

# Industry Trends: Payment Methods and Digital Banks 2025



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data from the study.*



**Robert Half**  
Talent Solutions



# About this material

The "Payment Methods and Digital Banks Industry Trends" study aims to provide companies in the sector with an overview of the prospects and challenges in the near future, from a people management perspective. The material provides an analysis and alert on how professionals can impact companies' results.

The framework described in this Panorama is based on both data from public sources and research by Robert Half.

Robert Half understands that its role in the market goes beyond hiring or assigning professionals to its clients' projects. Part of its uniqueness lies in promoting quality content to support management and leadership decision-making across a wide range of sectors.

The purpose of this Panorama, therefore, is also to present managers with a broad picture of the fintech sector, in order to connect market realities with companies' issues in the area of talent management.



# Specific context of the economic sector





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The Payment Methods and Digital Banking sector has experienced rapid growth in recent years, and the outlook is for this pace to continue. A PwC study estimates that by 2030, the number of cashless transactions per capita will be double or triple the current level in all regions of the planet.

In Brazil, the implementation of Pix represented a milestone in the digitalization of financial transactions – its use grew 308% in the first 20 months of use – and the arrival of Open Banking could represent an equally important milestone.

The level of banking access among the Brazilian population has increased immensely in recent years, thanks to digital means. This trend was accelerated by a series of factors, including the democratization of smartphones, the arrival of digital tools like Pix, and even the COVID-19 pandemic – which led to an increase in the percentage of digital payments, particularly contactless payments. According to Abecs (Brazilian Association of Credit Card and Services Companies), in 2024, Brazilians expanded their use of contactless payments with cards, reaching 67.2% of all in-person card payments in December.



# The digital banking and payments sector, in numbers



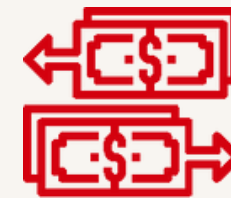
Brazil has 1,481 fintechs in operation.



More than 76% of Brazilians say they often use PIX when paying bills or making purchases.



Contactless payments represented, in 2024, 70% of all in-person card payments, according to ABECS.



In 2024, 63.8 billion transactions were recorded via Pix, an increase of 52% compared to 2023.



The Brazilian population moved R\$4.1 trillion in payments using credit, debit, and prepaid cards in 2024. This represented a 10.9% increase compared to 2023.



More than 70% of Brazilians use digital banking services.

