



June 2025



# Money Travels: 2025 Digital Remittances Adoption Report



# Table of Contents



## EXECUTIVE SUMMARY

Executive Summary	3
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## REGIONAL HIGHLIGHTS

Asia Pacific	9
Europe	13
Latin America	18
Middle East	22
North America	25

## METHODOLOGY

Money Travels: 2025 Digital Remittances Adoption Report: Survey Methodology	29
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# Executive Summary



A staggering one billion people worldwide – about one in eight of us – participate in sending or receiving remittances. Every year, 200 million people send money home to family, friends, and communities, and 800 million people benefit.<sup>1</sup>

The payment volumes involved are vast. The World Bank estimates that global remittances increased by 4.6% to \$905 billion in 2024, up from \$865 billion in 2023.<sup>2</sup>

## By the numbers

# 44<sub>k</sub>

44,000 remittance senders and receivers surveyed

# 20

20 countries: Australia, Brazil, Canada, China, Denmark, France, Germany, India, Japan, Mexico, Norway, Peru, Philippines, Poland, the Kingdom of Saudi Arabia (KSA), Singapore, Sweden, United Arab Emirates (UAE), the United Kingdom (UK) and the United States (U.S.)





# Executive Summary

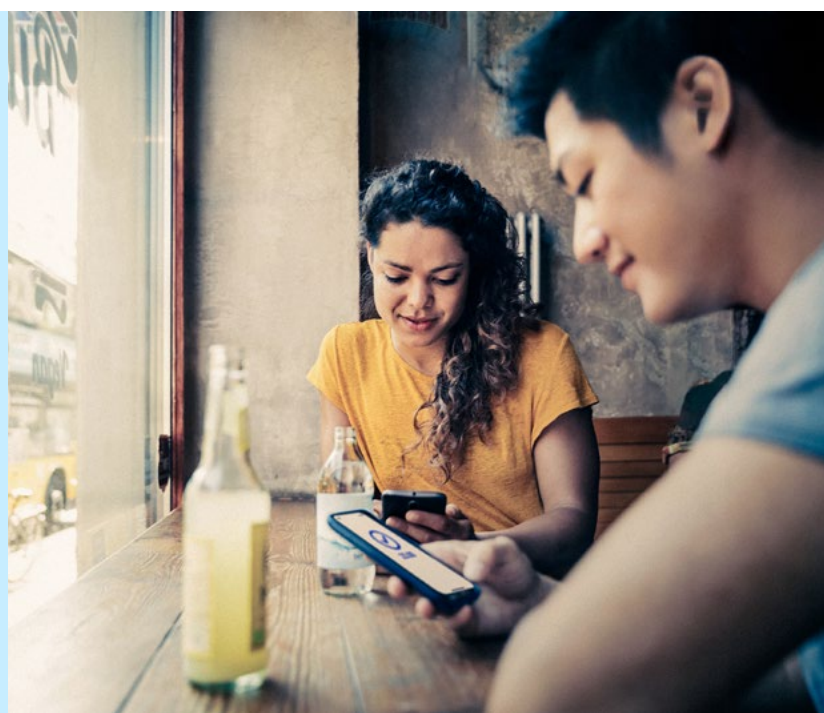
As digital payments become increasingly prevalent in daily life, remittances have similarly evolved. Traditional remittance methods such as checks, money orders, and cash are becoming less favored and seen as less secure than digital remittance methods.

Visa's Money Travels: 2025 Digital Remittances Adoption Report survey of nearly 44,000 remittance senders and receivers across 20 countries, looks at some of the progress, and challenges, that exist today. This is part of a series of annual reports tracking remittance trends around the world. Key learnings in this year's survey include:

## Digital Dominance

**Digital App Adoption Continues:** Digital apps remain the most popular method for sending and receiving remittances globally followed by sending digitally from a physical location (67%/40%).

**User Experience Drives Digital Migration:** The benefits of digital remittances remain consistent year-over-year, citing ease of use, safety, privacy and security.



# \$905<sub>B</sub>

The World Bank estimates that global remittances increased by 4.6% in 2024 to \$905 billion.<sup>2</sup>

# Executive Summary

## Remittance Frequency

**Intent Indicates Growth:** While a few surveyed markets saw slight year-over-year dips in remittance activity, according to The World Bank, the global outlook remains strong. Our survey shows that more than half (55%) of remittance users globally expect to send more or the same amount of money overseas in 2025.

**Growth Driven by Digital:** Most respondents who plan to send more remittances in the future will use digital methods for both simplicity and convenience, consistent with the prior year.

## Remittance Rationale

**Expect the Unexpected:** For most countries surveyed, “unexpected need” continues to be the number one reason year-over-year for sending money abroad, followed by investments.



This report not only underscores the important role our industry plays providing support and critical means between our customers and their families, but also how it is evolving into a true omnichannel experience to help meet our customers’ needs.



Sofia Graniello, *Senior Vice President, U.S. Consumer Services, Western Union*

# Executive Summary

## Humanitarian-Driven Remittances Softens:

Sending remittances for humanitarian needs softened in 2025 compared to those surveyed in 2024 but remained notable in many countries.

