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AI in LATAM Payments 2025–2033

The Next Frontier of Orchestration and Trust



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Introduction

Artificial intelligence is no longer something of the future; it is already revolutionizing the Latin American payments landscape.

In a marketplace characterized by rapid digital adoption, expanded financial inclusion, and a surge in e-payments, AI is emerging as the driving force in making payment providers, PSPs, and merchants smarter, safer, and more efficient. This article examines how AI is revolutionizing the LATAM payments sector and why the region has reached a pivotal point in its adoption.

> **Ultimately, AI will transform payments from a simple transaction into a continuous, value-driven experience, where security, convenience, and personalization coexist.**
>
> - Javier BUITRAGO, FinTech Leader in Payments and Financial Inclusion, Co-Founder of 2x Neobanks

Artificial intelligence is more than a technology; it's a paradigm shift in how payment systems learn, think, and act. Across the region, sophisticated anti-fraud solutions are helping companies reduce fraud-driven losses by 30–45%, protecting both consumers and merchants without disrupting them. Predictive analytics are streamlining transaction flows and boosting success rates by up to 22%, enabling payments to travel more quickly and more safely than ever before. At the same time, AI-based orchestration delivers 18% higher approval rates and 30% lower latency, enabling businesses to scale effortlessly across geographies and payment types.

For payments innovators, the message is clear: the competitive edge lies not in simply processing payments, but in excelling at smart payments.

This is where Akurateco, a cutting-edge white-label payment software provider, comes in, delivering AI-powered infrastructure solutions for PSPs, merchants, and financial institutions worldwide. Our goal is to empower all businesses to perform transparently, scale fearlessly, and secure every transaction with precision and confidence. With AI integrated into core payment orchestration, companies can anticipate challenges instead of merely responding.

The message is unequivocal: AI is no longer a luxury; it's the platform on which the next payments boom will be built. Early adopters will define the future of payments: faster, more transparent, and intelligence-driven.

Discover how AI-powered payment orchestration can grow your business.

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1. The LATAM Fintech Landscape in 2025

Latin America has emerged as a hotbed for innovation in digital payments. A movement that originated from a need to fill the gaps left by traditional banks has evolved into a well-functioning ecosystem that skillfully combines elements of financial inclusion with digitalization and high-tech adoption. Startups and established players alike rewrite the playbook, disrupt legacy systems, and redefine consumer expectations.

However, beneath the growth lies uneven expansion, fragmented regulations, and varying infrastructure maturity. The potential is huge, but so are the challenges. Whether these hurdles will be overcome will depend on how AI adoption goes.

1.1. The LATAM Payments Sector in the Age of AI: Its Distinctive Nature

LATAM's payments landscape is characterized by bold digital innovation, decentralized regulation, and strong demand for inclusion. The evolution of digital payments across LATAM has been driven by necessity: underbanking and distrust in traditional institutions over decades made digital payments the main financial vehicle for millions. High smartphone penetration and low banking access created fertile ground for a digital payments revolution run on AI, building systems that can detect fraud, simplify KYC, and deliver personalized financial services where traditional banking is absent.

The region's payments landscape has mirrored this leapfrog approach. Real-time account-to-account (A2A) networks like Brazil's Pix, Mexico's CoDi, and Colombia's PSE now account for a growing share of both e-commerce and in-person transactions, with over 46% of LATAM e-commerce volume processed via alternative methods (wallets + A2A). QR code adoption and mobile wallets have expanded access, particularly for small merchants. Meanwhile, Open Banking/Open Finance frameworks in Brazil, Mexico, and Chile enable fintechs to initiate payments directly, further enhancing inclusion and innovation.

Regional leaders are setting the standard: Nubank and PayPal are utilizing AI for real-time approvals, reducing declines, and fostering trust. Mercado Pago implements behavioral analytics for real-time fraud scoring, while Bradesco automates millions of interactions through intelligent virtual assistants. AI makes payments smarter, faster, and more inclusive across LATAM.

1.2. PIX Revolution: a Facilitator of AI Adoption

No LATAM fintech conversation can avoid Brazil's PIX system, an instant payment infrastructure launched by the Central Bank of Brazil in 2020 and one of the fastest-growing instant payment networks in the world. With more than 160 million active account holders by 2024 and accounting for over 39% of all electronic payments in Brazil, PIX has revolutionized instant, available, and low-cost payments in developing markets.

The success of PIX has triggered other countries, such as Mexico with CoDi, Colombia with Transfiya, and Chile, which are implementing similar systems with AI-based orchestration via open APIs. Interoperable networks will also support cross-border instant payments, where AI is key in routing, compliance, and risk management. PIX is not only a digital payment infrastructure but an AI lab for LATAM.

In reality, PIX has not only digitalized payments but also created the ideal AI laboratory for Latin America's payment sector. Its size, clarity, and data richness provide the foundation for a new generation of intelligent, forward-thinking, and inclusive financial services.

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2. Market Evolution and Digital Uptake

Payments in LATAM are in a high-growth phase, driven by demographics, digitalization, and the increasing number of mobile-first consumers, resulting in a projected compound annual growth rate (CAGR) of around 20% to 2030. Adoption is no longer limited to urban or technologically equipped populations. In Mexico, Brazil, Colombia, and Argentina, over 65% of consumers make digital payments weekly, with some making them several times a day. Mobile-first adoption enables inclusive financial services, from microlending to embedded finance. Domestic fintech companies, such as Nubank, Mercado Pago, and Ualá, have transformed consumer expectations, demonstrating that trust, transparency, and convenience can be achieved in even cash-centric markets.