*Fontes: ABECS, BCB, ABFintechs, Galileo FT*



# What to keep an eye on





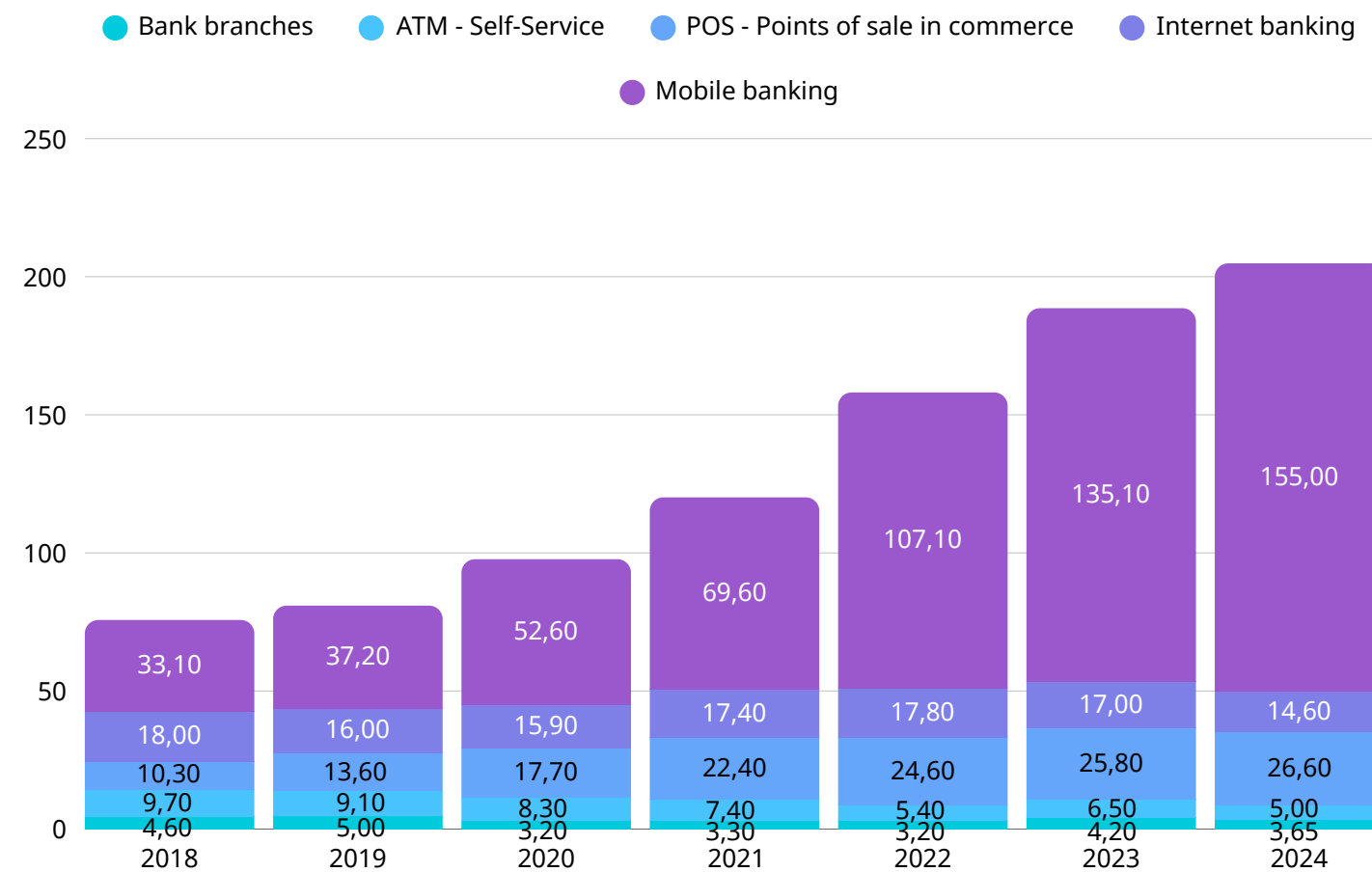
# The migration from physical to digital

The Brazilian financial system is one of the most digital in the world, transforming the way money circulates. Banks have expanded their use of digital channels to reduce costs and facilitate access, which has accelerated the closure of physical branches.

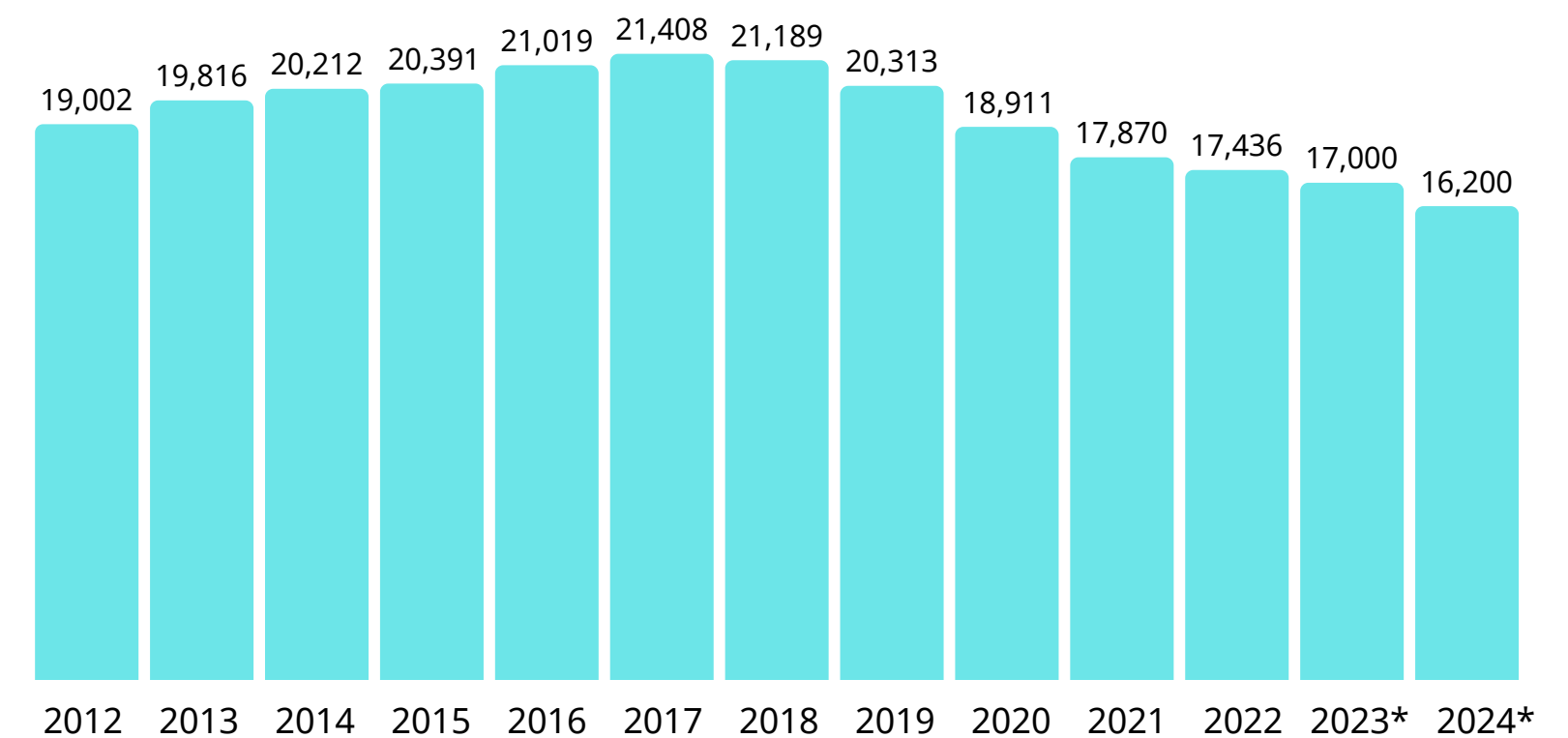
In 2024, 208.2 billion banking transactions were carried out in the country, an 8% increase compared to 2023, according to FEBRABAN. Mobile banking accounted for 75% of these transactions, with 155 billion transactions, consolidating its position as the main channel for Brazilians to interact with banks.

