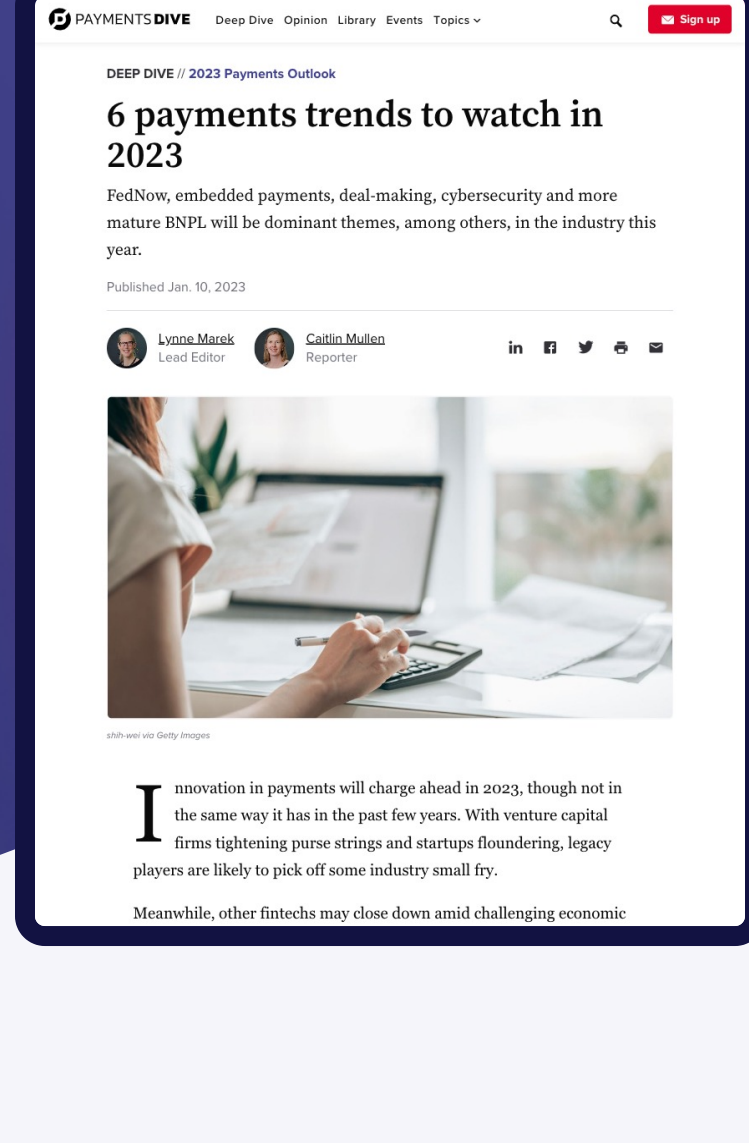


# Snapshot

AUDIENCE INSIGHTS FOR 2023



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## 01 AUDIENCE

45K

unique monthly visitors

76%

of subscribers are manager-level or above

83%

of Fortune 100 companies read Payments Dive

46,700

SUBSCRIBERS

You'll find Payments Dive's news and insights in the inbox of notable subscribers, like:

- SVP Mobile Wallet / Emerging Payments, PNC Bank
- VP Emerging Payments, TD Bank
- Sr Director of Payments, Getty Images
- Head of Payments, Partnerships & Communities, Google
- VP Business Development - Wholesale Payments, JP Morgan
- Digital Payments Lead, Chick-fil-a
- VP Mobile Payments, BusinessWise
- VP Digital Payments, Gemalto
- VP Emerging Payments, Mastercard
- VP Mobile Payments Products, American Express

## 02 TOP-PERFORMING CONTENT

The worsening outlook of the economy has already taken hold of the payments industry as company valuations decline, and big players take advantage. Volatile conditions in banking, cybersecurity, and regulation leave many unknowns for industry leaders as they charge into 2023. Let's take a look at what our readers have been focused on most.