Mobile-first financial services are powering this transformation. Smartphone penetration of more than 80% across most LATAM economies means financial services are reaching millions of previously underserved consumers. From microlending and mobile wallets to embedded finance products, innovation has become a driving force for inclusion and economic engagement.

2.1. Challenges Defining the Ecosystem

Yet, the development of the region's payments is not without its set of challenges. The first and most pressing is financial inclusion. Despite the rapid digital adoption across the region, around 40% of the adult population remains unbanked, primarily due to limited access to formal identification, a lack of credit history, or a lack of trust in traditional financial institutions. For a payment provider, this poses both a social imperative and a business challenge: to design solutions that bridge the gap between broad accessibility and profitable transaction flows.

Another important concern is regulatory fragmentation. Each LATAM country has its own compliance rules, reporting obligations, and licensing frameworks. Such a patchwork makes cross-border payment processing more difficult and increases operational costs. Although initiatives such as open banking in Brazil and fintech sandboxes in Mexico are encouraging standardization, in reality, harmonization across the region remains a long-term prospect.

Data imbalance also constrains innovation. Most financial and payment institutions maintain incomplete or inconsistent datasets due to the blind spots in informal economies, legacy payment systems, and limited data-sharing infrastructures that hinder the AI-driven optimization of transaction routing, fraud detection, and risk assessment. Without clean, structured, and interoperable data, even advanced AI-powered payment systems struggle to deliver accurate and reliable results.

Finally, cybercrime has evolved with the region's digital payments boom: open APIs, real-time transfers, and cross-border rails create new vectors for fraud. Sophisticated schemes, ranging from identity theft and synthetic fraud to mule networks, will necessitate proactive, AI-enabled defenses for payment providers, rather than reactive ones.

2.2. Why AI Matters Now

The convergence of rapid payments growth, fragmented systems, and rising risk has made AI adoption not just timely but essential. Scaling real-time payments, open finance integrations, and multi-channel payment networks requires intelligent decision-making at scale. Legacy payment infrastructures cannot handle the volume, speed, or complexity of modern transaction flows without compromising accuracy or security.

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> **AI has the potential to redefine financial inclusion in LATAM by enabling hyper-personalized, low-cost, and scalable financial services for underserved populations.**
>
> **– Javier BUITRAGO,** FinTech Leader in Payments and Financial Inclusion, Co-Founder of 2x Neobanks

AI provides a practical solution to the most persistent payment challenges in LATAM: it bridges fragmented transaction data, dynamic compliance requirements, and the need to optimize every payment without interruption. Varied data streams are unified by machine learning models, which can spot anomalies in milliseconds and learn from evolving patterns of fraud or user behavior. Predictive analytics identify potential declines, AI-powered orchestration engines route transactions in real-time, and natural language AI ensures self-service support and automated regulatory reporting.

In other words, AI is the connective tissue of Latin America's payment ecosystem, turning raw transaction data into actionable intelligence, compliance into agility, and payments into trust. For the region, this is more than a technological leap; it is an opportunity to rethink how payments work, achieve scale, and reach the unbanked.

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3. AI as the Core of Payment Transformation

From simply moving money to enabling smarter financial interactions, payments have always evolved. As the payments landscape in Latin America matures, it becomes evident that artificial intelligence is not just another stage in this evolution—it is the catalyst driving the next leap.

Across LATAM, where scalability, inclusion, and security are expected to coexist, AI has become the invisible infrastructure powering smarter transaction routing, automation, and operational growth.

While prior payment innovations focused on digitizing manual processes, today's revolution is about intelligent payments: systems that learn, adapt, and optimize in real-time.

3.1. Automation to Intelligence

The evolution of payments can be traced through four milestones: manual → digital → data-driven → AI-augmented. First, digital payments automate tasks that traditional systems cannot handle efficiently, such as onboarding users online, enabling instant transfers, and reducing paperwork. Then came digital growth, marked by faster transaction processing, integrated APIs, and centralized data management. The era of big data was then followed by analytics-driven insights that informed routing, risk, and compliance decisions. Where once machines processed transactions in AI-powered payment systems, today they analyze patterns, predict outcomes, and optimize flows autonomously. This shift is driven by three strategic imperatives:

- Scalability: Payment platforms must handle millions of transactions, risk checks, and compliance verifications simultaneously across multiple markets.
- Cost-efficiency: Automation reduces operational costs while maintaining service quality.
- Risk management: Fraud detection, credit assessment, and regulatory compliance increasingly rely on real-time intelligence instead of static rules.

AI transforms payments from reactive operations into proactive ecosystems, anticipating issues before they arise.

3.2. Strategic benefits of AI adoption

For LATAM payment providers, the adoption of AI brings benefits that are more tangible than just technological advancements. AI drives efficiency, growth, and superior customer experiences.