## Total Bank Transactions by Channel

(In billions of transactions)



## Evolution of the number of bank branches





# The expansion of digital banks

Digital banks, with streamlined services and lower fees, continue to expand strongly in Brazil. According to research, 45% of the Brazilian population already uses digital banks, with this figure expected to reach 57% by 2027. Globally, 45% of the population (3.6 billion people) already uses digital banks, while the market is expected to grow from US\$10.9 trillion in 2023 to US\$15.4 trillion in 2032.

Among the countries with the highest adoption, Finland leads with 95%, followed by Norway and South Korea (91%), and the US and the UK (72%). Brazil stands out among emerging markets, driven by digitalization during the pandemic, the growth of neobanks, and the intensive use of smartphones, factors that facilitated financial inclusion and expanded multi-banking in the country.

With advances in regulation and technology, the trend is for further growth in the coming years, with digital banks gaining ground and strengthening the financial market, while also improving the customer experience and expanding access to quality banking services.





# The issue of cybersecurity

The growth of digital financial institutions has also brought with it an increase in cybercrime attempts. Hackers, attracted by the large volumes of money moving electronically, attempt to exploit digital systems that lack the robustness of established banking systems.

As a result, cybersecurity has become a top priority for many fintechs. According to one industry executive, this is the key to determining the institution's reliability, and a failure can pose an existential threat. This has increased the demand for cybersecurity specialists and, consequently, raised expectations regarding the compensation of professionals with this profile.

**Between 2004 and 2023, the financial sector:**



**Suffered 20,000 cyber attacks**



**That caused US\$12 billion in losses**

*Source: Cyber Loss Data and IMF Staff Calculations*



# The Pix phenomenon

New technologies often take time to be widely adopted, but that wasn't the case with Pix, the instant payment solution implemented in late 2020. By the end of 2024, the number of registered users surpassed 171 million, and the number of keys reached 816.5 million.

