Clavindish

GROUP

GLOBAL FINTECH OUTLOOK | OCTOBER 2026

Finance is changing shape.

A clear-eyed look at innovation, capital and the decisions that matter.



THE CLAVINDISH GROUP BRIEFING

2026 EDITION

Industry research and general information. Not a product offering or investment advice.

A broader perspective on modern finance.

Clavindish Group is the voice behind this briefing: a brand exploring the evolving relationship between financial technology, investors and the real economy.

This publication is designed to bring market developments into focus and encourage informed conversations about both opportunity and exposure.



A FRESH POINT OF VIEW

THE FINTECH LANDSCAPE

GLOBAL THINKING

DISCIPLINED QUESTIONS

Beyond the headline.

Technology can open doors. Good decisions begin by understanding what sits behind the opportunity.



01

Understand the shift

What customer problem is being solved, and why now?

02

Follow the evidence

Is growth supported by adoption, economics and credible reporting?

03

Respect the downside

What happens if the forecast, market or business model fails?

Clavindish editorial framework. These principles are general considerations, not a description of a regulated investment service.

Momentum, selectively.

Fintech funding accelerated in the first half of 2026 while transaction counts declined. The picture is positive, but far from uniform.

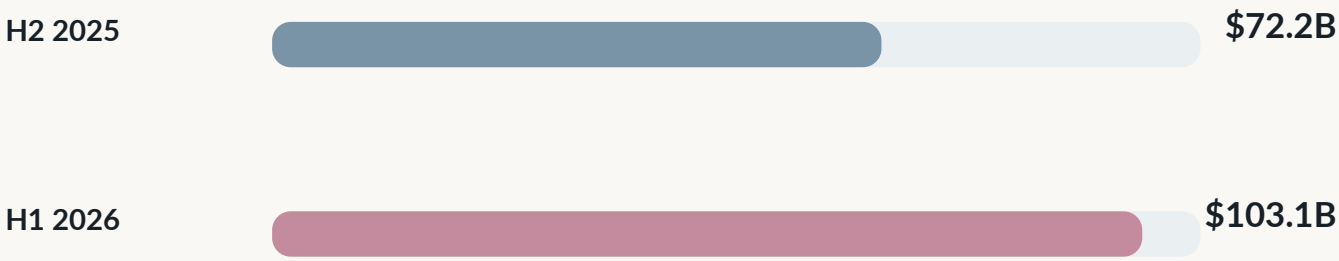
GLOBAL FINTECH FUNDING / H1 2026

$103.1 BILLION

2,100 deals globally

Source: KPMG

HALF-YEAR COMPARISON / USD BILLIONS



Read carefully: the increase in reported deal value coincided with fewer transactions (2,500 in H2 2025 versus 2,100 in H1 2026).

Source: KPMG, Pulse of Fintech H1 2026. Half-year figures as reported in that release.

Why it matters.

Fintech is less about a single app or asset and more about upgrading how value moves, how risk is assessed and how businesses operate.

01

MOVE

Payments, settlement and cross-border transfers are becoming more digital and connected.

02

PROTECT

Identity, cybersecurity and compliance tools help create safer financial infrastructure.

03

DECIDE

Data and AI can support fraud detection, operational efficiency and customer service.

04

ACCESS

Digital platforms may lower friction for savings, lending, insurance and financial services.

The central question: does the technology deliver durable value after its costs, controls and risks are considered?

Where attention gathers.

A snapshot of investment activity in major fintech themes, based on global KPMG first-half 2026 figures.

REPORTED H1 2026 SECTOR ACTIVITY

PAYMENTS

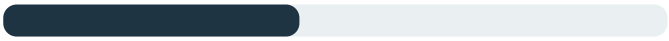
$44.2B



The largest headline value, influenced by a major acquisition.

AI-RELATED FINTECH

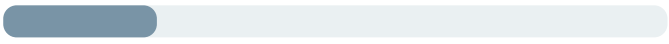
$21.4B



AI-related deals across VC, PE and M&A activity.

DIGITAL ASSETS

$11.1B



Investment in blockchain and digital-asset businesses.

