EnterPay

HOSPITALITY MARKET REPORT · 2026

Your guests already pay in crypto. Is your hotel ready?

A complete look at the crypto travel payments market, why hotel bookings are already its second-largest category, and what forward-thinking properties are doing about it — with the data, the guest economics, and a practical path to accepting crypto with EnterPay.

$18.3B
Projected global crypto travel payments market by 2034

17.2%
Compound annual growth rate, 2026–2034

28.6%
Share of crypto travel payments already going to hotel bookings

Fiat
What lands in your bank — your property never holds crypto

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Data compiled from Dataintelo's Cryptocurrency Payments for Travel Market Report (2026) & EnterPay analysis

Prepared by **EnterPay**
enterpay.com

EXECUTIVE SUMMARY

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The short version, for busy GMs and revenue managers

Crypto travel payments have moved from novelty to a fast-growing, well-regulated payment rail — and hotels are already the second-biggest beneficiary of that shift, behind flight bookings. This report walks through the market data, what it means specifically for hotel revenue and cost lines, and how EnterPay gets a property live in days.

$4.8B → $18.3B

Global crypto travel payments market, 2025 to 2034 (17.2% CAGR)

28.6%

Of all crypto travel payment volume goes to hotel & accommodation booking — the No. 2 category

−62% / +34% / +41%

Lower processing cost, higher booking value, and higher repeat-booking rate hotels report from crypto guests

425M+

People globally now own cryptocurrency, up 340% since 2019 — and increasingly expect to spend it, not just hold it

Paid in fiat

Guests pay in crypto; your bank receives ordinary money. USDC settlement is available if you prefer it

Days, not months

Typical time to go live with EnterPay's POS, mobile, link, or API products

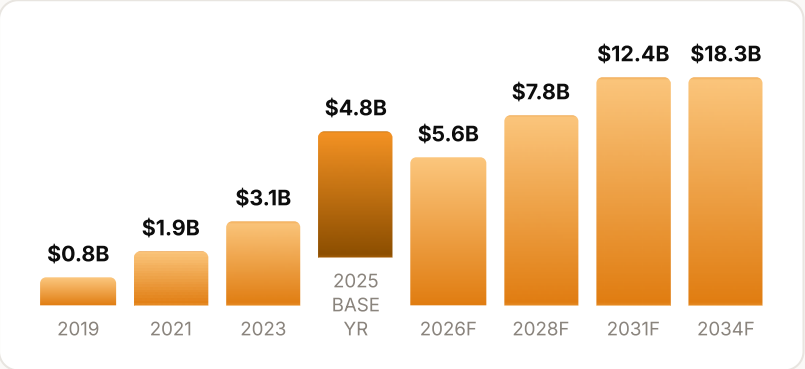
Key findings in this report

1. The crypto travel payments market is growing roughly **3x faster** than most mature digital payment categories, expanding from $0.8B in 2019 to a projected $18.3B by 2034.
2. Hotel bookings capture **28.6%** of crypto travel payment volume, second only to flights — and hotels that accept it see materially better guest economics, not just a new checkout button.
3. Crypto-paying guests skew younger, higher-spending, and more loyal: travelers aged 18–45 represent **62%** of international tourism expenditure and show a strong preference for frictionless, transparent payment.
4. Settlement cost drops from the traditional **2.9–3.5%** card processing range to roughly **0.8–1.2%** with crypto rails — while fraud exposure and chargebacks fall by an estimated **63%** and **78%** respectively.
5. The property is never exposed to crypto. Every payment is converted as it happens and **off-ramps to your bank in fiat**, on a twice-weekly cadence — no wallet, no custody, no price risk.
6. Adoption is no longer niche: an estimated 60% of Fortune 500 executives say their companies are working on blockchain initiatives, and brands from Gucci to Microsoft to AMC Theatres already accept crypto payments.

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A payment category growing faster than most of travel itself

Cryptocurrency has moved from a niche curiosity to a mainstream travel payment method. The global market for crypto travel payments reached $4.8 billion in 2025 and is forecast to reach $18.3 billion by 2034, driven by regulatory clarity, cheaper cross-border settlement, and a generation of travelers who already hold digital assets.



17.2%

CAGR through 2034 — roughly 3x the growth rate typical of mature digital payment categories

340%

Increase in travel merchants accepting crypto payments between 2023 and 2026, with a further 250% expansion projected through 2034

Which currencies guests are actually paying with

Bitcoin — the trust anchor for high-value bookings	**38.5%**	14.8% CAGR
Ethereum — powers smart-contract & loyalty automation	**24.2%**	18.3% CAGR
Stablecoins (USDC, USDT, DAI) — price-stable, merchant-friendly	**21.6%**	19.7% CAGR — fastest-growing
Altcoins & others	**15.7%**	—

Source: Dataintelo, Cryptocurrency Payments for Travel Market Research Report (base year 2025, published May 2026).