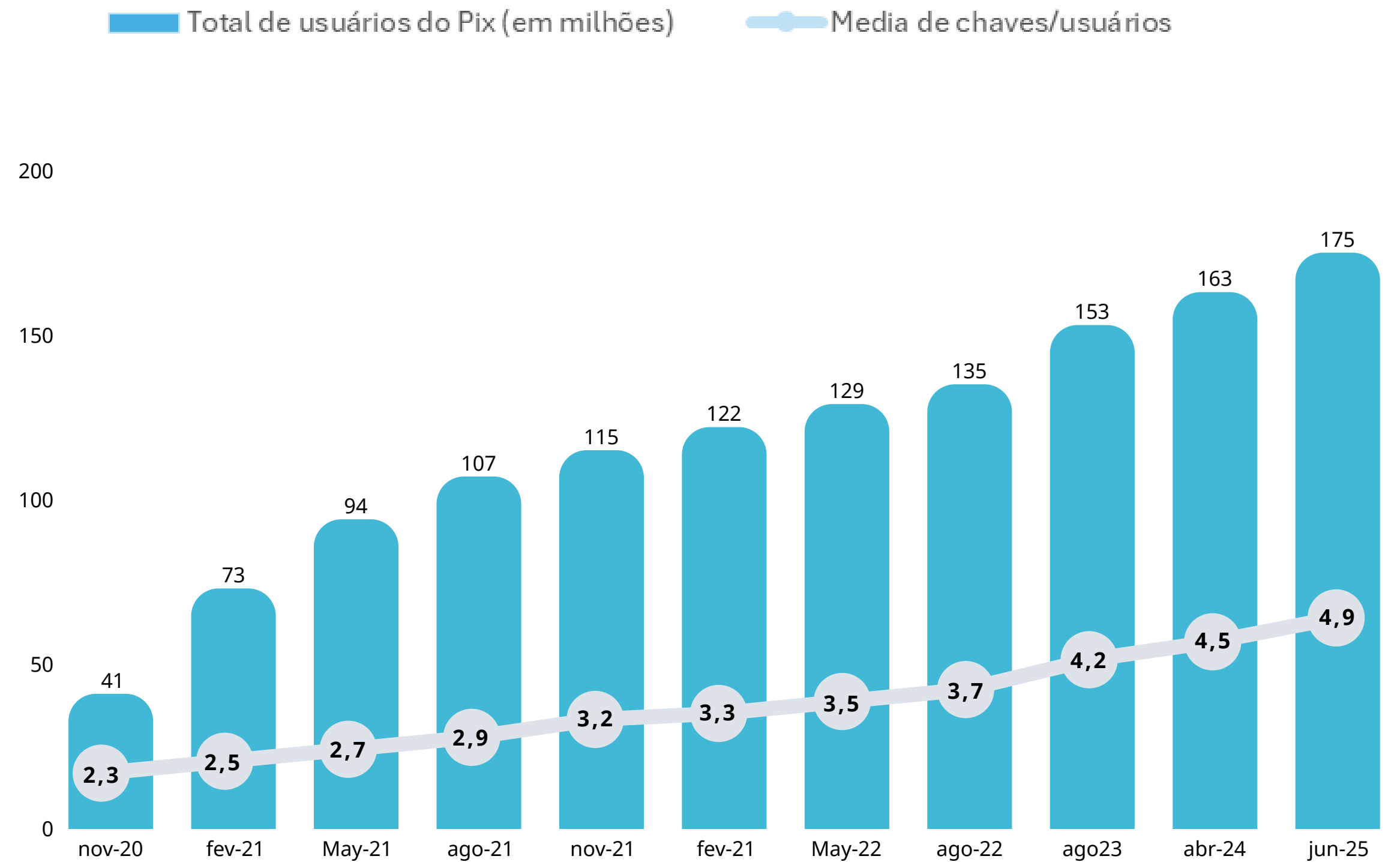
The innovation disrupted payment methods and expanded its share of banking transactions. According to Febraban, Pix ended 2024 with nearly 63.8 billion transactions completed, a 52% increase compared to 2023.

It's clear that, over time, the average number of keys per user has steadily increased. Along with the demand for digital banking and payment methods during the pandemic, Pix has positively influenced the rise in digital banking.