## Security Perceptions and Pain Points

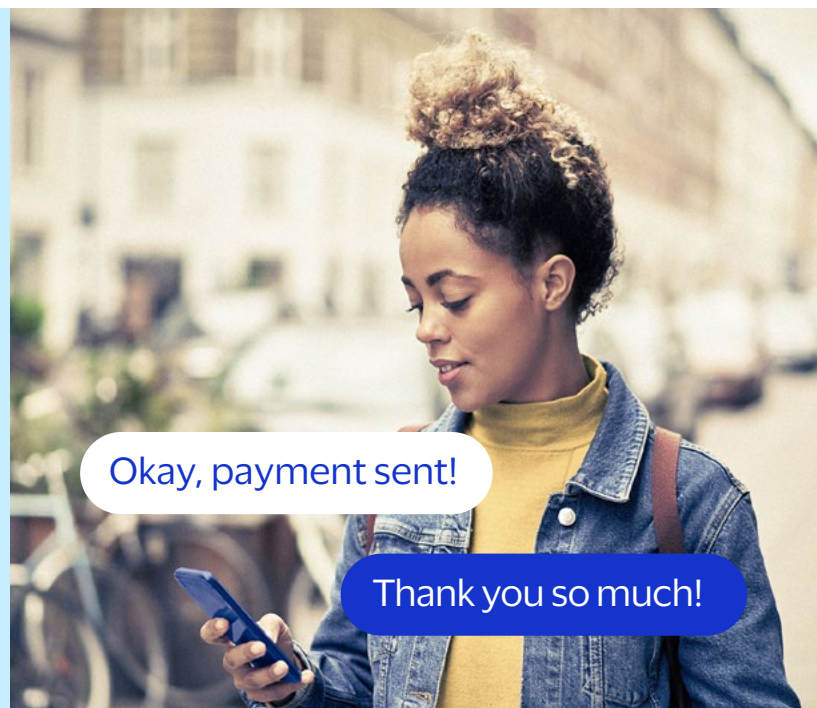
### Security Favors Digital Transactions:

All countries cited the security and safety benefits of digital transactions well above sending physical remittances.

**High Fees Top Pain Points:** High fees associated with both digital and physical remittances were a top pain point across countries surveyed year-over-year.

Continue reading to further explore the rise of sending and receiving via digital apps, the rationale for sending and receiving remittances around the world, how consumers perceive the safety and security of transactions, and what pain points exist for both digital and physical remittances.

Year-over-year comparisons are based on data from the 2025 Visa Money Travels Report compared to the 2024 edition of the same report.\*



SOURCE <sup>1</sup>: <https://corporate.visa.com/en/products/visa-direct/resources/money-travels-report-2024.html>

SOURCE <sup>2</sup>: <https://www.ifad.org/en/w/explainers/14-reasons-why-remittances-are-important>

\*<https://blogs.worldbank.org/en/peoplemove/in-2024--remittance-flows-to-low-and-middle-income-countries-ar#:-:text=Officially%20recorded%20remittances%20to%20low,believed%20to%20be%20even%20larger>





Digital apps remain the most popular method for sending and receiving remittances globally.



The top four benefits for digital remittances are:

01 Ease of use  
02 Safety

03 Privacy  
04 Security

“

Western Union is transforming the way we do business, ensuring speed, reliability and choice lie at the heart of our customer experience. Western Union and Visa together share a vision for modern money movement. Our work together adds value to our customer portfolio and strengthens our global network, giving our collective customer base a trusted source for sending money to their loved ones around the world.

”

Sofia Graniello  
*Senior Vice President, U.S. Consumer Services,  
Western Union*

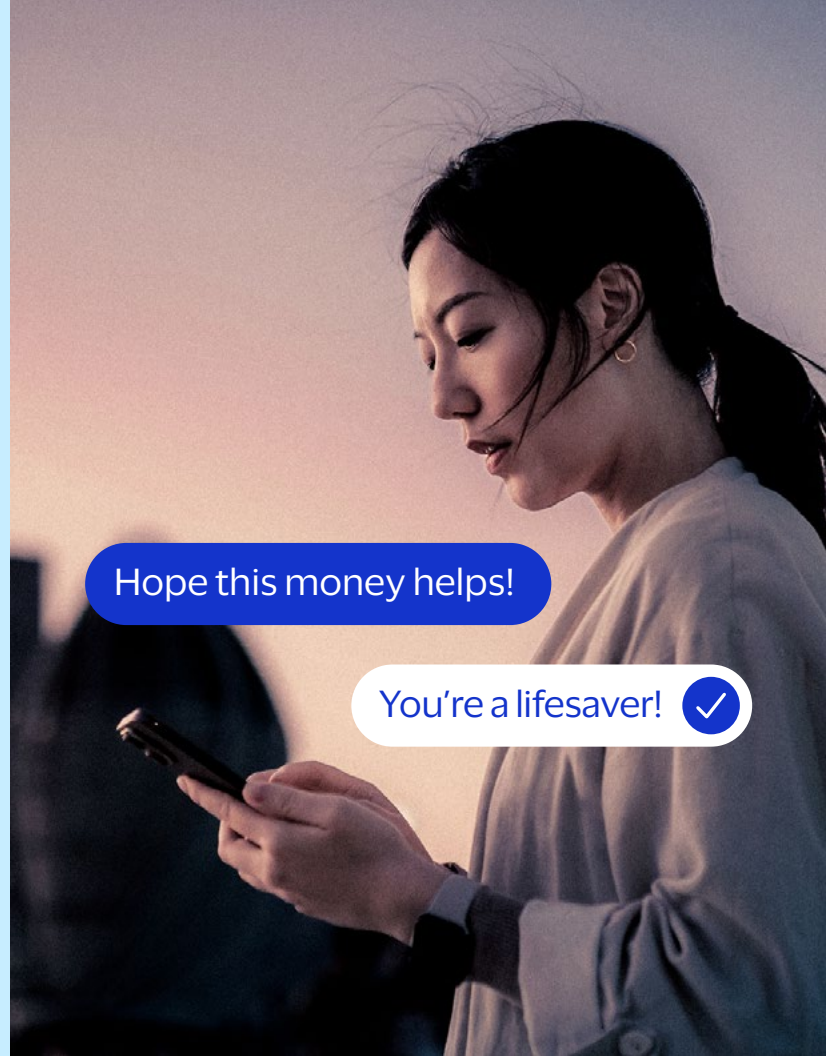




# Asia Pacific



Australia, China,  
India, Japan,  
Philippines,  
Singapore



## Digital Dominance

Among payment methods, digital apps remain the most popular to send/receive remittances across Asia Pacific, most notably by respondents in India (74%/76%), the Philippines (74%/66%), and Singapore (70%/75%). Even with strong digital adoption, India survey participants indicated a change in using digital apps more often in the past year to send/receive (67%/54%). In Japan, preference for using a digital app is up year-over-year (+10% to 58%/56% in 2025). About two-thirds of respondents in China prefer digital apps (66%/61%), yet that represents a decline (-5%/-10%) since 2024. Even with the popularity of digital app usage in Singapore, more of those surveyed changed behavior to using check or money order send/receive (45%/46%). Similarly in Australia with digital apps preferred by two-thirds of respondents (69%/65%), the change over time leans to send/receive more using check/money order with a courier (42%/33%) and check or money order with a person (38%/35%). In all markets surveyed, second to digital app usage was a digital remittance from a physical location.

