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A man is shown from the back, sitting in a dimly lit room. He is watching a soccer match on a large television. In his left hand, he holds a smartphone displaying a sports app with a score of 1-0. In his right hand, he holds a glass of beer. On a table in front of him are bowls of snacks and a bottle of beer. The scene is cozy and focused on entertainment.

The Tournament of Micro-Moments: **How World Cup 2026 Will Make or Break Payment Performance in Latin America**

The \$5B stress test for speed, scale,
and trust in the Impulse Economy

Executive Summary

In 2026, payments will decide who wins, not only the odds. For Latin American merchants, the upcoming **World Cup 2026** is a chance to shine.

World Cup 2026 will be the most engaging tournament Latin America has ever experienced for the estimated 400 million Latin Americans who tuned in 4 years ago.¹

Why World Cup 2026 is Latin America's Tournament



The LatAm Advantage

- More local teams + Argentina as defending champions = **higher audience excitement.**
- **40 more** opportunities to watch world-class football.
- More content (pre-games, documentaries) made for **Spanish speakers.**
- Evening matches become **highly social**, evening activities.
- Live-streaming on global platforms encourages **high interaction.**

2026 is also the opportunity to show just how far sports betting – and its supporting payment technologies – has come since the last time Latin Americans cheered on their favourite teams.

Four years ago, the market operated in a fragmented, semi-regulated space where bank transfers, credit cards, and slow-moving Boletos were the norm.

Today, the landscape is unrecognizable.

Payment market evolution from Qatar 2022 to Americas 2026

	 Qatar 2022	 Americas 2026
Regulatory Status	→ Fragmented	→ Regulated & Structured.
Primary Payment Method	→ Boletos & Credit Cards	→ Instant Payment Methods
Identity Verification	→ Manual/Legacy	→ Biometric
Payout Speeds	→ Days or Weeks	→ Instant
User Experience	→ Mobile-Friendly	→ Mobile-Native
Estimated Betting Volume (GGR)	~\$830M - \$1.1B.	~\$4.4B - \$5.3B. Projected 4x to 5x increase in regulated revenue

What this means for the Consumer

- Safety: Licensed operators provide player protection and AML security.
- Speed: Deposits happen in seconds, allowing for true 'in-play' betting.
- Trust: Helps eliminate identity fraud.
- Liquidity: Immediate access to funds increases user satisfaction.
- Personalization: Experience is tailored to regional sports favorites.
- Market Maturity: Driven by legal trust, more games (104), and seamless payments.

The shift is not incremental. It is a complete reset of how payments are expected to perform.

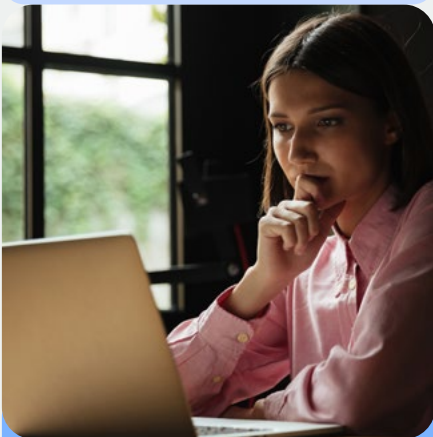
Such a rapidly accelerating market also creates plenty of new challenges for merchants

This report by **OKTO PAYMENTS** is based on proprietary survey data that reveals how four years of payment ecosystem development have influenced consumer preference and merchant behaviour.

In 2026, both consumers and merchants are playing differently.

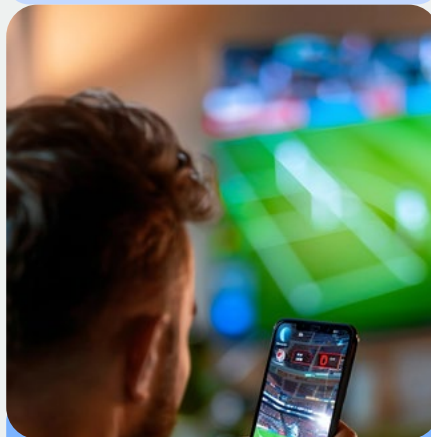
Three shifts are redefining the market:

→ Zero tolerance



Close to **50%** of the continent's population are now **zero-tolerance** consumers abandoning a transaction entirely if a deposit is not confirmed within **30 seconds**.