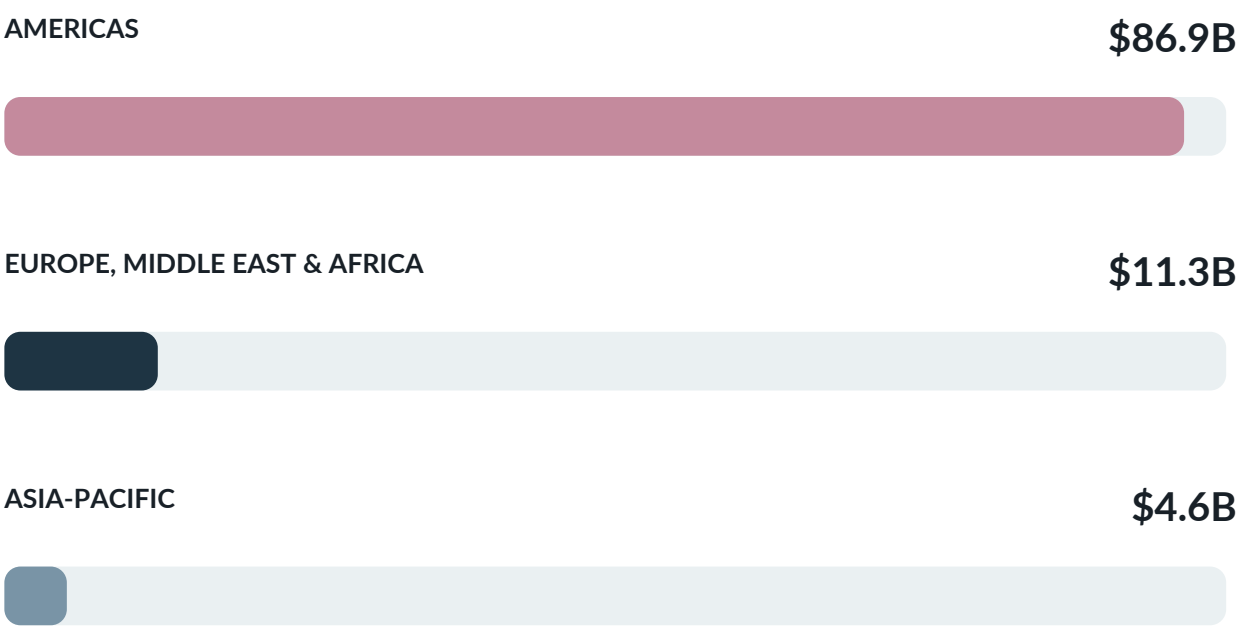
Categories can overlap; these are not additive shares of a total.

Source: KPMG, Pulse of Fintech H1 2026. Values rounded, global investment totals.

A world of different speeds.

Capital flows across borders, but geography still shapes regulation, consumer demand, competition and adoption.

REGIONAL FINTECH INVESTMENT / H1 2026



A global trend. Local realities.

Regulatory regimes, currencies, financial inclusion, digital infrastructure and user trust create very different paths to adoption.

Source: KPMG, Pulse of Fintech H1 2026. Region figures are rounded and may not sum to the stated global total.

The practical age of financial AI.

$21.4B

AI-RELATED FINTECH

H1 2026 investment activity

Potential uses include faster fraud detection, smarter workflows, better customer service and more consistent monitoring.

Important limits: model errors, privacy, bias, cyber risk and weak controls can erase expected gains.



Technology is not a strategy on its own.

Good outcomes depend on execution, controls and real adoption.

Investment figure: KPMG, Pulse of Fintech H1 2026. Conceptual photograph; not a Clavindish office.

An emerging financial layer.



$11.1B

GLOBAL DIGITAL-ASSET FINTECH INVESTMENT / H1 2026

Digital assets draw attention to new ways of recording ownership, moving value and connecting markets. But innovation does not remove volatility, custody, liquidity, fraud or regulatory risk.

Source: KPMG, Pulse of Fintech H1 2026; FCA, Investing in Crypto (updated January 2026).

The case for opportunity.

Fintech attracts interest for its potential to improve how money moves, how businesses work and how financial services reach people.



POTENTIAL BENEFITS TO EXPLORE

01 Growth potential

Successful innovations may grow as users and businesses adopt better financial tools.

02 Access to new markets

Digital infrastructure can connect customers, regions and previously underserved groups.

03 Portfolio diversification

Some fintech exposures may complement existing holdings, subject to suitability and correlation.

04 Participation in innovation

Investors may gain exposure to evolving payments, data, security and financial infrastructure.

Potential benefits are not certain outcomes. Capital is at risk.

REQUEST A CONSULTATION TAP TO CALL

Upside is only half the story.

Fintech and crypto-related opportunities can be compelling. They can also be volatile, illiquid or completely unsuccessful.

High potential does not mean high certainty.

A bigger potential reward may come with a bigger chance of losing capital. There is no guarantee that taking more risk produces a return.

FOUR RISKS WORTH DISCUSSING

1 **MARKET**

Prices can fall sharply and unexpectedly.

2 **LIQUIDITY**

Exiting an investment may be difficult.

3 **OPERATIONAL**

Technology, counterparties or controls can fail.

4 **REGULATORY**

Legal treatment and protections differ by market.

You can lose all of your money in high-risk investments.

Reference: UK Financial Conduct Authority, Understanding high-risk investments (updated January 2026).

Questions before conviction.

A thoughtful financial conversation is less about predictions and more about the evidence that would make a decision sensible.

Clarity. Curiosity. Perspective.

A useful way to approach fast-moving financial markets.

01

What is the real problem?

Identify the customer need, not just the technology.

02

What supports the value?

Look for adoption, economics and verifiable evidence.

03

What could go wrong?

Stress-test the business model and the market case.

04

What protections apply?

Understand regulation, custody and investor rights.

05

Can I absorb a loss?

Match any decision to personal circumstances and liquidity.

These are general due-diligence questions, not personalised financial recommendations.

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EXPLORE THE NEXT CONVERSATION

The future is worth a closer look.

Discover the possibilities, understand the risks and start a focused conversation with Clavindish Group.

REQUEST A CONSULTATION

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GET IN TOUCH

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RESEARCH REFERENCES

KPMG | Pulse of Fintech 2026

KPMG | 2025 fintech review

FCA | High-risk investments

FCA | Investing in crypto



General market information only; not investment advice, an offer or a representation of regulatory authorisation. Returns are not guaranteed. You could lose all invested capital.