Ease of use to send/receive digital remittances was noted most by respondents in Singapore (51%/51%) the Philippines (48%/54%), Japan (47%/42%), and Australia (42%/40%).

# Asia Pacific



## Key Findings

# -23%

China saw the most notable change in sending remittances, (-23% from 47% to 24%).

# -15%

A similar trend was observed in receiving remittances, with the largest drop in China (-15% from 36% to 21%).

Several respondents cited that digital apps are safe, private and quick for sending/receiving remittances in Singapore (51%/45%), Philippines (44%/45%), Australia (41%/43%), and China (34%/38%).

## Remittance Frequency

Across the Asia Pacific countries surveyed, remittance activity has experienced year-over-year shifts, reflecting evolving financial behaviors. China saw the most notable change in sending remittances, (-23% from 47% to 24%), followed by more modest decreases in Singapore (-4% to 44%), and Australia (-3% to 44%). A similar trend was observed in receiving remittances, with the largest drop in China (-15% from 36% to 21%), followed by the Philippines (-4% to 42%) and Australia (-2% to 37%). Meanwhile, usage remained relatively low but consistent in Japan (8%/8%) and India (18%/33%).

Even with China's sharp decline, those surveyed who send/receive remittances once per year is quite high (97%/96%), relatively flat to 2024. Countries' respondents who send/receive remittances once per year were most notable in India (86%/87%, relatively flat to 2024), Singapore (83%/72%, notably down -3%/-12% from 2024), and the Philippines (76%/82%). Those surveyed who send/receive the least remittances once per year are Japan (47%/38%, notably up +13%/+10% from 2024) and Australia (64%/55%, softening slightly -4%/-4% from 2024).

Looking ahead, all countries surveyed show a decline in expectations to send/receive remittances over the next twelve months. Once again, the most significant shift is in China (send 26%, down -25% and receive at 21%, down -15%). Other notable low send/receive remittance projections are in Japan (3%/4%, relatively flat to 2024), the Philippines (7%/44%, relatively flat to 2024), India (18%/38%, down slightly -2%/-3%), and Australia (25%/22%, down -2%/-2%).



# Asia Pacific



## Key Findings

Contributing to accounts/investments is a primary reason for sending/receiving remittances across several Asian markets including China (45%/36%), Singapore (38%/33%), and Japan (27%/23%).

**45/36%**  
China

**38/33%**  
Singapore

**27/23%**  
Japan

## Remittance Rationale

The rationale for sending and receiving remittances varies across the Asia Pacific countries surveyed. Contributing to accounts/investments is a primary reason for sending/receiving remittances across several Asian markets including China (45%/36%), Singapore (38%/33%), and Japan (27%/23%). Those surveyed in China scored almost as high for sending/receiving for a general/specific humanitarian need (45%/33%). Sending for specific/general humanitarian need was cited by a quarter or more of respondents in India (40%), Singapore (27%), and Australia (25%). Sending remittances for an unexpected need was highest in India (44%), the Philippines (41%), and Australia (31%). Receiving regular remittances was cited by approximately a third of respondents in the Philippines (39%), China (34%), and India (30%).

## Security Perceptions and Pain Points

Most Asia Pacific remittance users surveyed report experiencing no issues with sending/receiving digital remittance transfers across all Asian markets, most positively in Australia (48%/53%), Japan (37%/41%), Singapore (36%/37%), and China (38%/31%, rising significantly since 2024 at +13%/+8%).

While each country cited digital app fees as a top pain point, a third or more of respondents noted it in the Philippines (43%/30%), India (36%/33%), and Singapore (32%/32%). Digital apps are also seen as the most secure remittance method to send/receive by those surveyed in most Asia Pacific markets, scoring highest in India (50%/53%), Australia (49%/45%), and Singapore (44%/42%). Those surveyed in China consider it safest to send remittances via digital app (28%) yet consider it safest to receive remittances by check/money order via mail/courier (41%).





# Asia Pacific



Similarly, high fees were noted as the top pain point for sending/receiving physical remittances in all Asia Pacific countries surveyed led by the Philippines (45%/29%), India (41%/37%), Singapore (38%/30%), and Australia (29%/30%). Parallel to high fees, respondents in China (27%) and India (36%) cited the pain point of traveling too far to send remittances. In Australia, equal to high fees was the process of sending physical remittances is inconvenient to complete (29%).

Similarly in Singapore, alongside concerns about high fees for receiving remittances, key pain points included the inconvenience of the process and the time it took to complete, both cited by respondents (29%). Across most Asia Pacific countries surveyed, the perceived security of physical remittances was low (3%-6%), with China reporting slightly higher levels of confidence (10%-12%).