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Four forces are converging to make this the moment to act

This isn't speculative upside — it's the product of four concrete, measurable shifts happening in parallel across regulation, infrastructure, financial mechanics, and consumer behavior.

01

Regulatory clarity

Frameworks including the EU's Markets in Crypto Assets regulation and Singapore's Payment Services Act amendments have replaced legal ambiguity with clear operating rules, while Financial Action Task Force guidance has harmonized AML/KYC requirements across jurisdictions.

+340% merchant adoption, 2023–2026

02

Cheaper, faster settlement

Layer-2 scaling and network upgrades have cut confirmation times from hours to seconds, while eliminating correspondent banks and currency-conversion intermediaries that drive up traditional processing costs.

2.9–3.5% → 0.8–1.2% processing cost

03

Programmable payments

Smart contracts enable conditional settlement — payment released on check-in, or automatically refunded on a verified cancellation — reducing reconciliation work and creating tokenized loyalty mechanics traditional systems can't match.

−63% fraud exposure vs. card rails

04

A generation that already holds crypto

Cryptocurrency ownership has grown 340% since 2019 to roughly 425 million people worldwide, concentrated among 18–45 year-olds — the same demographic responsible for 62% of international tourism spending.

+31% guest satisfaction where offered

> Put together, these four forces explain why crypto travel payment adoption isn't a slow, linear trend — merchant adoption alone has grown 340% in three years, and market forecasts point to a further 250% expansion in the years ahead as regulatory frameworks continue to mature.

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Crypto is already mainstream — hospitality is just catching up

Executives across every major industry are already moving on crypto payments. Hospitality has historically lagged airlines and OTAs in adopting it — which is exactly why offering it today is still a meaningful point of differentiation rather than table stakes.

~60% of Fortune 500 executives say their companies are actively working on blockchain initiatives.

560M+ people worldwide are estimated to own cryptocurrency as of 2024.

Stablecoins alone moved an estimated $18.4T in 2024 — more than Visa's reported network volume.

A sample of major brands that have already implemented cryptocurrency payments

Gucci Luxury retail	**Microsoft** Technology	**Balenciaga** Luxury fashion	**Shopify** E-commerce	**TAG Heuer** Watches
Newegg Electronics	**ExpressVPN** Software	**AMC Theatres** Entertainment	**AT&T** Telecom	**Dallas Mavericks** Sports

And travel is following closely behind

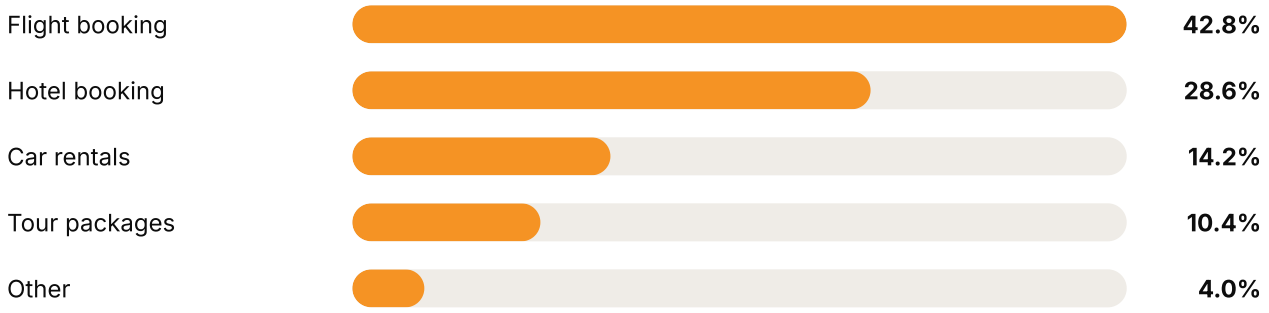
Travala.com has processed over $520 million in cumulative bookings across 12 million registered users. AirBaltic has processed more than $1.2 million in crypto flight bookings annually since 2022. Alternative Airlines now spans relationships with over 600 carriers accepting crypto. Webjet, Destinia, CheapAir, and BTCTrip have all built dedicated cryptocurrency settlement infrastructure — proof that the operational path for travel merchants is well-trodden.

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Hotel bookings are the No. 2 use case for crypto travel spend

Behind flight bookings, hotel and accommodation bookings capture the largest share of crypto travel payment volume — and hotels that accept it are seeing measurably better guest economics, not just a new checkout option.