### Top 5 topics

1. Payments as a service (PAAS)
2. Card networks
3. Technology & digital banking
4. Regulations & policy
5. M&A

### Top 10 Payments Dive stories

Payments players caught in SVB fallout

6 payments trends to watch in 2023

These payments companies could be acquisition targets

Fiserv discloses acquisitions

Square raises prices

FIS director resigns after appointment last month

Visa aims to lower credit surcharge

FIS sheds 2,600 employees: report

Durbin to reintroduce credit card competition bill

Visa's incoming CEO taps new team

### Keywords resonating right now

- layoffs
- M&As
- regulations/bills
- frictionless checkout
- mobile apps/payments
- payment trends
- save now buy later
- Credit Card Competition Act
- loyalty & rewards programs

## 03 TRENDS

- Credit card controversy**
  - Government mandates
  - Surcharges and interchange fees
  - Duopoly management
- Impacts of an economic downturn**
  - Layoffs
  - Rising prices
  - Decrease in venture capital
- Industry trends**
  - BNPL
  - Embedded finance
  - False declines in payment
- Industry shakeups**
  - Increase in M&As
  - Banking crisis
  - Shift in startups' core competencies

Our readers spent nearly 2x as long on these stories than the average story:

- [Eliminating costly false declines online](#)
- [FIS sheds 2,600 employees: report](#)

### Tumultuous relationships with credit card networks

The payments industry is heavily dependent on a few key players and members of the U.S. Congress are keen on changing that. The previously unsuccessful Credit Card Competition Act is back on the table as Democrats are pushing to impose legal restrictions on the Visa and Mastercard duopoly.

On the other side of the counter, the tug-of-war between merchants and credit card companies is heating up. In an effort to maintain a favorable view with consumers, Visa plans to lower the maximum surcharge retailers can impose on customers. The long-standing battle between high interchange fees has been mitigated by consumer surcharges in the past, but actions like this further increase the power of big players and hurt small businesses.

### Cutthroat competition

While 2022 came with a drought of M&As, 2023 is expected to be rampant with competitive activity. Although the economic landscape is becoming more challenging, the combination of attractive intellectual property and decreasing company valuations is the perfect storm for big players to acquire smaller fish.

The future for startups is a bit murkier, as trends are shifting from consumer-facing products and services to B2B, and available venture capital is decreasing. Smaller startups may fare better, but those who are more mature will struggle to secure the larger amounts of funding they need to grow.

### The fear of the unknown

In recent months the payments industry has been anything but stable as entities are being acquired, massive banks are failing, and trends are shifting. The banking crisis leaves leaders uneasy as many mega-payment processors and fintech companies were financially impacted.

The industry is going through a renaissance with the introduction and wide adoption of BNPL, forcing all players to adjust operations to appeal to new consumer preferences. As industry leaders grapple with the economic implications this year brings, many are focusing on embedded finance as a low-cost venture.

## 04 MARKETING INSIGHTS

Spend time reflecting on the content preferences of over 46,700 Payments Dive subscribers in your strategy:

- Content Characteristics**
  - Advisory
  - Knowledgeable
  - Actionable
  - Outcome-oriented
  - Comprehensive
- Content Types**
  - Insights on overarching trends via trendlines
  - All-encompassing and on-demand resources like playbooks
  - Interactive content like webinars

### Advise on the latest regulation

The payments industry is heavily regulated, and changes to policies or new regulations crop up constantly. Help this audience keep up with digestible summaries that not only educate but provide actionable insights as to how they should react and pivot their strategy.

### Paint a picture of the competitive landscape

Competition is fierce and decision-makers are always focused on what their competitors are up to. Use top brand names in case studies and headlines to drive engagement. Give it to them straight by covering both negative and positive developments across the landscape.

### Establish yourself as a thought leader

Payments execs want to hear what other industry thought leaders are doing to navigate the unknowns presented by the economy, shifting trends, and the state of banking. Supply them with white papers and reports — specifically content about the lasting impacts of the economy and how companies can succeed through the unknowns.

How are you resonating with this audience?

Contact us for more details about how to apply these insights to your marketing program.

Contact us

