



Payoneer Research Finds Stablecoin Moving Beyond Payments as Marketplaces Build New Financial Services

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LAS VEGAS, Oct. 19, 2026 /PRNewswire/ -- [Payoneer](#) (NASDAQ: PAYO), the global financial technology company powering business growth across borders, today announced [Stablecoin Steps Up](#), a new research report, at Money20/20. The report examines how marketplaces and enterprises are putting stablecoin to work, the benefits they are seeing, and the barriers to broader adoption. Among respondents, 69% use stablecoin operationally, including 41% at meaningful scale, and 82% expect it to become part of their financial infrastructure within three years.



Conducted in September 2026, the research surveyed 265 senior payments, treasury, and finance leaders at US-based marketplaces, platforms, and enterprises with \$100 million or more in annual revenue. All respondents were using, piloting, evaluating, or had previous experience with stablecoin, giving the report a close look at what happens as they move from exploration to value creation.

"Our research shows how marketplaces and enterprises are putting stablecoin to work to improve cross-border payments, manage treasury operations and build new financial experiences for their customers," said Rowland Berry, Vice President, Stablecoin, Payoneer. "As businesses expand beyond pilots, we believe their success is likely to depend on integrating stablecoin into existing systems, meeting regulatory requirements and ensuring recipients can access and use the money they receive."

The report looks past whether businesses have adopted stablecoin to how deeply those already using it are putting it to work, where they see value, and how they plan to expand:

- **The gains show up in everyday operations:** Among organizations using or piloting stablecoin, 50% report faster settlement, 41% cite better access to markets and currencies, and 40% cite a better experience for payment recipients.
- **Building on stablecoin is the next frontier:** 33% already offer stablecoin capabilities directly to customers, and another 50% plan to within three years. 92% of respondents consider treasury and multi-currency balances a priority now or within three years, while 86% say the same about embedded customer wallets.
- **Global businesses with cross-border operations or ecosystems report broader value:** Among businesses operating in 11 or more countries, 82% report proven, measurable benefits in at least three areas, compared with 60% of those operating in ten countries or fewer.
- **The most complex operations lean in hardest:** Businesses describing their cross-border operations as very complex expect to expand across every use case more than the field, with the widest gap on paying suppliers and contractors (82% versus 54%).

The report features marketplace leaders' perspectives on how stablecoin could deliver value beyond payments. Renata Camera Santos, General Manager, Wallet Business, Monetization and Innovation at eBay, said, "Across the industry, the opportunity for stablecoin depends on solving a clear business problem, whether that means reducing costs or enabling payments to move faster and more globally. The technology needs to deliver practical value for businesses and their customers."

The report identifies integration, reconciliation, regulatory readiness, and clear provider accountability as key challenges in moving from pilots to everyday use. Despite these hurdles, 90% of businesses using stablecoin at meaningful scale say the benefits justify the effort.

The full report, launching at Money20/20 USA, [is available here](#).

About Payoneer

Payoneer is the financial platform for cross-border business and global payments. Payoneer empowers millions of businesses with the financial tools and services they need to grow and transact globally with confidence. Payoneer makes it easier for businesses, particularly in emerging markets, to connect to the global economy, pay and get paid across borders, manage their funds across multiple currencies, and grow their businesses.

For more information, visit <https://www.payoneer.com/>.

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