## Key Findings

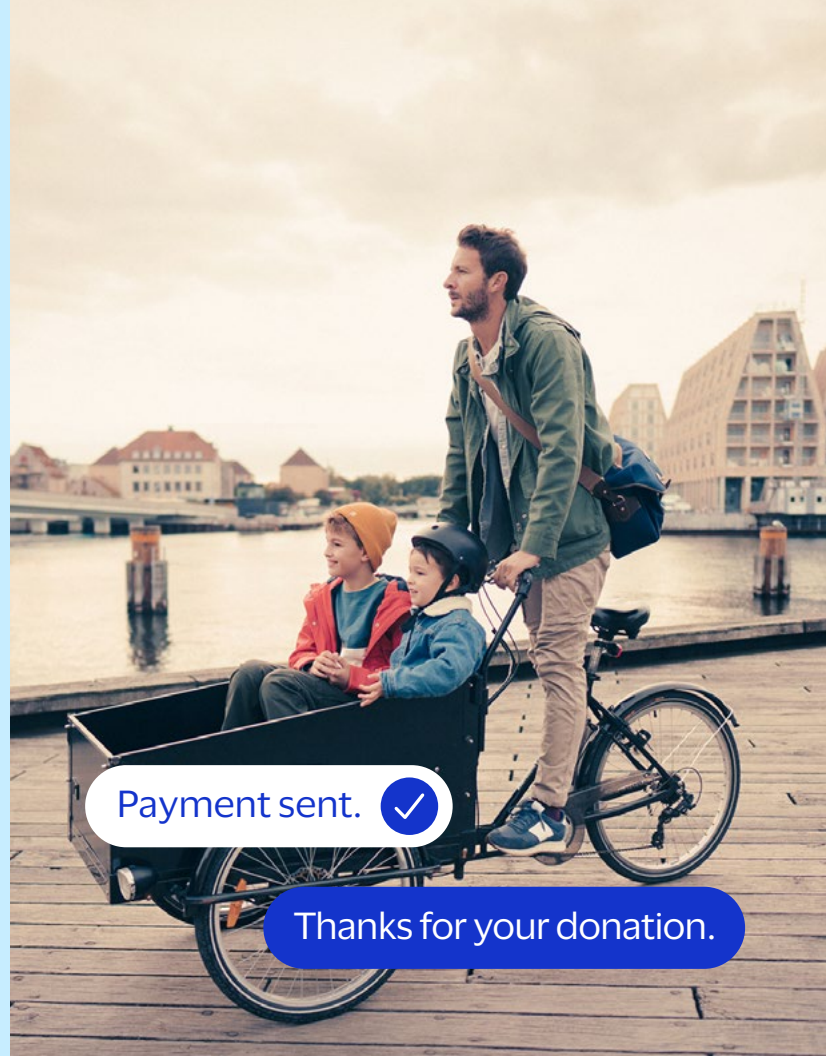
Digital apps are seen as the most secure remittance method to send/receive by those surveyed in most Asia Pacific markets, scoring highest in India (50%/53%), Australia (49%/45%), and Singapore (44%/42%).

50/53%  
India

49/45%  
Australia

44/42%  
Singapore

# Europe



Denmark, France,  
Germany, Norway,  
Poland, Sweden,  
and the UK

## Digital Dominance

Among payment methods, digital apps remain the most popular method for sending and receiving remittances from the European countries surveyed, with digital transfers from a physical location consistently coming in a distant second choice. Across the seven countries in the study, nearly all scored above sixty percent in sending/receiving via digital apps, with the top statistics in the UK (70%/67%), Norway (66%/68%), Germany (67%/65%), and Denmark (66%/66%).

Even with the prevalence of digital apps for remittances by respondents, there were instances of change in money transfer methods to more traditional methods in several European countries. In Denmark, the greatest changes over time to send/receive remittances were with check/money order by courier (63%/51%) and check/money order with a person (60%/65%). Similarly in Germany, the largest change in money methods was sending/receiving cash with a person (28%/19%) and sending/receiving cash with a courier (30%/24%). Those surveyed in the UK saw the most sending/receiving change in time to check or money order with a person with (49%/44%) and cash sent with a person (32%/43%).



# Europe



## Key Findings

# 60%+

Across the seven countries in the study, nearly all scored above sixty percent in sending/receiving via digital apps.

# 3-8%

Physical remittances consistently scored low by those surveyed in all European countries, (3%-8%), with slightly higher marks in Norway (+2%) and Poland (+4%).

Finally, those respondents in Norway had a significant change in sending/receiving remittances via check/money order with a person (53%/53%) as well as Sweden sending/receiving check or money order with a person (34%/19%).

Across all surveyed European countries, the reason for using digital apps was consistently topped by “ease of use” and “ensured that money would be sent safely, privately and quickly.”

## Remittance Frequency

Remittance frequency (sending and receiving in the past, at least once per year, and within the next 12 months) remained relatively flat-to-stable since 2024 by respondents in France and Germany.

Yet in Denmark, there was an increase in remittances across the board in sending and receiving with respondents having used remittances in the past (49%/47%, up +3% /+10% since 2024), planning to send/or receive remittances in the next twelve months (30%/26%, up +10%/+10% since 2024), and those who send/receive remittances at least once per year (74%/63%, up +18%/+17% since 2024). There also were slight increases reported by participants in Norway, where those surveyed who have sent/received remittances (40%/40%, up +1%/+8% since 2024) and those who plan to send/receive a remittance in the next year (23%/22%, up +4%/+6% since 2024). Similarly in Sweden, those surveyed showed an increase in who plans to send/receive a remittance in the next twelve months (22%/17%, up +6%/+2% since 2024) as well as those who send/receive at least once per year (56%/52%, +8%/+9 since 2024).



# Europe



## Key Findings

+10%

In Denmark, there was an increase in remittances across the board with respondents planning to send/or receive remittances in the next twelve months (30%/26%, up +10%/+10% since 2024),

+18/17%

And there was an increase in those surveyed in Denmark who send/receive remittances at least once per year (74%/63%, up +18%/+17% since 2024).

There has been a slight decline as well as low figures in remittance activity since 2024 by those surveyed in Poland. Those who have sent/received remittances fell (28%/34%, down -5%/-6%) and those who expect to send/receive remittances in the next 12 months was the lowest in European countries surveyed (16%/27%, down 2%/2%).

## Remittance Rationale

In line with the 2024 Report, an unexpected need is a top reason for sending remittances in all European countries surveyed with the highest statistics in France (31%), Norway (30%), and Poland (30%). Sending remittances for own accounts/investments was popular by respondents in Denmark (30%) and Poland (26%). Sending remittances by those surveyed for a general and specific humanitarian need was a top rationale in Denmark (32%), France (28%), Germany (26%), Norway (29%), Sweden (25%), and the UK (22%).

Special occasions are the main reason for receiving money by respondents in Germany (28%), Norway (28%), Sweden (30%), and the UK (36%), while holidays are the top reason in Denmark (29%), France (38%), and Poland (32%).