- Operational efficiency: AI automates the complicated back-office functions of reconciliation, KYC, and AML compliance. Machine learning can verify identities in seconds, automatically flag suspicious transactions, and simplify reporting. What took days of manual work earlier has now become instantaneous and accurate.
- Customer personalization: AI enables payment platforms to move from treating users as data points to interacting with them at an individual level. Predictive recommendations and intelligent micro-lending workflows enable personalized payment solutions, loyalty offers, and financial guidance tailored to individual behavior and risk profiles. This builds trust and fosters long-term engagement.

> **Over the next five years, we'll see a shift from reactive to proactive models where products anticipate needs, such as pre-approved credit via ML or dynamic insurance based on IoT.**
>
> **José Augusto ANDRADE,** Líder em Produtos de Pagamento

- Revenue growth: Through the analysis of billions of payment patterns, AI finds the best routing paths, dynamic pricing, and risk-adjusted approval strategies. Data-driven orchestration minimizes friction, maximizes authorization rates, and ensures that every transaction takes the most profitable path, thereby guaranteeing profitability across payment networks.

Fundamentally, AI is not merely enhancing processes; rather, it is changing the economics of payments by aligning efficiency, growth, compliance, and customer satisfaction.

3.3. Regional Case References

Across Latin America, there are a number of number-one players already demonstrating the actual impact of AI in the fintech business:

- PayPal and Nubank have utilized machine learning algorithms to predict, in real-time, the probability of a transaction being successful, thereby reducing declines and fostering user confidence.
- Mercado Pago utilizes dynamic fraud scoring, leveraging behavior analytics to track user interactions, such as typing, swiping, or app usage, and flag anomalies before they result in a loss.
- Bradesco, Brazil's second-largest bank, relies on artificial intelligence to automate the customer experience, utilizing virtual assistants and natural language interfaces to handle millions of interactions daily at an affordable cost while maintaining a human-like design.

These examples show the regional shift from mere automation to strategic intelligence. AI no longer just supports payment operations; it defines them, giving LATAM businesses a way to scale efficiently, reduce fraud, and deliver highly personalized transaction experiences. In a market where agility and accessibility are paramount, AI doesn't replace people; it multiplies what payment platforms can achieve, reaching millions of consumers entering the digital economy for the very first time.

See how your fintech can achieve 30% higher approval rates with AI.

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4. Key AI Technologies Shaping Fintech

Artificial intelligence is not a single tool but a suite of technologies reshaping how payments operate across Latin America. From routing and fraud prevention to customer service and credit assessment, AI is enabling payment platforms to move faster, smarter, and safer than ever.

1/2

Machine Learning (ML)

Machine learning forms the backbone of payment orchestration in modern times. By analyzing transaction patterns in real time, ML predicts payment success and optimizes routing in a manner that reduces decline rates. Providers can instantly detect anomalies due to fraud, technical issues, or network congestion, and automatically reroute transactions to attain maximum approval.

ML also powers dynamic pricing and risk-adjusted transaction fees, enabling platforms to optimize revenue while ensuring reliability. Continuous learning ensures models adapt to newer patterns of fraud, seasonal behavior, or emerging channels.

2/2

AI-Orchestration Engines

Natural language processing makes a great deal of sense in delivering frictionless payment experiences. AI chatbots and virtual assistants can handle payment inquiries, dispute resolution, and regulatory reporting 24*7 sans human intervention.

For example, NLP can automatically check KYC documents submitted in different formats, extract key data points from invoices, or even guide a user through a complex payment process in plain language. The end result is faster, more accurate support that scales to millions of users simultaneously.

Let's turn intelligent payments into your growth advantage.

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Predictive Analytics for Risk and Revenue Optimization

> **Natural language processing boosts accessibility with multilingual and voice interfaces, bridging literacy gaps and empowering diverse communities.**
>
> - Javier BUITRAGO, FinTech Leader in Payments and Financial Inclusion, Co-Founder of 2x Neobanks

Predictive analytics enables payment platforms to anticipate issues before they arise. By predicting surges in transactions, spikes in fraudulent activity, or liquidity shortfalls, payment systems can proactively adjust routing, authorization rules, or reserve requirements.

This intelligence not only reduces declines and fraud losses but also improves customer satisfaction. Platforms can offer pre-approved payments, instant credit, or personalized rewards exactly when users are most likely to engage.

Computer Vision for Security and Compliance

The use of computer vision in payments continues to grow high for identity verification and anti-fraud purposes. AI can analyze ID documents, selfies, or biometric scans in milliseconds to authenticate users with complete accuracy.

This reduces onboarding friction, ensures regulatory compliance, and prevents identity theft, synthetic fraud, or mule networks from disrupting transaction flows. Visual AI also helps payment providers monitor physical points of interaction for security breaches, such as ATMs or kiosks.

Intelligent Orchestration Engines

AI-driven orchestration engines are changing the paradigm for multi-channel payments by automatically selecting, based on cost, speed, approval probability, and compliance rules, the best payment route.

For instance, depending on the currency, the size of the transaction, and the fraud risk, a cross-border transfer can be routed through different networks or rails. The result is faster, cheaper, and more reliable payments while maximizing revenue for providers.

Regional Impact

Throughout LATAM, major payment platforms are integrating these AI technologies in a bid for competitive advantage:

- Mercado Pago uses ML in combination with predictive analytics to support routing and reduce fraud.
- Nubank applies NLP and ML to streamline the KYC process and provide customized credit offers in real-time.
- PicPay leverages AI-powered orchestration to run millions of mobile payments daily, dynamically balancing cost, speed, and risk.