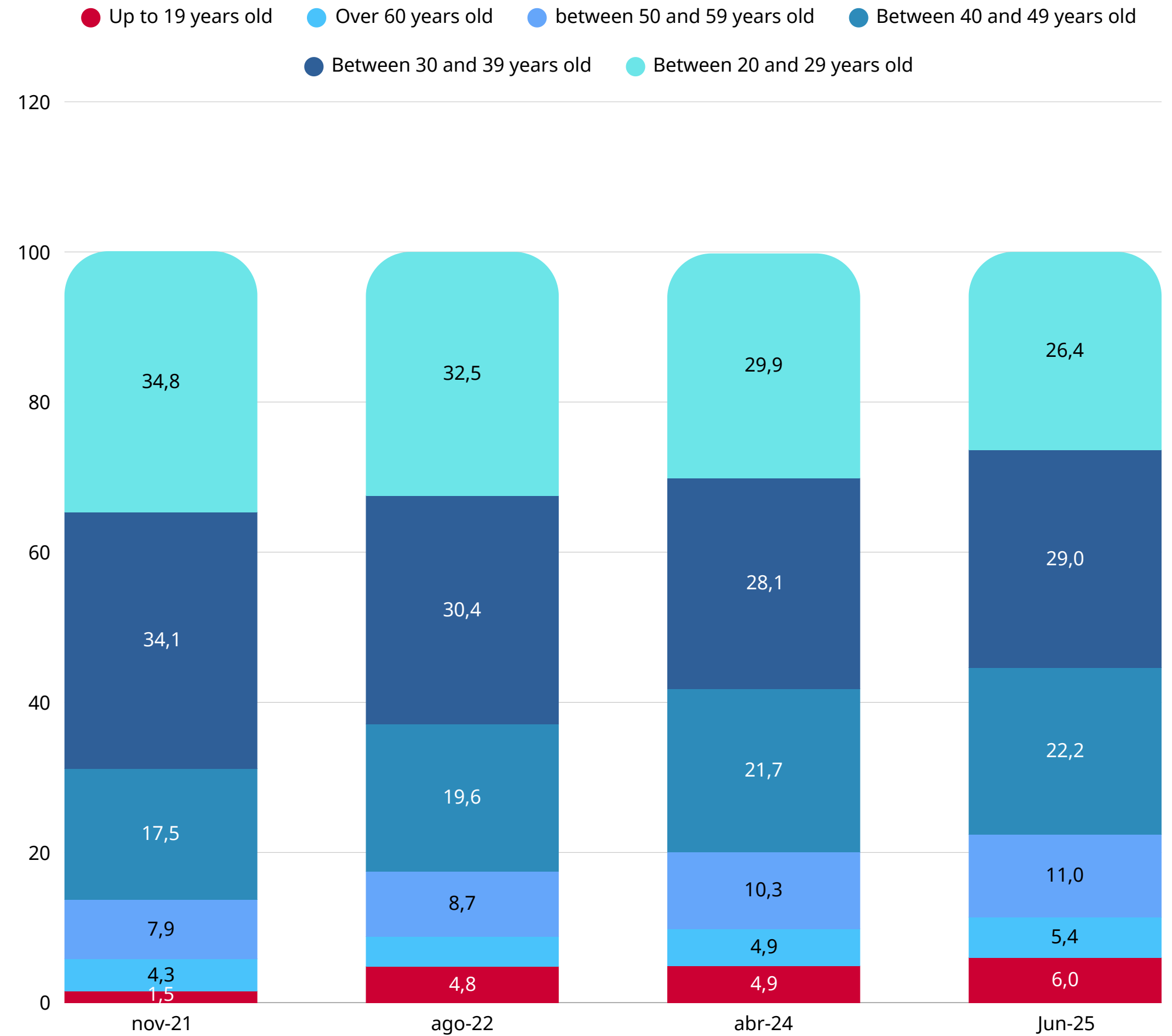
## Pix users and average keys



Source: BCB. – Prepared by: PRX Advisors



## User profile (by age)





# The world of cards

With more people gaining access to the financial system, the use of credit, debit, and prepaid cards has also increased in Brazil. In 2024, R\$4.1 trillion in payments were made using these cards or their virtual counterparts, representing a 10.9% increase compared to 2023.

**Transaction volume reached 45.7 billion,** an increase of 8.2% compared to the previous year, according to ABECS (Brazilian Association of Credit Card and Services Companies).

**Credit card usage grew 11.2% compared to 2023,** while debit card sales rose 1.9%. Experts interpret this lower growth in debit cards as a result of the growth of other payment methods, such as Pix.

**Contactless payments (NFC) have also grown,** reaching R\$1.5 trillion, an increase of 48.3% compared to 2023.



# The challenges of the sector

## an overview of human capital

With the rapid transformation of digital banks and payment methods, human capital faces new challenges: there is a shortage of professionals who combine strategic vision, technological expertise, and regulatory knowledge.

