Trends on the Fintech Market

There are various important trends that are impacting the financial technology market at the moment. We try to focus on several of them to stay competitive and propose services which improve user satisfaction, conversion and bring more revenues to our partners. In this article I would like to focus on a few of these ongoing changes:

- **Embedded Finance** - more and more applications, marketplaces, partners would like to include financial solutions inside their applications. It seems that flexible and not expensive payment solutions are necessary to build a new value proposition in many markets. From lending, through insurance, loyalty platforms, merchants, discount programs, employee benefits - all of them can find useful value in fintech solutions.
- **Focus on revenue generation** - every financial product must bring value which can be counted in dollars. It used to be expensive to set up a card issuing solution, but it is no longer the case. You can implement and test various financial technologies during 2-3 months. You can have cards with their own visuals, and send money transfers globally easily. Once it becomes easy, all partners focus on solutions that can bring direct revenues per user, per transaction. High cost is no longer a problem today.
- **Multi-functionality, multi-acquiring, multi-issuing, multi-processing** - there used to be specialised players focused on a particular segment. You had to choose different vendors for card issuing, accounts, money transfer, eCom payments etc. But today it is more and more important to find partners that can offer various solutions, provided by multiple banks, multiple processors under a single roof. Connections between various products bring the most value as thanks to it you can build more sophisticated use cases
- **Fraud and AML management** - flexible but superior approach to AML, KYC, fraud management is becoming a king. The strategy focused on declining all high risk transactions does not work any longer. Financial players and regulators learned that it is necessary to build rules that enable processing of various types of transactions in a secure way, in line with rules.
- **Cryptocurrencies** - it seems that after years of ups and downs cryptocurrencies became part of our world. It is difficult to imagine that there will be a hard block for this technology. It is important to start thinking about it as part of financial technologies that bring global value in different use cases.

At **Verestro**, we focus on those trends to ensure that we can deliver exceptional value for our customers.

Krzysztof Drzyzga

Revision #1
Created 2026-02-10 10:25:19 UTC
Updated 2026-02-10 10:25:19 UTC