→ High spontaneity



Their **spontaneity factor** is bigger than ever, with almost half of Brazilian consumers saying they will place a bet if the World Cup inspires them.

→ One-off opportunity






A large portion of Latin Americans are '**once a World Cup**' bettors, revealing a massive hidden opportunity for merchants and platforms alike.

The Three Forces Killing Conversion

While the drivers differ by market from KYC friction in Brazil to infrastructure instability in Argentina, the impact is the same: lost conversion at the moment that matters most.

Friction, fraud, and frustration.

-  **Friction** is recognised by almost half of merchants as actively deteriorating their conversion and retention rates, and many expect significantly higher user expectations for frictionless UX and payouts during the World Cup.
-  **Fraud** increases are already recognised by more than **9 in 10** merchants during peaks and specific events, and around **4 in 10** believe this existing risk will get worse during the World Cup.
-  **Frustration** around KYC processes affects the vast majority of users.

But Latin Americans are pointing towards a specific way to build loyalty during this exciting time: through **familiar, instant payouts**.

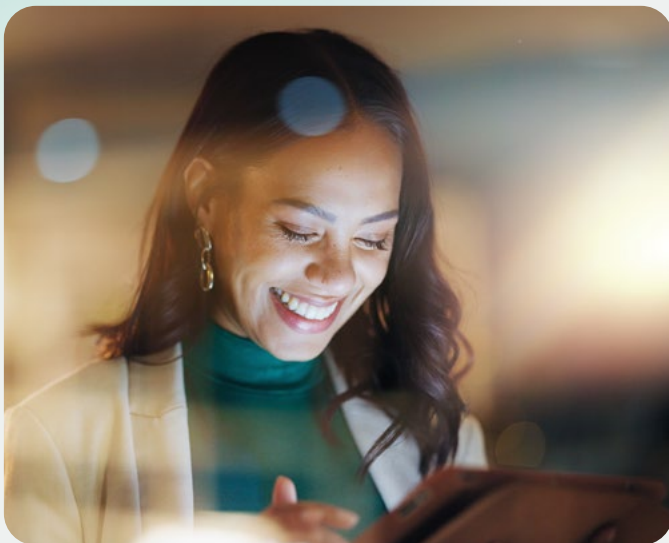
Over half of users say that either 'immediate access to funds' or 'local payment methods' are the most important factors for their confidence;

Close to **100%** of respondents consider payment options a factor when choosing a digital platform.

Together, they break the moment, and when the moment breaks, the transaction disappears.

This new report identifies where payments fail and how merchants can win during World Cup 2026.

It will also outline a strategic roadmap for navigating a payment environment where every micro-moment and impulse determines not only engagement, but conversion.



Drawing on **OKTO PAYMENTS'** expertise in **real-time pay-ins and payouts, treasury and liquidity management** and settlements, based on the rules and demands of each market, this report moves beyond understanding payment as infrastructure to explore how a different approach to payments can shape consumer behavior, strengthen loyalty, and promote sustainable growth.

Zero-wait to sign up. Zero-friction to play. Zero-delay to receive a payout.

These are the new standards that the World Cup 2026 will put to the test.

From 2022 to 2026 How the World Cup Bettor is Playing Differently

Bridging the Patience Deficit

2026 will be defined by 'micro-moments' (such as a penalty kick or a halftime break), where a payment delay of even a few seconds could feel like an eternity.

One third (**33.7%**) of regional consumers report that they become significantly less patient and less tolerant of payment delays during high-stakes events like the World Cup.

30 Seconds – the maximum time **42.7%** of LatAm users will wait for a payment deposit before abandoning a transaction entirely.

0–5 seconds – the time that **15.4%** of **18-25** year olds will wait for a payment deposit before abandoning a transaction entirely.



