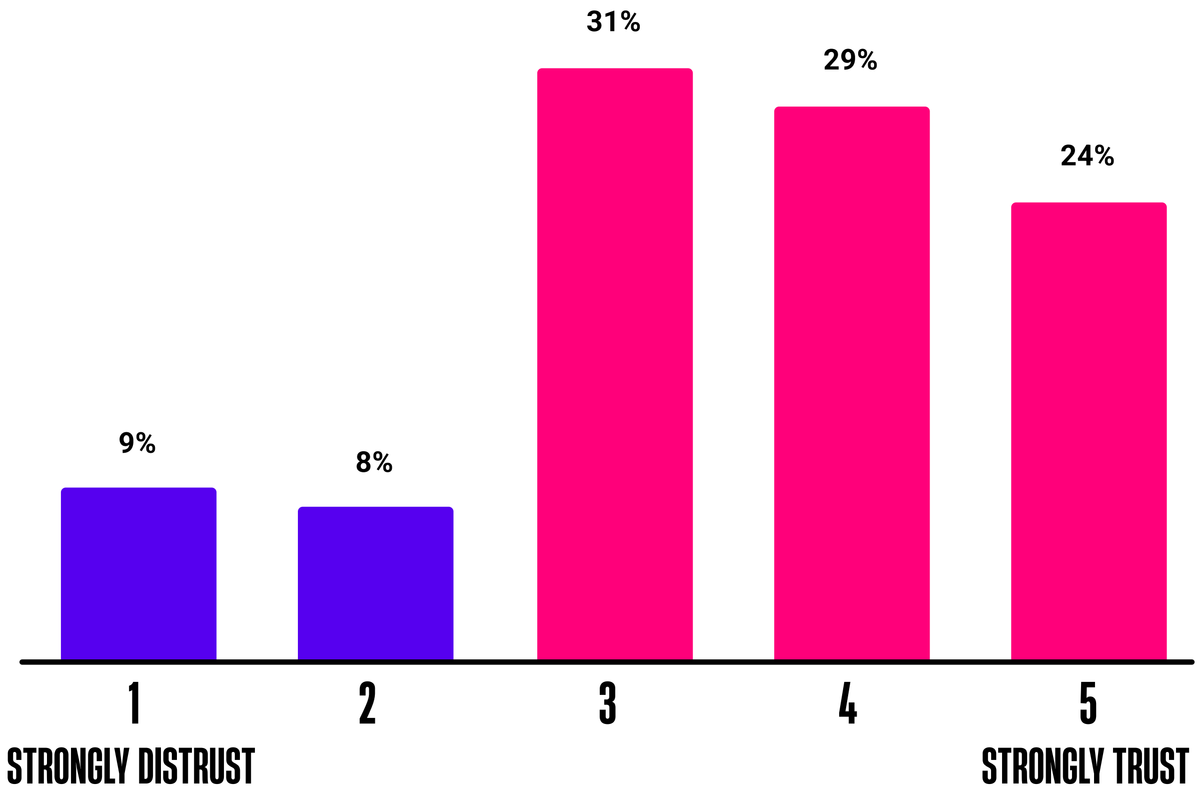
More Cautious Evaluation (501+ employees): Larger enterprises are more likely to take a wait-and-see approach.

THE TRUST FACTOR

BUSINESSES TRUST STABLECOINS MORE THAN YOU THINK

The biggest myth in stablecoins is that businesses do not trust them. The data shows the opposite. Merchant trust in stablecoins consistently falls in the middle-to-high range. More than 84% of respondents rated their trust at 3 out of 5 or higher.

