

## Apple Wants to be a Payments Power Like Block and Stripe

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### Overview

Apple has its eye on payments. The tech giant's acquisition of Credit Kudos—along with a report that it's preparing for a major move into processing, risk assessment, dispute resolution, and more—signals that it's looking at the success of firms like Block in the space and looking to exert its considerable muscle there. With Apple's resources, its dominant presence in mobile devices, and existing platforms such as Apple Pay, it will be operating from a position of strength as it enters the payments landscape. It will also be facing regulatory hurdles and other challenges that do not ensure success. This Javelin Strategy & Research whitepaper assesses the situation and lays out the stakes, not just for Apple but also for competitors in the payments arena.

### Companies mentioned:

Adyen, Apple, Afterpay, Block, Square, Credit Kudos, Goldman Sachs, Google, Klarna, Meta, PayPal, Stripe

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