



Who are the top fintech firms of 2026?



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I was thinking about the companies I reference often as hot fintech start-ups and then realised that they are no longer start-ups. They are companies building the infrastructure, intelligence and operating systems that banks, businesses and consumers increasingly depend upon.

Who are they?

At the top of the league sits **Stripe**.

Worth around \$180 billion, it has quietly become one of the most valuable financial technology companies in history. What began as a simple way for developers to accept

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online payments has evolved into a complete financial platform covering payments, identity, treasury, fraud prevention, tax and increasingly artificial intelligence. Stripe isn't just processing transactions anymore; it's becoming the financial plumbing of the internet.

Not far behind is **Nubank**.

Valued at roughly \$115 billion, it has shown that digital banking at enormous scale can also be profitable. Having transformed retail banking across Brazil, Mexico and Colombia, Nubank has become the benchmark for what a modern consumer bank can look like.

Europe's standout success remains **Revolut**.

Now valued somewhere between \$75 billion and \$80 billion, it has long since moved beyond being a travel card. Today it looks more like a financial super-app, combining banking, investing, crypto, insurance, telecoms and wealth management into one platform. What makes Revolut particularly interesting is its ambition to become AI-native, using artificial intelligence to manage customers' financial lives rather than simply helping them make payments.

Adyen continues to be one of the most admired payments businesses anywhere in the world, with a market valuation of around \$60 to \$70 billion. Unlike many competitors that grew through acquisitions, Adyen built a single global platform from the ground up. That simplicity has made it the preferred payments partner for many of the world's largest retailers.

Circle has become one of the biggest winners from the rise of stablecoins. Following its successful public listing, the company is now valued at around \$40 to \$50 billion. As the issuer of USDC, Circle finds itself at the centre of the movement towards programmable money and tokenised finance, positioning it as one of the key infrastructure providers for the next generation of financial services.

One of the fastest-rising names is **Ramp**.

Already worth around \$30 billion, it is transforming corporate finance by using AI to automate expenses, purchasing and financial operations. Instead of simply issuing company cards, Ramp increasingly acts as an intelligent finance department.

Airwallex has emerged as one of the world's fastest-growing cross-border payments businesses and now carries a valuation of around \$11 billion. It is building a modern alternative to correspondent banking, allowing businesses to move money internationally without relying on decades-old infrastructure.

Wise remains one of fintech's great success stories.

Valued at around \$11 billion, it continues to dominate international money movement through transparent pricing and a customer experience that traditional banks still struggle to match.



Several companies occupy the next tier. **Brex, Rapyd, Ripple** and **Plaid** are each valued somewhere between \$10 billion and \$15 billion. Although they operate in different markets, they share a common ambition: becoming core infrastructure rather than customer-facing brands. Whether connecting bank accounts, powering embedded finance, enabling blockchain payments or simplifying global commerce, they are all building platforms that other businesses depend upon.

Meanwhile, **Monzo** and **Starling** continue proving that challenger banks can become profitable, sustainable businesses rather than simply fast-growing startups. Monzo is now worth somewhere between \$8 billion and \$10 billion, while Starling is valued at around \$5 billion, with its Banking-as-a-Service platform becoming almost as interesting as its retail bank.

Perhaps the most intriguing company to watch is **Mercury**.

Valued between \$5 billion and \$8 billion, it has become the preferred banking platform for startups. Increasingly, however, it looks less like a bank and more like an AI-powered operating system for running a business.

Finally, a key name missing from that list, and increasingly impossible to ignore, is **Coinbase**.

Valued at roughly \$60 billion (with typical market volatility depending on crypto cycles), Coinbase has evolved far beyond being “just” a crypto exchange, but is quietly becoming the regulated gateway between traditional finance and the digital asset economy.

What makes Coinbase particularly significant is not trading revenue, which ebbs and flows with market sentiment, but its positioning as infrastructure. It provides custody for institutions, rails for stablecoins, access to tokenised assets and increasingly the compliance layer that makes crypto usable for mainstream finance.

In many ways, Coinbase sits at the intersection of two worlds that are slowly converging. On one side sits the legacy financial system, cautious, regulated and slow-moving. On the other sits the decentralised ecosystem, fast, experimental and global by default. Coinbase is building the bridge between them. If Stripe is the plumbing of the internet economy, then Coinbase is becoming the on-ramp to the tokenised one.