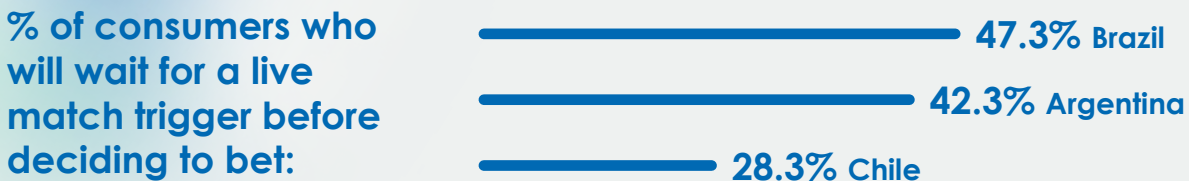
Challenge: The window for conversion in 2026 is narrower than ever, and the payment process cannot be a separate interruption to the match experience but a seamless extension of it.

Strategy: The goal is not faster payments. It is invisible payments, 'one-click' deposit architecture. By removing the need for secondary authentication screens or manual data entry during the game, you eliminate the cognitive friction that leads to user churn during those micro-moments that matter the most.

Capturing the Spontaneity Factor

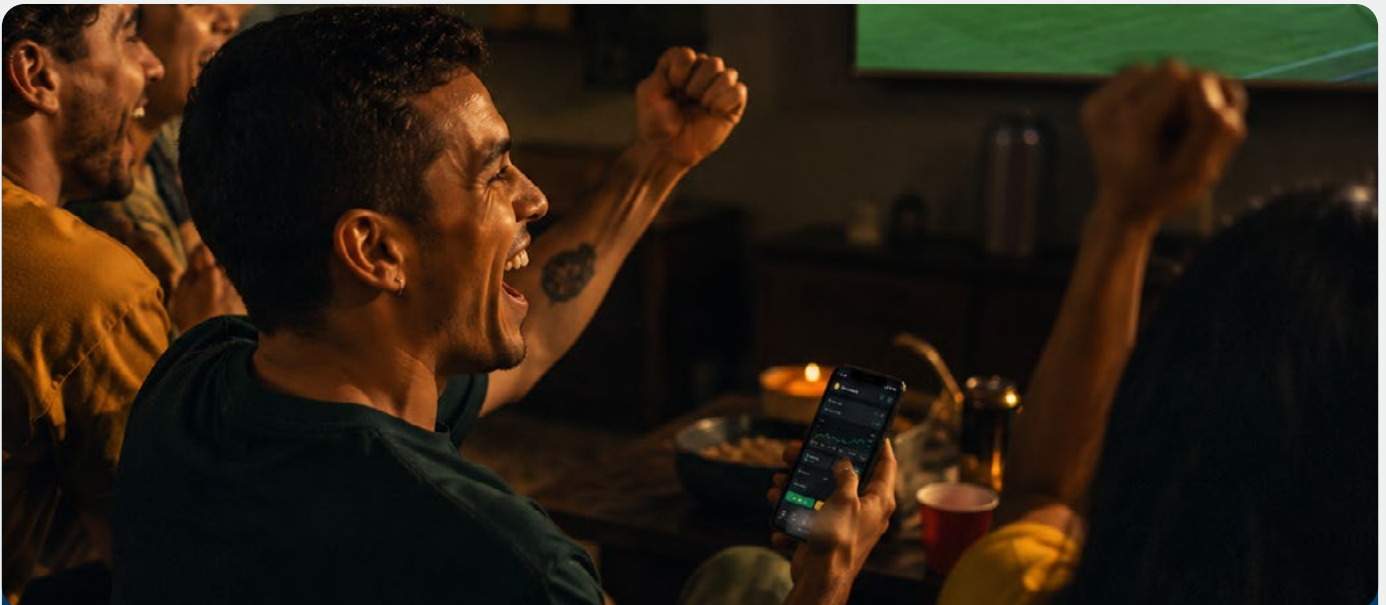
In 2026, the planned bet is increasingly being replaced by spontaneous engagement.