To stand out in this scenario, professionals need to:

- Stay aligned with regulatory changes and master the technologies applied to the financial sector.
- Be flexible to adapt to dynamic business models and leaner structures.
- Develop hybrid skills that bridge traditional financial thinking with digital innovation.

Success will depend on the ability to learn quickly, act strategically, and collaborate in constantly evolving environments.



# Internationalization of digital banks

Digital banks are expanding into foreign markets quickly, taking advantage of more favorable regulatory and tax environments, without the need for complex physical structures.

This expansion requires rapid adaptation to international regulations, strengthening governance and accounting processes aligned with global standards.

Professionals needed:

- Accountants with fluent English and experience in international standards
- Experts in international regulatory compliance
- Corporate governance professionals
- Controllers with experience in publicly traded companies





# Tax reform and ERP implementation in financial services

Tax reform is accelerating fiscal modernization and driving the adoption or updating of ERPs in digital banks and financial institutions.

Companies are parameterizing taxes, integrating data, and automating processes to comply with new rules quickly and reduce risks.

Professionals needed:

- Tax experts focusing on tax reform
- Business analysts with knowledge of ERP (SAP, Oracle)
- Strategic accountants connected to the IT area
- IT professionals specialized in tax parameterization





# Accelerated Digital Transformation and Regulatory Knowledge

Digital advancement in the financial market occurs amid an increasingly complex regulatory environment, requiring innovation to go hand in hand with compliance.

Institutions need to balance technology, data security, and regulatory compliance in a scenario of increasing cyber risks.

Professionals needed:

- Regulatory compliance experts
- Risk and Compliance Professionals
- Data Protection Officers (DPO)
- Regulatory-focused cybersecurity analysts



# In-demand roles

The sector's greatest demand in recent years has been for professionals with regulatory and compliance expertise, on the one hand, and cybersecurity expertise, on the other. Recently, due to an increase in complaints from platform users, the demand for customer experience professionals has also increased.

PAYMENT METHODS	DIGITAL BANKS
Financial Directorate	Financial Directorate
Credit and Risk Department	ESG Board
Compliance Department	Credit and Risk Department
Credit and Risk Management	Compliance Department
Digital Innovation Management	Digital Innovation Department
Fraud Prevention Management	Credit and Risk Management
Treasury Management	ESG Management
Accounting Management	Compliance Management
Treasury Management	Accounting Management
Compliance Specialist	Digital Innovation Management
User Experience (UX) Specialist	Treasury Management
Treasury Specialist	Risk Specialist
Senior Risk Analyst	User Experience (UX) Specialist
Senior Compliance Analyst	Accounting Specialist
Senior Accounting Analyst	Customer Success Specialist
Senior Fraud Prevention Analyst	Senior Compliance Analyst
	Senior Accounting Analyst

## Projects-based

PAYMENT METHODS	DIGITAL BANKS
Tech Recruiter	Treasury Management
HR Analyst	Financial Modeling Coordination
Accounting Analyst	Tax Compliance Coordination
PLD Analyst	Accounting Specialist
Compliance Analyst	Cybersecurity Analyst
Accounting Policy Analyst	Internal Controls Analyst
Registration Analyst	KYC Analyst
Credit Analyst	Senior Tax Analyst
Financial Analyst	PLD Analyst
Treasury Analyst	Compliance Analyst
Exchange Analyst	Accounting Analyst (IFRS 9 focus)
Tax Project Analyst	Recruitment and Selection Analyst
Reserve Pilot	Senior Treasury Analyst
	Senior Accounting Analyst



# In-demand skills

As with all companies in the implementation and growth phase, professionals in the sector need to demonstrate resilience and adaptability.

Knowledge of English is a common requirement, familiarity with technology is expected, as is knowledge of financial and accounting regulations.

## Soft skills

- Communication
- Troubleshooting
- Engagement with new technologies
- Adaptability
- Dynamism
- Flexibility

## Hard skills

- Knowledge of Financial Regulations
- Knowledge in Analytics/Data
- Software Development
- Artificial Intelligence
- Languages

# How to Use Our Salary Charts

## Percentiles

The salaries for the positions listed in this document do not include bonuses, benefits, or other forms of compensation. We've divided the salary for each position into three percentiles to help you customize salary offers for each role.

### 25th

Candidate - new to the role or still developing skills relevant to the job.