Together, these artificial intelligence technologies are setting a new benchmark in payments: intelligent, adaptive, and inclusive. For Latin America, which remains an emerging market for digital payments, AI is not just about a technology upgrade; it's the engine that finally enables secure, fast, and scalable financial access for millions.

5. Core AI Applications in LATAM Payments

Payment innovation in Latin America is growing at an unprecedented pace; however, the region's complex regulations, high fraud rates, and diverse customer behaviors require more than standard digital tools. AI is now the foundation for operational efficiency, risk mitigation, and seamless customer experiences, transforming payment platforms from reactive systems into adaptive, predictive networks.

5.1. Risk Management & Fraud Detection

One of the biggest challenges facing LATAM payments is fraud, with cross-border scams, synthetic identities, and expanding mule networks. AI-powered risk engines analyze transaction patterns in real time, spotting anomalies that no human monitoring could detect. Dynamic fraud scoring will consider not only geography, device fingerprinting, and user behavior, but also transaction context, to develop a risk profile for every payment. It means that solutions like The Akurateco AI Risk Engine, trained on LATAM-specific datasets, reflect the local reality: fewer false positives and active blocking of high-risk transactions. This reduces chargebacks for merchants and payment processors, makes cross-border transfers safer, and builds customer trust.

5.2. Payment Optimization

AI is the future of payment orchestration, providing an optimal transaction flow via local and international acquirers. Predictive analytics chooses the best route in real-time for each specific payment, based on historical success rates, processor performance, network latency, and fraud risk.

> **AI will fundamentally reshape payment experiences by making them invisible, intelligent, and interoperable across the financial ecosystem.**
>
> **– Javier BUITRAGO,** FinTech Leader in Payments and Financial Inclusion, Co-Founder of 2x Neobanks

This minimizes soft declines, prevents unnecessary retries, and reduces transaction latency, while increasing approval rates and enhancing the overall user experience. Correspondingly, merchants experience more completed sales, fewer abandoned carts, and predictable revenue growth.

5.3. Customer Experience & Retention

In LATAM's competitive payments landscape, retention is as important as acquisition. AI enables hyper-personalized experiences by utilizing transaction history, spend analysis, and predictive behavior models to deliver the next best action for each user.

Real-time segmentation can enable payment platforms to provide micro-targeted promotions, loyalty rewards, or tailored credit products, thereby enhancing engagement, improving user retention, and driving ARPU.

> **AI-powered personalization transforms the customer journey into smart onboarding, predictive engagement, and proactive retention.**
>
> **– José Augusto ANDRADE,** Líder em Produtos de Pagamento

5.4. KYC & Compliance Automation

LATAM's regulatory compliance remains fragmented and resource-intensive. AI automates key processes, including ID verification, sanctions screening, and ongoing AML monitoring. This reduces human workloads and minimizes errors.

Platforms integrating AI-driven compliance, such as Akurateco's AI Compliance Layer, can maintain local regulatory alignment without slowing operations. Embedding compliance directly into payment flows provides efficiency and certainty, giving payment providers a competitive edge in a fragmented market.

5.5. Cybersecurity & Anomaly Detection

As digital payments grow, so too do the cyber threats. Neural networks and behavioral analytics detect, in real-time, abnormal patterns and potential intrusions across channels.

AI predicts and prevents zero-day attacks, phishing, and other sophisticated forms of fraud, all while protecting customers and financial institutions. This leads to a secure payment ecosystem with minimized operational losses and reputational risk.

> **Traditional credit scoring excludes millions lacking formal credit histories, but AI uses alternative data transaction patterns, utility payments, and mobile usage to assess creditworthiness with better accuracy.**
>
> **– Javier BUITRAGO,** FinTech Leader in Payments and Financial Inclusion, Co-Founder of 2x Neobanks

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6. AI-Powered Payment Orchestration by Akurateco

LATAM payment orchestration becomes increasingly complex, as merchants must contend with multiple PSPs, acquirers, and cross-border payment rails. AI-supported orchestration makes this an asset, with each transaction serving as a learning opportunity and an opportunity to optimize revenue.

Concept and Architecture

With a strong presence across Latin America, Akurateco empowers fintechs, PSPs, and merchants in Brazil, Mexico, Chile, and Colombia with next-generation payment technology. Our solutions are already helping regional players scale across borders, streamline operations, and boost approval rates through intelligent payment orchestration.

Akurateco's orchestration engine acts as a predictive layer between acquiring banks, PSPs, and merchants. Each transaction feeds into AI models, constantly evaluating:

- Real-time and historical-based approval probability
- Processor speed and network delay
- Risk and compliance notification

This architecture ensures dynamically optimized payments with lower declines, lower latency, and continuous improvement through machine learning feedback loops.

Concept and Architecture

Functional flow is smart and transparent:

- The transaction is received from a merchant or PSP.
- The AI routing engine considers the probability of success, taking into account historical trends, risk indicators, and network health

And if the first attempt fails, intelligent rerouting will automatically select the next best alternative. Every transaction teaches a machine learning feedback loop that refines forecasting and optimization for future payments. This dynamic approach enables faster approvals, higher success rates, and a scalable business, even in the most highly fragmented LATAM markets.