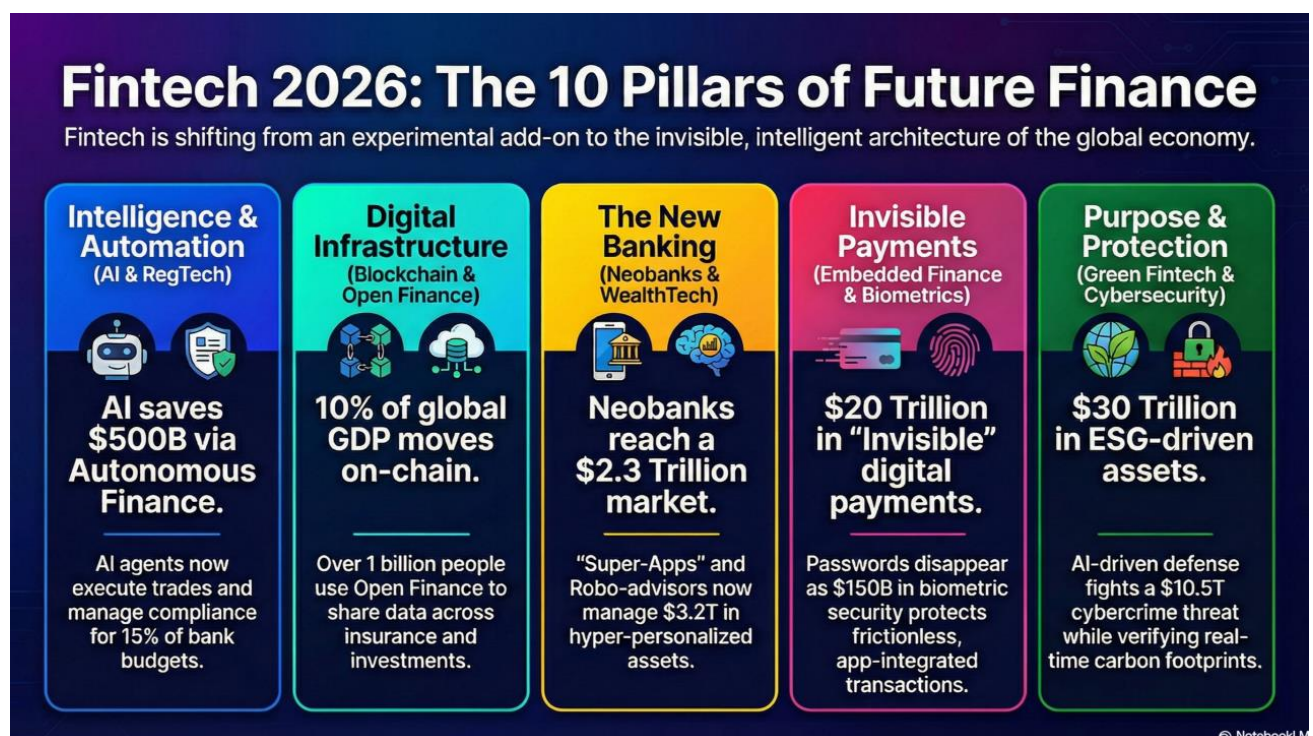
What will determine its long-term value is whether crypto remains a speculative asset class or becomes embedded into everyday financial activity. If stablecoins, tokenised deposits and digital assets become normalised, Coinbase could find itself not as a trading platform, but as a core piece of global financial infrastructure.

Looking across this list therefore, a clear pattern emerges. The biggest fintechs are no longer trying to replace banks. They are replacing financial complexity. They connect thousands of institutions, automate millions of decisions and increasingly use artificial intelligence to anticipate what customers need before they ask.



That is why I suspect the next decade will belong to companies that become financial operating systems rather than financial institutions. If current trends continue, I would not be surprised to see Stripe exceed \$400 billion in value before 2030, with Revolut and Nubank following into the \$200-\$400 billion range. Circle, Adyen, Ramp and Airwallex could all comfortably become \$100 billion companies as programmable money, AI and embedded finance reshape the global financial system and there is the key: **money that is intelligent**.

Find out more here: moneythinks4u.com



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About the Author



Chris Skinner is an award-winning speaker and one of the most influential people in technology, as well as a best-selling author. He is an independent commentator on the financial markets and fintech through his blog, *The Finanser*, which is updated daily. He helped to found one of the first mobile banks in the world, and has advised CEOs and leaders from every continent of the world including the United Nations, the White House, the World Bank and the World Economic Forum. In 2024 Chris was voted Thought Leader in Finance, Climate Change, Ecosystems and in 2023 he was recognised with a Lifetime Achievement Award by The Payments Association, the largest community in payments.

Chris has recently been added to The Mad 33 List of Inspirational change and transformation leaders – making a difference – making the future a reality.

Mr. Skinner is a visiting lecturer with Cambridge University as well as a TEDx speaker. In recent years, he has been voted one of the UK's foremost fintech observers by *The Telegraph* and one of the most influential people in financial technology by *The Wall Street Journal's Financial News* and *Thompson Reuters*. Chris also runs a not-for-profit, the Portrait Foundation, which focuses on unleashing the creative talent of children.

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