### 50th

Candidate - has the necessary experience and possesses most of the skills relevant to the job.

### 75th

Candidate – has more experience than typical and possesses all the relevant skills for the job, as well as specializations and certifications.



# Salary table - payment methods

Average salaries (in Brazilian Reais) in the Payment Methods and Digital Banking sector, extracted from interviews and market knowledge of Robert Half consultants

POSITIONS	25TH	50TH	75TH
Credit and Risk Department	38.150	45.000	51.800
Financial Directorate	34.250	40.000	48.250
Digital Innovation Department	29.050	35.000	40.350
Compliance Department	28.400	35.000	42.650
Head of ESG	24.100	27.000	35.750
Credit and Risk Management	24.000	30.000	36.000
Digital Innovation Management	20.000	23.000	25.000
Treasury Management	20.550	24.000	28.550
Accounting Management	19.550	25.000	30.400
Digital Innovation Management	19.500	26.000	30.300
Fraud Prevention Management	20.000	24.000	26.850
ESG Management	17.900	20.800	24.850
Treasury Specialist	13.700	16.000	18.250
Accounting Specialist	13.700	16.000	20.550

# Salary table - digital banks

POSITIONS	25TH	50TH	75TH
Credit and Risk Department	38.150	45.000	51.800
Digital Innovation Department	29.050	35.000	40.350
Financial Directorate	34.250	40.000	48.250
Compliance Department	28.400	35.000	42.650
Head of ESG	24.300	27.500	35.950
Digital Innovation Management	22.150	25.500	27.700
Credit and Risk Management	24.000	30.000	36.000
Compliance Management	20.100	25.000	29.300
Treasury Management	20.550	24.000	28.550
Accounting Management	19.550	25.000	30.400
ESG Management	18.200	21.000	25.400
Accounting Coordination	13.250	15.000	17.300
User Experience (UX) Specialist	13.250	15.000	17.300
Risk Specialist	11.750	14.000	16.200

*For more information on percentages and salary breakdowns, visit the Robert Half Salary Guide.*