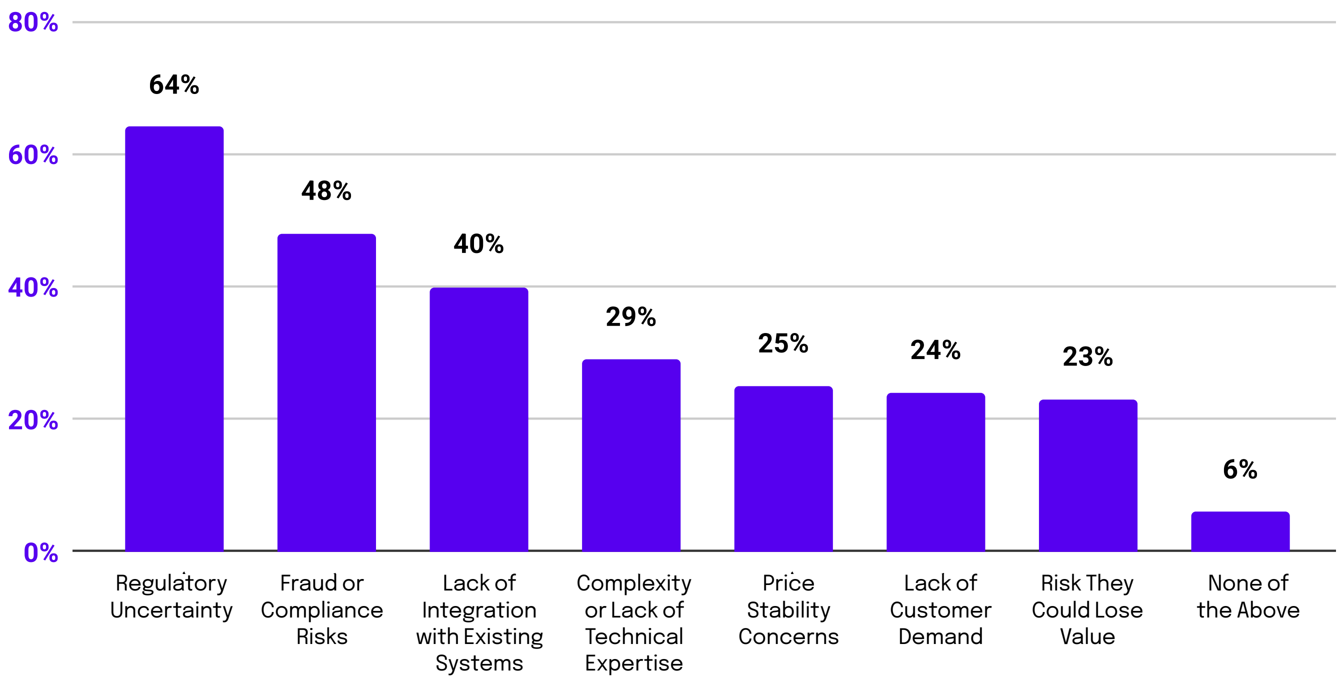
ON A SCALE OF 1 TO 5, HOW MUCH DO YOU TURST STABLECOINS TO MAINTAIN THEIR VALUE?



REGULATION AND INFRASTRUCTURE ARE THE REAL BARRIERS

Concerns about price stability and value loss rank far below concerns about regulatory uncertainty, compliance risk and system integration. These aren't problems with stablecoins, they're problems with infrastructure and the regulatory environment. With governments worldwide making huge strides in providing regulatory clarity, stablecoins may see a surge in adoption.

WHAT CONCERNS OR RISKS DO YOU ASSOCIATE WITH STABLECOINS?



TAKE ACTION

Work with a global provider that manages compliance, integration, and operational challenges so you can adopt stablecoins with confidence.