39.3% of consumers say they will watch the World Cup and may make a spontaneous bet if they feel 'inspired' by a specific moment in the game.



Merchants are acutely aware of how this will affect volatility.

50.4% of operators expect more than **31%** of their total transaction volume to occur in **high-velocity 'bursts'** during the **first five minutes** of an event trigger.



Challenge: With **53.7%** of Brazilians betting on the Seleção regardless of the odds, merchants face a predictable explosion of traffic. Preparation will help capture and retain those **44.8%** of Brazilian bettors whose tolerance for delays decreases during a World Cup match. While Brazil leads in spontaneous engagement, the same behavioral shift is emerging across the region — with Argentina showing similar patterns and Chile following at a slower pace. This confirms that spontaneity is not a market anomaly, it is becoming the dominant betting behavior across Latin America.

Strategy: Front-load liquidity and stress-test stability specifically for LatAm match days.

The Biggest Opportunity Is the Least Active User

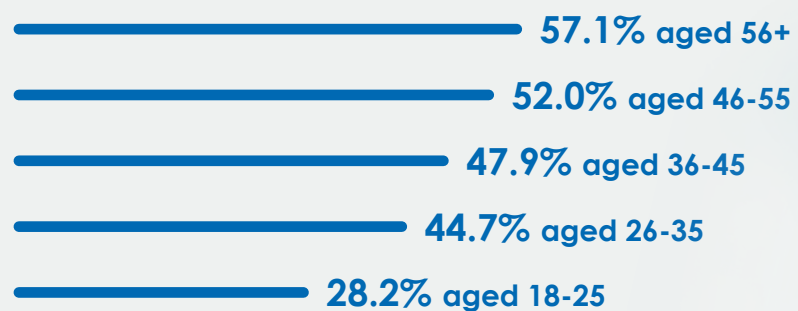
Attracting the One-Off Bettor

One of the biggest opportunities of the **2026 World Cup** lies not with daily users and casual players, but with those who engage only during major cultural moments.

Four-in-ten (43.8%) consumers in the region normally do not trade or bet but intend to make a specific exception for the World Cup.

And the **'one-off' bettor** is more likely to be older and female.

% of each age group who intends to participate specifically for the World Cup:



% of each gender who intends to participate specifically for the World Cup:



Challenge: For those who are betting on a one-off basis, overly complicated interfaces and industry terminology may create barriers to entry. They don't learn to use your platform. They judge it, instantly.

Older consumers are also more likely to abandon a platform after a single bad experience.

51.0% of respondents aged 56+ would stop using a platform or avoid it in the future after just one bad experience.

Strategy: Prioritize simplified onboarding and intuitive UX for first-time users, boosting loyalty and reducing churn.

Merchant Reality — Every delay is a lost bet. Every failure is a lost user

From 2022 to 2026 – How the World Cup Merchant is Playing Differently

With these increasingly impatient, spontaneous, and high-churn consumers, merchants are competing for each micro-moment.

This forces them to play differently too.

If the API response time lags during a goal celebration, the impulse to bet or purchase disappears instantly.

This means merchant infrastructure is under more pressure than ever.

Hidden Friction Penalties

No Pay for Delay

— 26.7%

No Pay for Delay – 26.7% of users report that the primary reason they abandon a transaction is that the payment page ‘took too long to load or timed out’.

The Churn Factor

— 29%

The Churn Factor – When a payment fails or slows down during a peak moment, 29% of consumers abandon the activity immediately, and 8.9% stop using the platform entirely.

The Cost of Inaction

— 47.4%

The Cost of Inaction – 47.4% of merchants admit that current payment friction is actively deteriorating their conversion and retention rates.



Strategy: Peak performance is no longer optional. It is the baseline. All merchants must test and deploy high-concurrency infrastructure and pre-verified ‘one-click’ local rails to avoid unnecessary friction and delays, especially the 55.6% of LatAm merchants who report significant spikes during peak moments.

One of the biggest merchant tensions in the run-up to the 2026 World Cup is how to protect a transaction without slowing it down so much that the user abandons it.