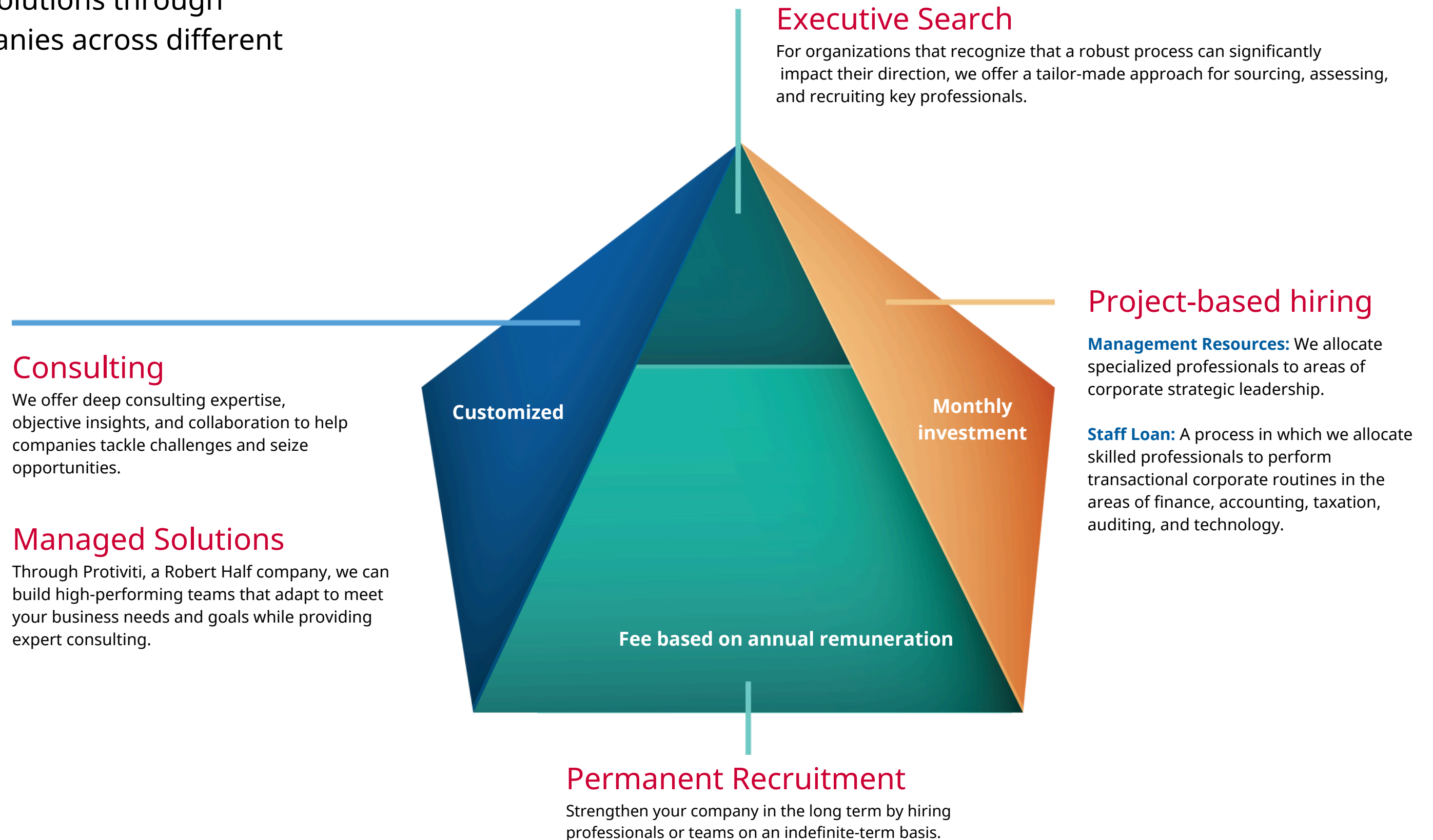


# Robert Half



# Robert Half Solutions

Robert Half offers talent solutions through various services for companies across different industries.





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Robert Half offers talent solutions through various services for companies across different industries.

Rely on the experience of market-specialized consultants and the unique advantages of Robert Half:



**Communication:** our way of working, proprietary tools, and technology allow us to maintain constant contact with our clients and candidates, keeping them informed at every stage of the recruitment process.



**Choices:** Each consultant's network allows access to a wide range of professionals across the country, enabling clients to choose from the best candidates presented.



**Match:** We work without exclusivity, presenting the most suitable professionals for our clients' needs.



**Speed:** Candidate selection decisions are made through a collective decision-making process among several consultants, allowing us to present candidates quickly, as a large team is working for each position or project.

# About Robert Half

It is the first and largest specialized recruitment company in the world. Founded in 1948, the company operates in Brazil selecting permanent professionals and professionals for specialized projects in the areas of finance, accounting, financial market, insurance, engineering, technology, legal, human resources, marketing and sales and senior management positions.

With a global presence and operations in North America, Europe, Asia, South America and Oceania, Robert Half appears on lists of the most admired companies in the world and is also recognized for its commitment to promoting equality and providing an inclusive culture.





# Offices in Brazil

## **BELO HORIZONTE**

Rua dos Inconfidentes, 911 - 9º andar,  
Sala 902 - Savassi  
CEP 30140-120  
+55 31 3194-0100

## **CAMPINAS**

Rodovia Anhanguera, Km 90  
Piso Térreo, Bloco D, Cond. Swiss Park Office  
Swiss Park  
CEP 13049-253  
+55 19 2514-8100

## **CURITIBA**

Rua Comendador Araújo, 499  
10º andar - Batel  
CEP 80420-000  
+55 41 4560-4308

## **FLORIANÓPOLIS**

Rod. Admar Gonzaga, 440 - Itacorubi  
CEP 88034-000  
+55 (48) 3036-1176

## **PORTO ALEGRE**

Av. Carlos Gomes, 222 - 8º andar - Boa Vista  
CEP 90480-000  
+55 51 4560-5604

## **RECIFE**

Av. Antonio de Góes, 60 - Pina  
CEP 51010-000  
+55 81 3957-9920

## **RIO DE JANEIRO**

Praia de Botafogo, 228 - 5º andar  
Botafogo  
CEP 22250-040  
+55 21 3523-0100

## **SÃO BERNARDO DO CAMPO**

Av. José Versolato, 101, Torre A - 12º andar  
Centro  
CEP 09750-730  
+55 11 4096-0160

## **SÃO PAULO**

Av. Dr. Cardoso de Melo, 1184  
– 11º andar  
Vila Olímpia  
CEP 04548-004  
+55 11 3382-0100