HOW BUSINESSES USE STABLECOINS

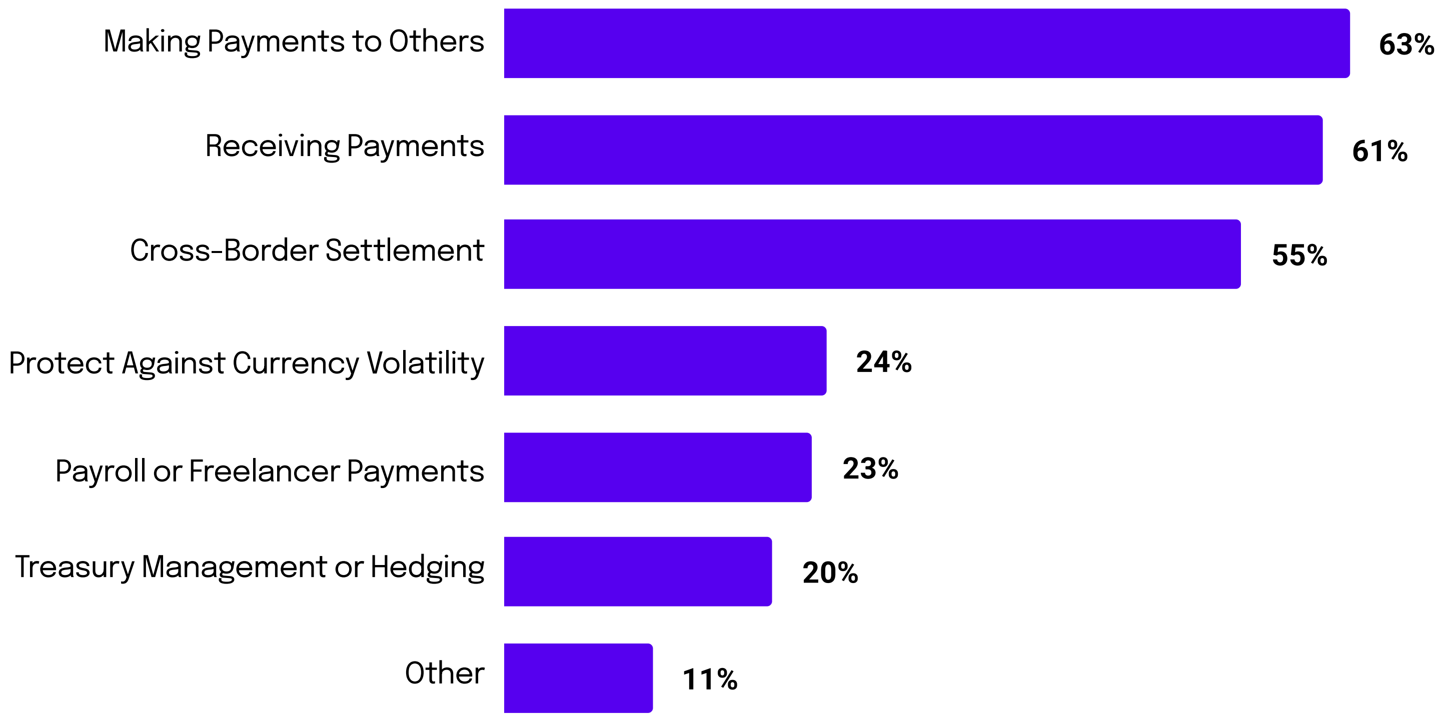
NOT SPECULATION. OPERATIONS.

Stablecoins are already embedded in day-to-day operations, reducing friction, cost and delay across treasury and financial workflows. These are core treasury and finance functions that businesses need to operate globally.

TAKE ACTION

Start with one payment or payout use case and test stablecoins where they can deliver immediate value.

WHAT DO YOU, OR WOULD YOU, USE STABLECOINS FOR?



STABLECOINS ARE THE NEW NORMAL

FROM NICHE TO STANDARD

Today, Stablecoin settlement volumes have reached trillions of dollars annually, reflecting their growing role in global payments. In fact, **76% of businesses believe stablecoins are already mainstream or will be within five years.** This marks the shift from a specialized payment type to a foundational requirement for cross-border businesses.