In Latin America, where fraud patterns are often event-driven and highly volatile, this balance becomes even more critical.

The Fraud-Speed Paradox

Security that slows you down
is no longer security, it's churn.

The Fraud Spike

70.5%

The Fraud Spike – 70.5% of merchants report that fraud risk experiences 'significant' or 'sharp and unpredictable' spikes during major events like the World Cup.

Scalability Fears

16.5%

Scalability Fears – 16.5% of businesses admit that high fraud risk actively limits their ability to scale and handle the volume of the World Cup.

Finding the Balance

Top abandonment factor:
Complex KYC processes

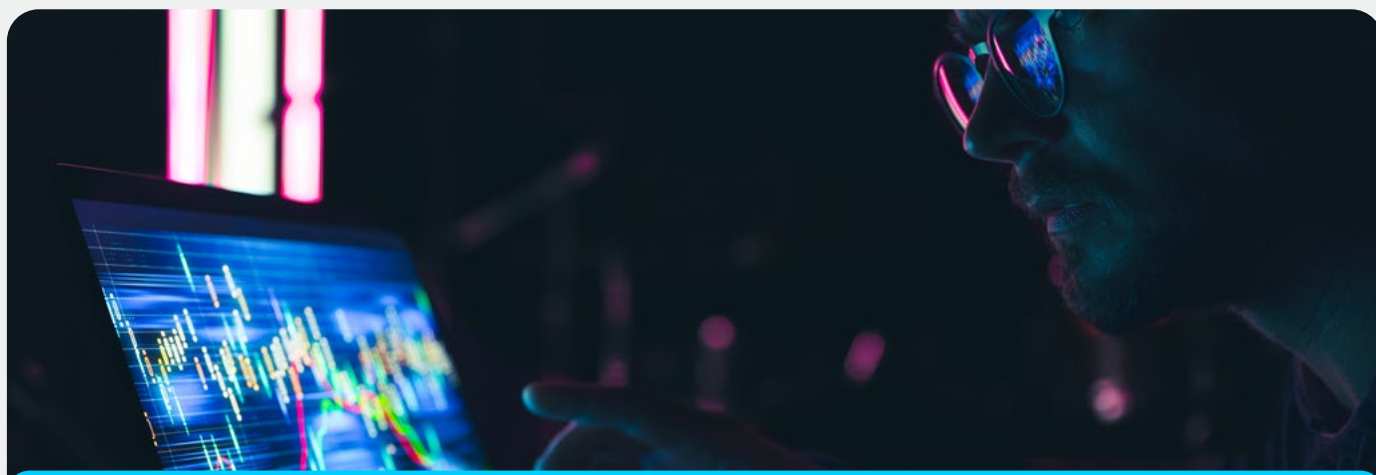
30.8%

Finding the Balance – Merchants identify 'complex KYC processes' as a top abandonment factor (30.8%), yet consumers cite 'excessive info requirements' as a major pain point (24.2%).

The Multi-Factor Problem

22.4%

The Multi-Factor Problem: 22.4% of consumers have failed to complete a transaction because of second-screen pop-ups or password requirements (like 3D Secure).



Strategy: Merchants must utilize AI-driven, real-time risk intelligence and invisible security to protect the 50.4% of transactions happening in the 'five-minute burst' without triggering the timeouts that drive 26.7% of users to competitors.

Payout Speed Is the New Trust Signal

In the 2022 era, bettors may have been accustomed to waiting days for their winnings.

In 2026, the expectation of instant payouts has become a structural requirement for platform loyalty.

28.8%



Liquidity as Confidence – 28.8% of consumers say ‘immediate access to funds’ is the single most important factor that gives them the confidence to continue using a platform.