Quantified Results

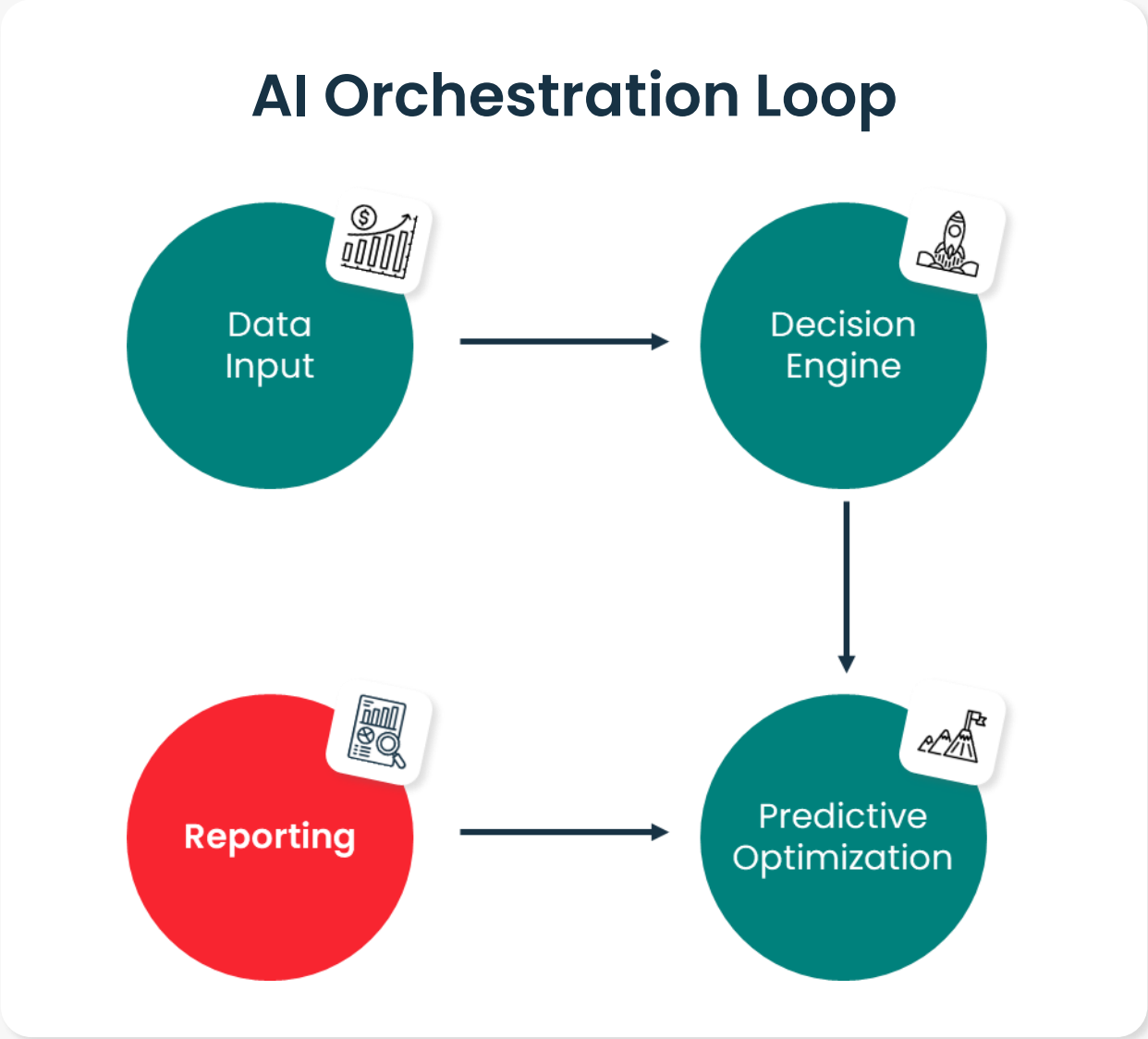
Real-world deployments demonstrate tangible, high-impact results:

- 22% decrease in failed transactions directly adds revenue for merchants.
- 18% increase in conversion rate more first-time payments accepted.
- 30% less payment processing delays, allowing for quicker experiences for both merchants and consumers.

These figures underscore that AI orchestration is not merely a technological upgrade, but also a catalyst for business growth and customer satisfaction.

Functional Flow

This closed-loop system ensures that every transaction contributes to smarter routing, better fraud prevention, and ongoing learning, creating a self-optimizing fintech ecosystem.



7. Regulatory and Data Compliance Landscape in LATAM Payments

The LATAM regulatory environment strongly shapes the trajectory of AI and payment innovation. Beyond infrastructure and algorithms, compliance and data protection frameworks dictate how PSPs and merchants can scale payments responsibly across borders.

7.1. LATAM Frameworks

Regulations across Latin America are evolving to support AI-powered payments while ensuring security and transparency.