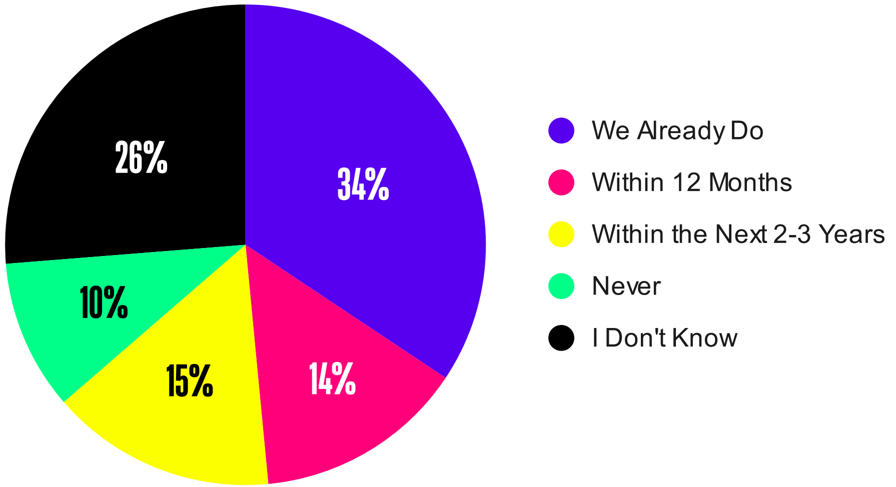
STABLECOINS PASS THE TIPPING POINT

Over half of businesses already use stablecoins or plan to adopt them within the next three years.

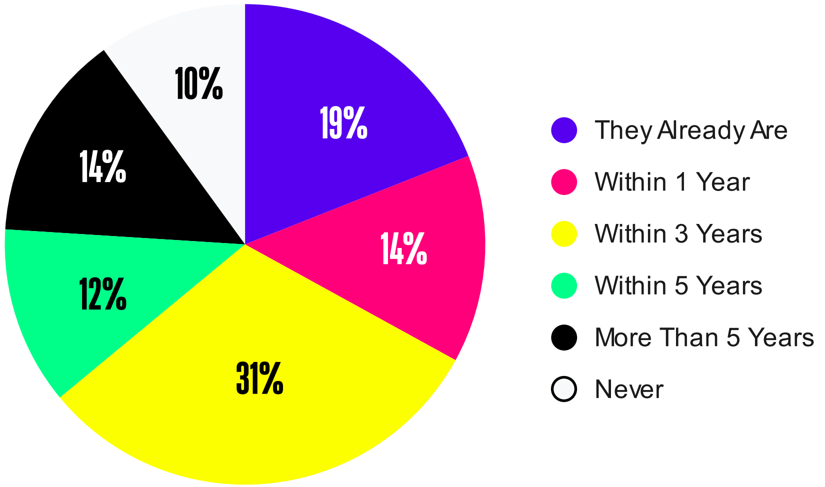
TAKE ACTION

Stablecoins are the new currency for global commerce. Partner with an established provider to move stablecoins into your core operations.

WHEN DO YOU ANTICIPATE YOUR BUSINESS WILL BEGIN USING STABLECOINS?



WHEN WILL STABLECOINS BECOME A MAINSTREAM TOOL FOR BUSINESS PAYMENTS?



ABOUT RAPYD

RAPYD INFRASTRUCTURE TURNS STABLECOIN INTEREST INTO REALITY

The data is clear. Businesses want the speed, cost savings and flexibility of stablecoins, but regulatory uncertainty, compliance and integration complexity hold them back.

Rapyd solves payment challenges to liberate global commerce.

RAPYD STABLECOIN PAYMENT SOLUTIONS

ACCEPT STABLECOINS

- Enable stablecoin payments alongside hundreds of local methods
- Settle in stablecoins, fiat or both
- Reduce FX friction on cross-border sales

SEND STABLECOINS

- Pay out instantly to 190+ countries
- Send cross-border transactions in seconds
- Eliminate intermediary banking delays and unnecessary FX

TREASURY TOOLS

- Decrease FX complexity
- Improve cash liquidity to expand and invest
- Streamline cross-border transfers

LET'S START THE STABLECOIN CONVERSATION

Get Started at Rapyd.net

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