## Security Perceptions and Pain Points

Across all European countries surveyed, about half of respondents report no issues when sending/ receiving digital remittances with the highest response in the UK (60%/61%), France (57%/59%), Sweden (56%/69%), and Germany (56%/59%). However, for those who do encounter problems, high fees are consistently seen as the biggest pain point, although scoring relatively low when compared to other global markets in the study – with the lowest of those surveyed in the UK (19%/17%), Poland (19%, 17%), and Sweden (19%/11%).



# Europe



Even with high fees for digital payments, digital apps continue to be seen as the most secure payment method by those surveyed across Europe. The countries with the top rating of safety to send/receive remittances include Germany (50%/49%), the UK (51%/52%), and Sweden (49%/49%).

Physical remittances consistently scored low by those surveyed in all European countries, (3%-8%), with slightly higher marks in Norway (+2%) and Poland (+4%). High fees for sending/receiving physical remittances were most noted pain points by respondents in Poland (46%/27%), Germany (31%/30%), and France (29%/23%). Similarly, high fees for sending remittances were a top pain point by those surveyed in the UK that saw a notable increase (43%, up 13% since 2024) and ranked significantly in Norway (37%). The need to send from a physical location was a top pain point by respondents in Denmark (29%) and in the UK (29%). Interestingly, the inability to easily access a bank account to send/receive was noted by those surveyed in Denmark (28%/30%) and Norway (34%/19%).

## Key Findings

The countries with the top rating of safety to send/receive remittances include Germany (50%/49%), the UK (51%/52%), and Sweden (49%/49%).

50/49%

Germany

51/52%

the UK

49%

Sweden (sending and receiving)

“

Digital remittances have revolutionized the industry and offer consumers more options than ever before to send funds, but there's still room for further innovation.

Continued expansion of digital options to send money around the world, and emerging technologies such as stablecoins, are poised to improve the speed, cost, and security of international remittances.

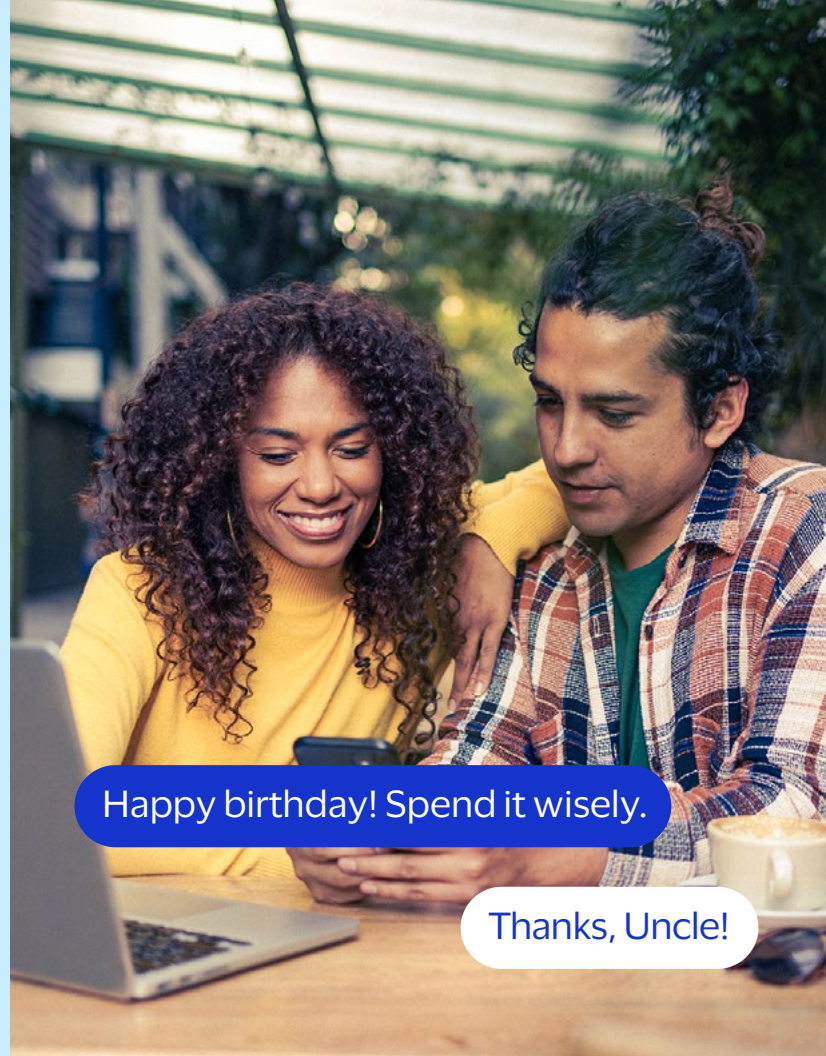
”

Luba Goldberg  
*SVP, Visa Direct Product*





# Latin America



Happy birthday! Spend it wisely.

Thanks, Uncle!



Brazil, Mexico  
and Peru

## Digital Dominance

Digital apps are the top choice for more than two thirds of those respondents for sending and receiving remittances in Latin America with Brazil leading the three countries at (78%/73%), followed by Mexico (66%/60%) and Peru (65%/68%). Even with the high percentages, respondents in two countries plan to send/receive more remittances via digital apps (Peru 59%/51% and Brazil 53%/57%). Across Latin American countries surveyed, a consistent top reason for using a digital app to send/receive remittances was ease of use – Brazil (49%/44%), Peru (42%/37%) and Mexico (42%/36%). In Mexico, another top reason by those surveyed was ensuring money would be sent/received safely, privately and securely (39%/37%), with peace of mind sending via digital apps increased (+8% over 2024). Similarly, by respondents in Peru, peace of mind for sending remittances via digital apps increased (+10% over 2024).

In all three countries, the popularity of sending/receiving a digital remittance from a physical location comparatively decreases to a distant second by respondents (43%/41% in Mexico, 35%/31% in Peru, and Brazil 26%/19%).



# Latin America



## Key Findings

# 66%+

Digital apps are the top choice for more than two thirds of those respondents for sending and receiving remittances in Latin America with Brazil leading the three countries (78%/73%). That is followed by Mexico (66%/60%) and Peru (65%/68%).