- In Brazil, the Lei Geral de Proteção de Dados (LGPD), effective since 2020, governs all processing of personal data and cross-border data transfers. The ANPD Resolution 19/2024 published standardized contractual clauses for cross-border data flows, aligning local requirements with the EU's GDPR (Hunton Andrews Kurth, 2024). The Brazilian Federal Revenue Service also obliges fintechs, including foreign PSPs, to make customer data available via the e-Financeirasystem, rendering them functionally equivalent to banks (U.S. Department of Commerce, 2024).
- In Mexico, the Fintech Law for Electronic Payment Institutions remains the cornerstone of financial innovation, setting transparent operational standards that enhance market confidence (Galileo Financial Technologies, 2024).
- Meanwhile, Chile and Colombia have established regulatory sandboxes enabling AI experimentation in supervised environments, a key mechanism driving responsible innovation.

7.2. AI in Compliance for Payments

AI transforms compliance from a reactive task to a proactive layer protecting payments. Real-time AML/KYC automation analyzes millions of transactions in milliseconds to detect suspicious activity. Explainable AI ensures all approval, rejection, and alert decisions are traceable, satisfying regulators and reducing manual workload. Combined with automated reporting, PSPs can maintain continuous compliance across LATAM's diverse regulatory landscape.

7.3. Data Privacy and Ethics

Data ethics is increasingly becoming a strategic differentiator in LATAM payments. Innovation must be harmonized with privacy protection as financial environments become increasingly data-centric. Akurateco adheres to the globe's most stringent standards, including GDPR, LGPD, and global ethical AI standards on minimal data harvesting, clear user consent, and bias monitoring. Brazil is also moving towards an official EU adequacy status, which would formally recognize LGPD as equivalent to GDPR, further reinforcing international confidence and interoperability.

> **Explainable transparency: Customers must understand how decisions are made… In LATAM, ethics is not an obstacle, but the very foundation of scale.**
>
> **José Augusto ANDRADE,** Líder em Produtos de Pagamento

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8. Case Studies: AI in Action Across LATAM

Pan-Latin American payment ecosystems are already seeing tangible ROI from AI adoption. From intelligent routing to fraud prevention and automated support, machine learning is driving measurable operational and financial value.



Mexico 2024 Analysis of Payments & E-commerce Trends" report provides data on e-commerce growth and cross-border activity (e.g., cross-border transactions account for 22% of Mexican e-commerce), but does not include the 19% decline statistic.



Colombian PSPs and banks have deployed NLP-powered chatbots to handle customer inquiries, resulting in a 55% reduction in customer support costs while improving satisfaction ratings by 32%. AI-based automation now handles repeat requests autonomously, freeing human agents to focus on complex cases.



Fraudulent e-commerce transactions in **Brazil** averaged 60% higher in value than legitimate ones during the first half of 2024. And deliver operational cost savings of up to 38.5% in dispute and chargeback management.



In **Chile**, automated KYC verification using AI shortened customer onboarding time from 24 hours to 15 minutes. This acceleration increased account activation by 2.5×, enabling faster user acquisition and efficient onboarding for fintech platforms.

Discover how AI-powered payment orchestration can grow your business.

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9. ROI and Business Impact of AI Adoption

AI brings clear financial and operational advantages to all payment providers and merchants in LATAM. Automation, fraud prevention, and intelligent routing work together to achieve measurable profitability, while maintaining compliance and scalability.



Cost-Efficiency Analysis

AI cuts costs by eliminating manual handling, automating checks, and reducing out-of-service downtime. With fewer chargebacks and faster onboarding, PSPs can reinvest cost savings in development and growth.

Below is an example for a merchant processing 1 million transactions per month:

$120,000

per month increase due to routing optimization

$80,000

in monthly savings from fraud avoidance

Cumulatively, a two-year ROIEstimated estimate of 350–500%, with additional compounding impacts as machine learning models evolve.



Performance Metrics

Critical performance indicators (KPIs) measure the tangible impact of AI:

- Transaction success rates improve with dynamic routing.
- Fraud detection accuracy improves with continuous model learning.
- Customer retention is enhanced by faster, more secure transactions.

Comparative benchmarks show that AI-driven orchestration is 25–35% more efficient than traditional payment configurations in the key efficiency metrics.