24.5%

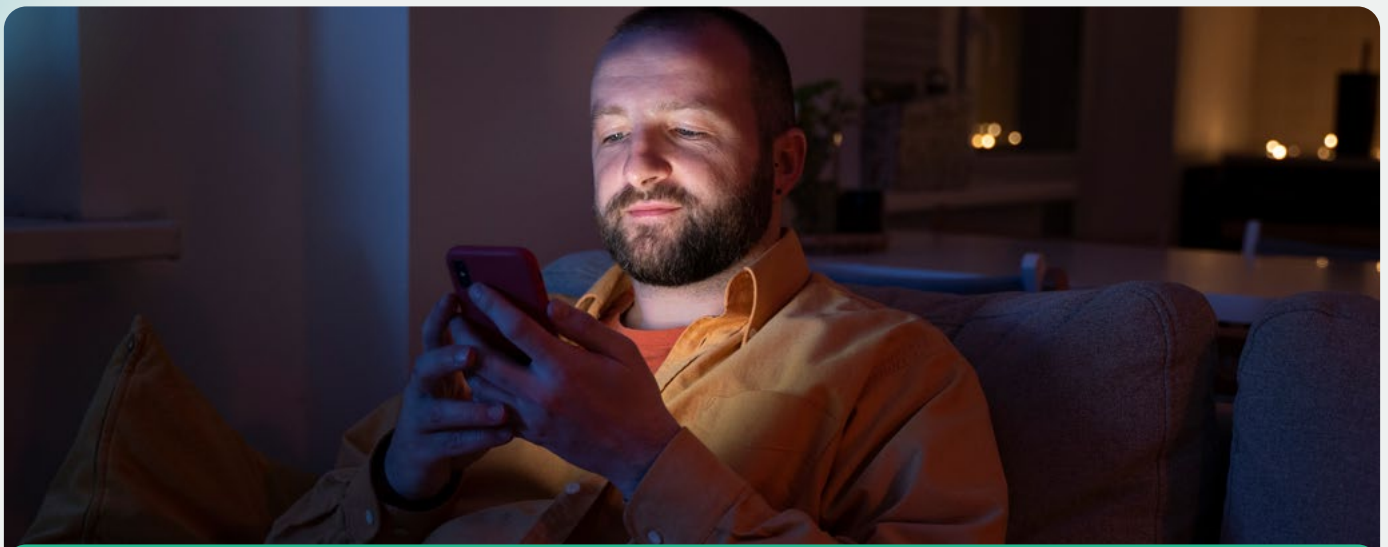


Local Access – 24.5% of users have walked away from a platform simply because their preferred local payment method was not available.

25.6%



Competitive Differentiator – 25.6% of Brazilians will choose one platform over another based solely on the speed of payouts. While this trend is most visible in Brazil, similar expectations around payout speed and access are rapidly emerging across Argentina, Chile, Peru and Mexico.

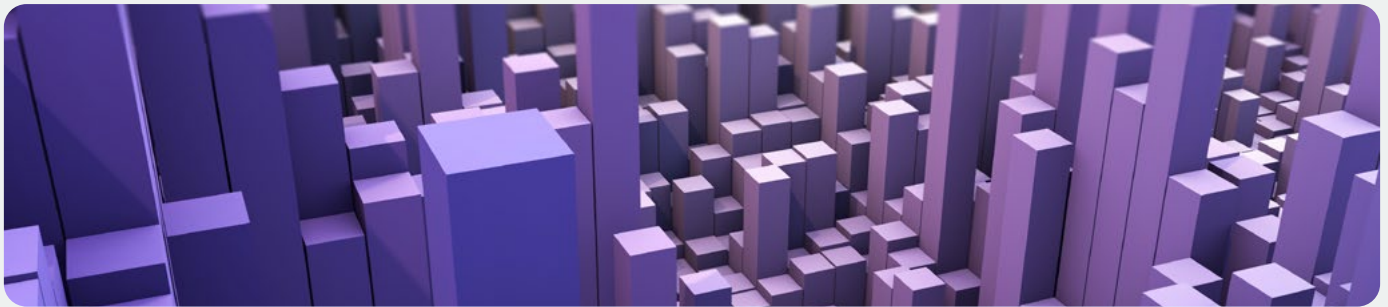


Strategy: Merchants must treat ‘**Instant Pay-Out**’ as a core marketing differentiator rather than a back-office settlement function. By offering immediate access to funds, you address the primary trust factor for over a quarter of regional users and directly capture those who switch platforms based solely on payout speed.