# 78/73%

Brazil

# 66/60%

Mexico

# 65/68%

Peru

Yet even with the digital-first practice in Mexico, there was a significant increase by those surveyed who have sent remittances via check or money order more over the past year (71%).

## Remittance Frequency

Remittance usage by respondents, both in past behavior and future expectations, is stable in Latin America compared to March 2024, except for Mexico where expectations of sending/receiving money abroad in the future have increased year-over-year (+4%/+3%). Those surveyed in Mexico also saw the largest increase in sending/receiving at least once per year from 2024 to 2025 (+12%/+6% to 76%/77%). Peru respondents have the largest incidence of sending/receiving remittances at least once per year (81%/74%) with those surveyed in Brazil scored in the middle of the two other countries at (75%/79%) sending/receiving at least once per year.

## Remittance Rationale

The reasons for sending or receiving remittances differ across the Latin American countries surveyed. The primary reason for sending remittances was an unexpected need in both Peru (37%) and Mexico (35%), and personal accounts or investments in Brazil (61%). On the receiving end, remittances for personal accounts or investments continued to top respondents in Brazil (38%) followed distantly by a special occasion (14%). Special occasion (30%) and holiday (26%) topped the charts of respondents for receiving remittances in Peru, with a fifth sending for a general and specific humanitarian need (21%).



# Latin America



## Key Findings

# +12/6%

Mexico saw the largest increase in sending/receiving at least once per year from 2024 to 2025 (+12%/+6% to 76%/77%).

# 81/74%

Peru respondents have the largest incidence of sending/receiving remittances at least once per year (81%/74%).

# 21%

A fifth of respondents in Peru send remittances for a general and specific humanitarian need (21%), following in Mexico (27%) and Brazil (25%).

Receiving regular remittances was popular with those surveyed in both Mexico (29%) and Peru (21%). Sending remittances for general and specific humanitarian need scored high in Mexico (27%) and Brazil (25%).

## Security Perceptions and Pain Points

The high adoption rate of digital remittance apps across Latin America reflects users' strong sense of security in using them. Security was cited as a top reason for both sending/receiving across all three countries: Brazil (66%/62%), Mexico (49%/39%), and Peru (47%/41%). More than a third of respondents noted no issues in using digital apps to send/receive remittances in Brazil (49%/52%), Mexico (40%/46%), and Peru (37%/37%). The top pain point for digital apps was consistently cited as high fees to send/receive in Brazil (31%/22%), Peru (25%/25%), and Mexico (22%/15%).

Physical remittance options (cash/check/money order) scored very low on safety by those surveyed for both sending and receiving in Brazil (1%-4%), Peru (3%-7%), and Mexico (4%-6%).

The top pain points for physical remittances span an array of issues across each Latin American country. In Mexico, top sending pain points from respondents were calculating the exchange rate (41%), high fees (30%), and the need to go to a physical location (29%). The need to go to a physical location led those surveyed in Mexico as pain points for receiving remittances (27%), followed by the need to travel a long way to access the money (23%).





# Latin America



In Peru, those surveyed found the remittance sending process from a physical location inconvenient to complete (40%) and that the process took too long (35%). For receiving remittances in Peru, respondents noted high fees (27%) and the need to travel too far (27%) as top pain points. And in Brazil, those surveyed listed the pain points of privacy issues (31%) and the process inconvenient to complete (22%) when sending remittances. For receiving in Brazil, respondents found privacy issues (43%) and high fees (35%) as top pain points.

## Key Findings

Physical remittance options (cash/check/money order) scored very low on safety by those surveyed for both sending and receiving in Brazil (1%-4%), Peru (3%-7%), and Mexico (4%-6%).

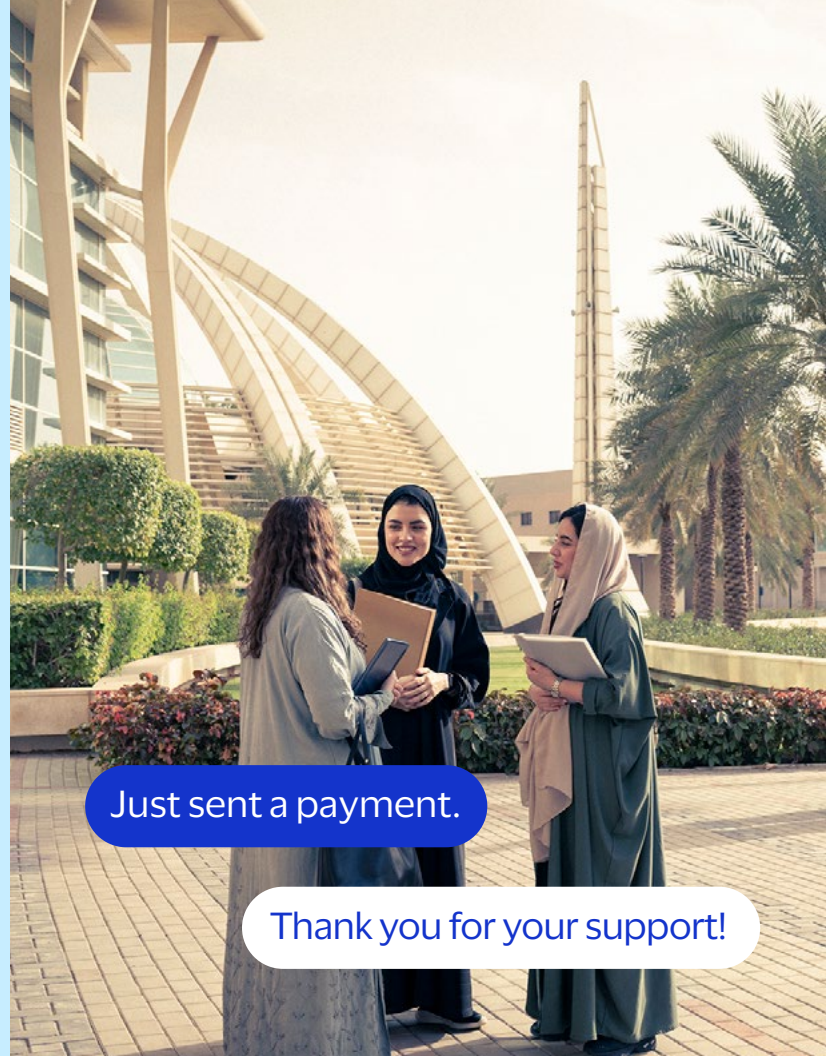
66/62%  
Brazil

49/39%  
Mexico

47/41%  
Peru



# Middle East



Just sent a payment.