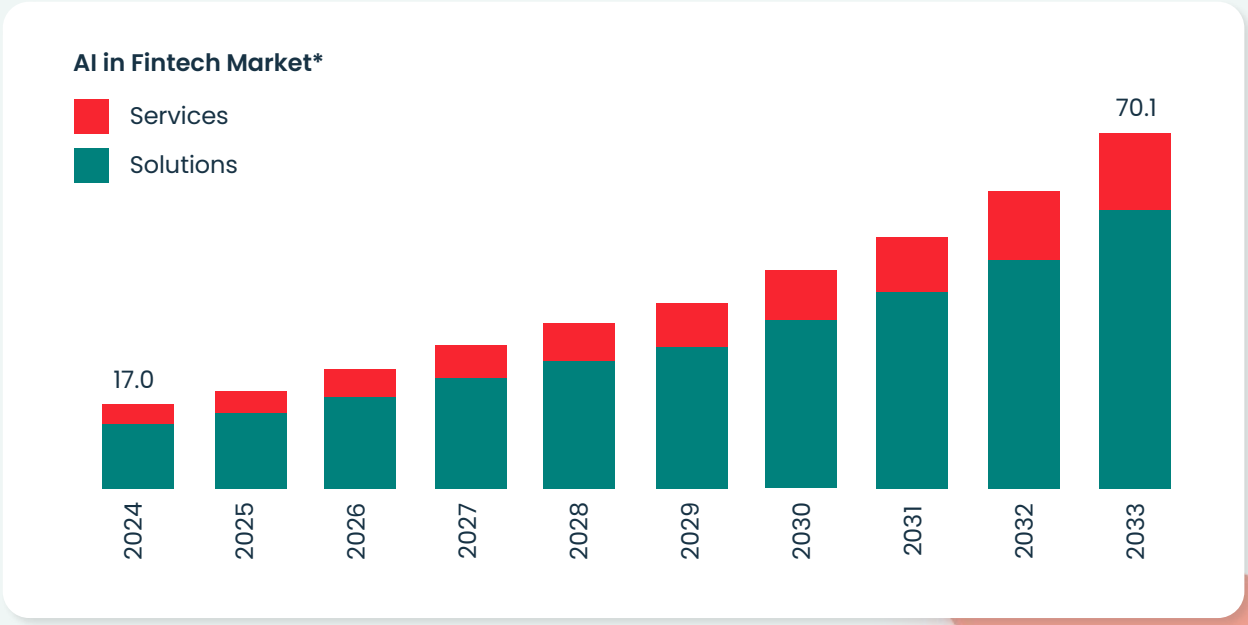
Financial Modeling Example

For a merchant processing 1 million transactions per month, implementing intelligent payment routing and orchestration can significantly enhance performance. According to Solidgate, smart routing can increase approval rates by 10–15% and recover up to 30% of initially failed payments. Orchestration hubs allow merchants to select the most efficient acquirer for each transaction, further improving approval rates and reducing failed transactions. Additionally, integrating fraud analytics helps minimize false positives, thereby improving the customer experience and reducing revenue lost due to declines.

Collectively, these improvements can lead to substantial incremental revenue and cost savings, with a conservative estimated ROI of 200–300% over two years, depending on ticket size, transaction mix, and regional factors.

AI Impact on Fintech Efficiency 2024–2033

Forecast data indicate continued improvements in efficiency, with AI-driven PSPs expected to achieve exponential gains in cost per transaction, fraud prevention, and revenue optimization by 2033.



* Source: Dimension Market Research

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10. Vision for the Future: AI + Payments LATAM 2033

In this rapidly evolving Latin American payments landscape, AI is becoming the default operational layer, enabling smart decisions, predictive compliance, and a hyper-personalized payment experience. Today, PSPs, acquirers, and merchants are not asking whether they will integrate AI, but rather how quickly they can scale their use of it.

By 2030, payments won't simply be digital; they will be self-optimizing. Smart orchestration systems will anticipate failures before they occur, block fraud in real-time, and optimize routing decisions before a customer even clicks "Pay".

Main Macro Trends

> **Open Finance and AI are symbiotic: APIs open up data, and AI extracts meaning... enabling truly intelligent 'superapps' where credit, insurance, and investments are automatically integrated.**
>
> **José Augusto ANDRADE,** Líder em Produtos de Pagamento

In the coming decade, autonomous payment ecosystems will emerge: self-learning systems that utilize real-time data and can make decisions with minimal human intervention. These platforms analyze behavioral, transactional, and contextual information in making instantaneous routing and compliance decisions.

AI will also converge with blockchain and open banking APIs to create a hyper-secure, transparent, and traceable payment environment. Blockchain provides immutability and visibility; AI enables predictive analytics, anomaly detection, and fraud prevention at scale.

Predictive analytics will allow for real-time cross-border risk management. AI dynamically adjusts routing, currency handling, and authentication layers based on regional volatility or compliance signals, a key capability in LATAM, where cross-border transactions are expected to surpass USD 290 billion per annum by 2033.

Meanwhile, the expansion of embedded payments and API-driven ecosystems will make payment capabilities an integral part of retail, mobility, e-commerce, and public services; all powered by AI orchestration and smart data infrastructure.

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Long-Term Projections

By 2030, 80% of LATAM payment platforms are expected to utilize AI decision engines to drive payments, compliance, and fraud management, according to estimates. The region is already positioning itself to become one of the world's fastest-growing fintech markets, with AI as the catalyst for operational and regulatory transformation.

According to research, the Latin American AI in payments solutions market is expected to be worth USD 559.9 million in 2026 and USD 2.18 billion in 2030, growing at a staggering 18.5% CAGR. This growth reflects a shift from AI as a discovery technology to a mission-critical infrastructure component intertwined into every payment flow, fraud model, and compliance workflow.

At the same time, the broader LATAM payments solutions market is projected to expand from USD 71.36 billion in 2025 to USD 125.88 billion by 2033, registering a 6.51% CAGR. The reasons behind this expansion include rapid digitalization, favorable regulatory policies such as Brazil's Open Finance initiative, and growing investor interest in AI-based financial startups.

As XAI adoption increases, regional regulators in Brazil and Colombia are developing governance frameworks to ensure transparency, equity, and consumer protection in the realm of AI-powered payments.

Aside from this, stablecoins and digital assets will be integrated into the mainstream payment ecosystem in LATAM. Because AI governs optimizations in currency exchange, liquidity, and fraud control, digital assets will find easy integrations into payment infrastructures, especially in countries with highly volatile fiat currencies.

Trends & insights in numbers:

↑ 80%

of LATAM payment platforms will use AI for decisions, compliance, and fraud prevention by 2030.