Conclusion — The 2026 World Cup Merchant Action Plan

In the Impulse Economy of the **2026 World Cup**, payments are no longer simply functional — they are the difference between churn and loyalty. Consumers no longer experience payments as transactions. They experience them as moments.

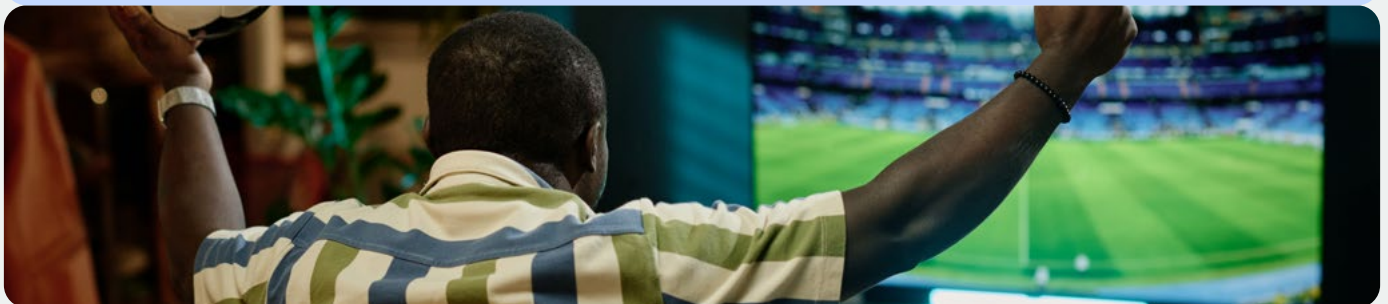
To capture the **\$5 billion+** in gross gaming revenue and the tens of millions of active bettors across the continent this World Cup, merchants must move from a transactional mindset to an experiential one.



Solve for the Burst: Infrastructure must be built to handle huge spikes in daily volume over a matter of seconds.



Eliminate Cognitive Load: Reduce the high abandonment caused by excessive data fields. Use pre-verified onboarding to capture every user's loyalty – from those betting once every four years to the every game regulars.



Prioritize Local Real-Time Rails: Across Latin America, instant local payment methods are becoming the standard for trust and conversion. With Pix being the absolute standard in Brazil, any merchant not offering a 100% instant, local-first experience is essentially giving their market share to competitors. While Pix leads in Brazil, every market has its own dominant rails — and users expect them by default. Any merchant not offering a fully local, real-time experience is effectively giving market share to competitors.



OKTO PAYMENTS' Final Thought

Across Latin America, where payment expectations are now shaped by instant local rails, consumers are no longer interacting with payment systems as deliberate financial transactions; they are encountering them as spontaneous digital moments — triggered by a goal, a social interaction, or a brief window of halftime attention.

Capturing those moments requires infrastructure designed for Burst Capacity, Certainty, and Trust.

OKTO PAYMENTS is purpose-built for the Tournament of Micro-Moments, enabling:

Instant local deposits and payouts optimized for match-day spikes.

Frictionless compliance, treasury, and liquidity management that handles volume surges without timeouts.

Automated settlement that aligns with the instant and localised reality of the modern LatAm payment market.

By building payment infrastructure that serves the new frictionless funnel of digital behavior:

Impulse → Speed → Trust → Loyalty → Revenue

OKTO PAYMENTS enables merchants to play differently by converting the temporary excitement of the World Cup into long-term customer value.

Learn how **OKTO PAYMENTS** helps operators design instant, compliant, and local-first payment experiences for the **World Cup 2026**.

Bibliography

1. **Fédération Internationale de Football Association (FIFA). (2023). FIFA World Cup Qatar 2022™: Global engagement & audience report – Executive summary. FIFA.** Available at: <https://digitalhub.fifa.com/m/336c30db79dafa93/original/FIFA-World-Cup-Qatar-2022-Global-Engagement-Audience-Executive-Summary.pdf>

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Let's talk strategy