Thank you for your support!



Kingdom of Saudi Arabia (KSA),  
United Arab Emirates (UAE)

## Digital Dominance

In the Middle East, digital transfers from physical locations are the most popular method for sending money by those surveyed (59% in KSA and 63% in UAE). While this is also true for receiving remittances by respondents in the UAE (62%), most receivers surveyed in KSA (67%) prefer receiving money digitally through apps rather than digitally from physical locations (by +20%). The shift to send/receive remittances more via digital app over time is high by those respondents in both countries (KSA change 59%/61% and UAE change 64%/63%).

The rationale for this migration to digital apps is for both ease and safety. Citing that those remittances are sent/received safely, privately and quickly (47%/45%) in the KSA is followed closely by those surveyed for ease of use to send/receive (43%/45%) and peace of mind (43%/42%) – which is up since 2024 (+6%/+7%). Likewise in the UAE, the use of digital apps to send/receive is cited by respondents as ease of use (50%/52%) as well as safe, private and quick transactions (46%/49%).





# Middle East



## Key Findings

# 95/81%

Of those surveyed in UAE  
95%/81% send/receive remittances at least once per year.

# 93/77%

Of those surveyed in KSA  
93%/77% send/receive remittances at least once per year.

# 59/61%

KSA

# 59/61%

UAE

The shift to send/receive remittances more via digital app over time is high (KSA change 59%/61% and UAE change 64%/63%).

## Remittance Frequency

Although remittance frequency in the Middle East has seen a slight year-over-year dip (-6%), a strong majority of respondents continue to both send and receive money at least once per year. Since 2024, there has been a modest decline in the number of respondents in the Kingdom of Saudi Arabia (KSA) who send and receive remittances (-5%/-4% versus 2025). Those KSA respondents who expect to send remittances remain flat year-over-year at 28%, while the number of those surveyed who anticipate receiving a remittance has fallen (-3% to 24%). Similarly in the United Arab Emirates (UAE), there is a decline (-6% and -8%) in those who sent or expect to send in the next twelve months. There is a slight increase from those respondents in the UAE of receiving remittances in the past year (+2% to 42%) and those expected to receive a remittance in the next year (+3% to 32%).

Even with the decline, the incidence of annual remittances remains exceptionally high when compared to other global regions in the survey. Of those respondents in UAE, they send/receive at least once per year (95%/81%) which is flat to 2024 figures. Remittance usage to send/receive at least once per year is up slightly (+6%/+4%) by respondents in KSA (93%/77%).

## Remittance Rationale

While softening slightly from 2024, sending remittances for a general and specific humanitarian need topped responses in both countries (51% in KSA and 49% in UAE). That was followed also in parallel by those surveyed for sending regular remittances (42% in KSA and 48% in UAE) and an unexpected need (37% in KSA and 42% in UAE).





# Middle East



4-6%

UAE

3-10%

KSA

Safety was rated low by respondents in both countries (UAE 4%-6% and KSA 3%-10%) for sending/receiving physical remittances.

Receiving remittances for personal accounts/investments topped those surveyed in both UAE (30%) and KSA (27%) followed by an unexpected need by respondents in UAE (28%) and regular remittance in KSA (26%).

## Security Perceptions and Pain Points

Alongside a preference for sending digital remittances from physical locations, the majority of respondents in the Middle East view this method as the most secure—cited by 37% in the UAE and 33% in KSA. The perceived safety of sending remittances via a digital app is rated equally by respondents in KSA (33%) and marginally higher by those in the UAE (34%). Those receiving remittances in the UAE list digital from a physical location as the safest method (34%) followed closely by via digital app (30%).

In KSA, that figure flips slightly for receiving remittances by respondents with safety being led by digital apps (39%) versus a digital transaction from a physical location (23%).

More than a third of those surveyed in the Middle East did not experience an issue with sending/receiving remittances via digital transaction (UAE 35%/38% and KSA 32%/33%). High fees were cited by both countries as a top pain point for sending/receiving remittances by respondents in UAE (32%/27%) and KSA (29%/33%).

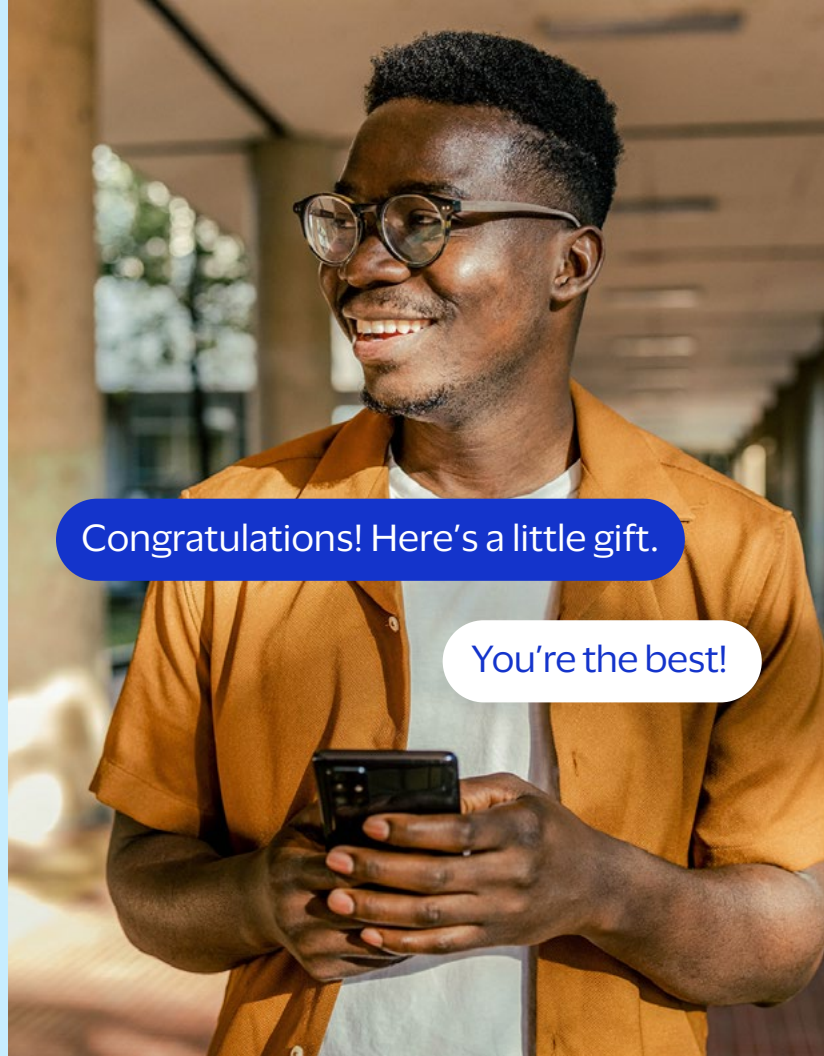
Safety was rated low by respondents in both countries (UAE 4%-6% and KSA 3%-10%) for sending/receiving physical remittances (cash, check, money order). Pain points for those surveyed in each country cited high fees to send/receive (UAE 33%/27% and KSA 33%/31%) as the primary pain point. Interestingly, the pain points of going to a physical location to send remittances was noted by respondents in KSA (41%) and in UAE (27%).