$2.18B

LATAM AI-in-payments market by 2030, growing at a 18.5% CAGR.

$125.88B

LATAM payments market by 2033, expanding at 6.5% CAGR.

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Agentic Payments: From Automation to Autonomy

As Latin America's payment ecosystem matures into an AI-native environment, the next evolutionary leap will be that of Agentic Payments: autonomous, self-optimizing payment systems driven by intelligent AI agents. Unlike traditional automated workflows, agentic systems act proactively instead of reactively: They analyze behavioral, transactional, and contextual data to automatically initiate, route, and even negotiate transactions on behalf of users or businesses in real time and within regulatory boundaries.

In practice, Agentic Payments does the following:

- pay on time for recurring obligations, as well as subscriptions, before due dates;
- choose the best payment rail, considering the cost, latency, and success probability;
- balance liquidity across multiple accounts, wallets, and currencies;
- ensure full compliance with explainable, auditable AI decision trails.

For the LATAM market-with its complex, multi-jurisdictional landscape-agentic systems represent a sea change in efficiency and trust. They combine AI orchestration, Open Finance APIs, and predictive analytics into a single intelligent layer, enabling context-aware, autonomous payments.

Akurateco's next-generation architecture is already moving towards this vision, where its Agentic Orchestration Layer powers AI models to:

- independently assess and redirect transactions;
- trigger or delay payments based on real-time conditions;
- Interact with third-party APIs to optimize cross-border flows.

> **Agentic Payments are the logical next step: systems that not only automate but also think, act, and optimize on their own.**
>
> **Andrey RYABCHUK,** Founder of Akurateco

By 2033, Agentic Payments will transform the way financial ecosystems operate, enabling intelligent transactions and establishing a new paradigm of autonomy, transparency, and continuous optimization in the Latin American digital economy.

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Akurateco Vision 2030

> **The previous generation was all about processing at scale. The next one will be about optimizing at scale.**

Andrey RYABCHUK, Founder of Akurateco

Akurateco is actively shaping the future of payments in LATAM with AI orchestration embedded at the core of every transaction flow. Akurateco is redefining how businesses process, analyze, and manage their transactions through continuous model training, predictive routing, and regional collaboration:

- **AI-Driven Orchestration Cloud**

Akurateco's next-generation orchestration environment will evolve into an AI-native platform powered by real-time decisioning, predictive load balancing, and adaptive routing. Deep learning integration will enable 99.9% uptime, minimize latency, and optimize acquirer selection based on real-time performance metrics.

- **Predictive Compliance Layer**

Predictive compliance will make regulatory complexity manageable. This intelligent layer will monitor regional AML/KYC regulations, automate audit trails, and predict future compliance risks, allowing PSPs and banks to conduct business with complete confidence across multiple LATAM markets.

- **Data Intelligence Hub**

The Akurateco Data Intelligence Hub will be a collaborative AI community for training, benchmarking, and deploying models on anonymized, ethically sourced data by partners. It will serve as a shared intelligence network to accelerate innovation while maintaining strict integrity over sensitive information.

By doing this, Akurateco aims to establish a networked intelligence layer for all participants in the LATAM payments ecosystem, enabling better decision-making, seamless integrations, and scalable growth.

Akurateco's mission is to equip every player in the LATAM payment space with the power to responsibly, efficiently, and profitably realize AI's full potential, building the next generation of intelligent payment infrastructure.

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11. Conclusion: The Future of Intelligent Fintech Begins Now

Artificial intelligence is no longer a future concept; it's the operational heart of modern payments. In Latin America, the evolution of payments is no longer a question of speed or scale but one of intelligence, adaptability, and trust.

The region stands at a defining point: with open finance frameworks, new data protection laws, and rapid digital adoption, LATAM is uniquely positioned to leap ahead into AI-native payment ecosystems. Early adopters will set the standard in terms of competitiveness for the decade to come.

AI delivers what legacy systems can't: real-time orchestration, predictive compliance, and self-optimizing infrastructure. It turns data into foresight, risk into opportunity, and complexity into automation. In a market as dynamic and fragmented as LATAM, this intelligence isn't optional; it's foundational for growth.

Akurateco provides the technology, expertise, and orchestration infrastructure to turn this transformation into measurable business value. Our AI-powered platform enables efficient global scaling for PSPs, acquirers, and enterprises while ensuring compliance and customer confidence.

The future of payments will be defined by those who adopt AI-not as an enhancement, but as a strategy. By 2030, not only will payments be digital, but they will also be smart, adaptive, and orchestrated.

Akurateco is constructing that future today!

Akurateco supports clients worldwide with hybrid cloud deployments (AWS & Azure)and localized integrations with over 600 payment providers and acquirers.

Contact us

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How Akurateco Can Help

Akurateco is a payment orchestration platform provider that enables banks, PSPs, and fintech companies to manage and scale their payment operations globally.

With expertise in building secure, modular, and compliant payment infrastructure, Akurateco delivers white-label solutions that combine flexibility, speed, and complete regulatory readiness.

Its cloud-native architecture and AI-powered Smart Routing Engine help clients achieve approval rates up to 30% higher. At the same time, built-in RegTech automation simplifies KYC, AML, and reporting processes across multiple jurisdictions.

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Learn More

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