

2025 Global eCommerce

Payments & Fraud Report



See survey results on:

- Payment acceptance
- Payment metrics and tactics
- Fraud attacks and metrics
- Post-purchase fraud and abuse
- Fraud management

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Overview

In partnership with the Merchant Risk Council [MRC], the Visa Acceptance Solutions and Verifi teams are proud to present the results of the 2025 Global eCommerce Payments & Fraud survey. The purpose of this report is to convey transparent, unbiased research on merchants' views regarding current trends and challenges in the realm of eCommerce payments and fraud.

This year's report is based on our annual global survey of over 1,000 total eCommerce merchants. The survey sample includes a diverse mix of small-business [SMB], mid-market, and enterprise merchants representing organizations based in over 35 countries throughout North America and Europe, as well as the Asia-Pacific [APAC] and Latin America [LATAM] regions. In addition to this year's survey, we also leverage trended survey data from previous years to understand not just where merchants stand on various issues today but also how their views have been changing over time and how they may further evolve in the near future. The next section of the report provides further details on the research methodology and survey sample.

Leveraging our robust survey dataset, this report delves into the eCommerce payments landscape to shed light on the payment acceptance and payment management practices that merchants are deploying, as well as the key challenges and improvement areas that merchants will be focused on throughout 2025. In addition, the report offers the MRC merchant community the latest industry fraud data and fraud management methods used by their peers, along with a robust set of performance benchmarks that members can use to help optimize their fraud management and prevention practices.