# North America



Canada,  
United States



## Digital Dominance

Digital apps continue to be preferred for both sending/receiving remittances by respondents in the U.S. (69%/61%) and Canada (65%/65%). Ease of use tops why digital apps are popular for sending/receiving remittances by respondents (38%/34% in the U.S. and 45%/40% in Canada). Almost equally, ensuring one's money will be sent/received safely, privately and securely was the most popular rationale for digital app use by respondents (36%/36% in the U.S. and 40%/38% in Canada).

In both countries, sending/receiving a digital remittance from a physical location comparatively falls to a distant second by respondents (25%/30% in the U.S., 36%/28% in Canada).

Among those surveyed who do not use digital transfers, likelihood to use them has ticked up since March 2024 (+7% in the U.S. to 58% and +6% to 44% in Canada).

## Remittance Frequency

Most respondents in the U.S. send/receive international remittances at least once per year (74%/60%) in 2025 compared to 2024 (61%/60%), with a notable increase in sending year-over-year (+13%).

# North America



## Key Findings

# +10%

Canadian respondents have increased sending/receiving at least once per year (up 10% to 72%/61% in 2025 compared to 59%/44% in 2024).

# +6-7%

Among those surveyed who do not use digital transfers, likelihood to use them has ticked up since March 2024 (+7% in the U.S. to 58% and +6% to 44% in Canada).

In contrast, Canadian respondents have increased sending/receiving at least once per year (up to 72%/61% in 2025 compared to 59%/44% in 2024).

Despite these shifts in Canada's remittance landscape, the survey shows year-over-year changes in sending and receiving remain relatively modest (-7%/-4%). The U.S. experienced similarly minor adjustments (-4%/-3%), indicating overall stability in cross-border money movement.

Looking ahead, respondents who plan to send/receive remittances in the next year showed slight decline in North America (-3%/-4% in the U.S. and -2%/-1% in Canada).

## Remittance Rationale

The rationale for sending and receiving remittances was parallel across North American countries surveyed. The top reasons for sending remittances by respondents were unexpected need (36% in the U.S., 32% in Canada), holiday (29% in both the U.S. and Canada) and special occasion (29% in the U.S., and 24% in Canada). Sending remittances for a general and specific humanitarian need scored similarly by survey participants in the U.S. (28%) and Canada (24%), even with a softening from 2024 (-7% in the U.S. and -3% in Canada).

The top reasons for receiving remittances among respondents in both countries were holidays (32% in the U.S. and Canada), special occasions (28% in the U.S., 33% in Canada), and unexpected needs (22% in the U.S., 17% in Canada).





# North America



## Security Perceptions and Pain Points

Digital app remittances consistently rank as the most secure forms for sending/receiving by those surveyed in the U.S. (42%/39%) and in Canada (45%/37%). Almost half of respondents in the U.S. said they did not experience any issues using a digital app to send/receive remittances (44%/44%), with slightly more respondents in Canada (48%/53%). High fees were listed as the top pain point for sending/receiving digitally by respondents in the U.S. (27%/24%) and Canada (30%/25%). Physical remittances (cash/check/money order) scored very low on safety by those surveyed for both sending and receiving in Canada (3%-6%) and in the U.S. (5%-8%). Yet, high fees are a top parallel pain point for sending/receiving physical remittances in Canada (30%/25%) and the U.S. (27%/24%).

## Key Findings

Digital apps continue to be preferred for both sending/receiving remittances by respondents in the U.S. (69%/61%) and Canada (65%/65%).

69%

Sending remittances  
in the U.S.

61%

Receiving remittances  
in the U.S.

65%

Sending and receiving remittances in Canada

“

Digital remittances are being embraced across North America due to their ease of use, reliability, and improved security.

As digital remittances become more prevalent, transparency and customer satisfaction will be essential to meet evolving consumer expectations.

”

Ben Ellis  
*SVP and Head of Visa B2B Connect*



# Money Travels: 2025 Digital Remittances Adoption Report: Survey Methodology



Visa Money Travels: 2025 Digital Remittances Adoption Report was conducted by Visa and Morning Consult during January 2-30, 2025, among a sample of nearly 44,000 remittance senders and receivers across 20 countries: Australia, Brazil, Canada, China, Denmark, France, Germany, India, Japan, Mexico, Norway, Peru, Philippines, Poland, the Kingdom of Saudi Arabia (KSA), Singapore, Sweden, United Arab Emirates (UAE), the United Kingdom (UK) and the United States (U.S.). The interviews were conducted online. Within each country survey respondents are weighted based on census estimates for age, gender, education, and region.



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