Where crypto travel spend actually goes



−62%
Lower payment processing costs vs. traditional card settlement

+34%
Higher average booking value from crypto-paying guests

+41%
Greater likelihood of a repeat booking from crypto guests

> Hotels accepting crypto payments have moved from multi-day card reconciliation cycles to real-time settlement — freeing up cash flow and simplifying operations — while giving guests transparent, all-inclusive pricing with no surprise conversion fees. Early-adopter properties have implemented acceptance through lightweight partner integrations, without reworking their property management systems.

Real-time
Settlement, replacing multi-day card reconciliation cycles

No PMS rebuild
Acceptance layered on through lightweight partner integration

All-inclusive pricing
Transparent totals guests trust, with no conversion surprises

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What it actually saves on your P&L

Crypto payment rails remove intermediaries — card networks, correspondent banks, and currency-conversion providers — that make up most of a traditional processing fee. For hotels, that shows up directly in processing costs, chargeback losses, and reconciliation time.

TRADITIONAL CARD PROCESSING

2.9–3.5%

Per transaction, before chargebacks, currency conversion spreads, and multi-day settlement delays

CRYPTO SETTLEMENT VIA ENTERPAY

0.8–1.2%

Effective cost range reported across crypto travel merchants, with fiat off-ramp at 1.5–2% (region-dependent)

What that looks like on real folio sizes

BOOKING VALUE	TRADITIONAL COST (~3.2%)	CRYPTO COST (~1.0%)	ESTIMATED SAVINGS
$400 (avg. 2-night stay)	$12.80	$4.00	**~$8.80 saved**
$1,500 (extended / suite stay)	$48.00	$15.00	**~$33 saved**
$5,000 (group / event folio)	$160.00	$50.00	**~$110 saved**
$12,000 (multi-week / luxury package)	$384.00	$120.00	**~$264 saved**

Illustrative, based on Dataintelo's reported industry-wide fee ranges (2.9–3.5% traditional vs. 0.8–1.2% crypto). Actual EnterPay off-ramp fee is 1.5–2%, region-dependent — still a meaningful reduction versus card-network economics once chargebacks and FX spread are included.

–63%

Reduction in fraud exposure vs. traditional card payment systems

–78%

Fewer chargebacks thanks to immutable, blockchain-verified settlement

Twice weekly

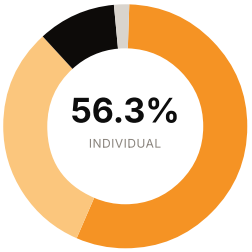
Fiat off-ramp to your bank account — no crypto custody risk held by your property

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Your highest-value guests are the most likely to pay in crypto

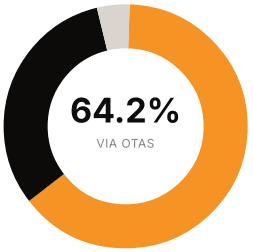
Individual leisure travelers drive the majority of crypto travel spend, concentrated among 18–45 year-olds who represent 62% of international tourism expenditure — a demographic with rising disposable income and an explicit preference for frictionless, transparent payment.

Who's paying



Individual travelers	**56.3%**
Business travelers	**31.4%**
Travel agencies	**10.2%**
Other	**2.1%**

How they book



Online travel agencies	**64.2%**
Direct booking platforms	**31.4%**
Other channels	**4.4%**

The distribution split matters strategically: airlines including AirBaltic and LOT Polish Airlines have prioritized crypto acceptance on their **direct** booking systems specifically as a customer-acquisition-cost reduction strategy — building direct guest relationships and cutting out OTA commission. Hotels can apply the same playbook on their own booking engine.

425M+

People globally now own cryptocurrency — a 340% increase since 2019 — and a growing share expect to be able to spend it, not just hold it, when they travel. Hotels with no way to accept it are quietly turning away some of their best-spending guests.

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Where crypto travel demand is concentrated — and growing fastest

Demand isn't evenly spread — and knowing where your guest base sits on this map helps prioritize the rollout.

42.3% **Asia Pacific**	The largest region by share, led by regulatory openness in **Singapore and Hong Kong**, digital wallet penetration exceeding 85% in urban centers, and tourism recovery across Thailand, Vietnam, Indonesia, and the Philippines — a combined footprint of roughly 190 million annual international arrivals.
31.7% **North America**	Institutional adoption through major carriers and crypto-native platforms like CheapAir and BTCTrip, supported by regulated custody infrastructure. Millennials and Gen X — 58% of crypto asset holders — drive cross-border demand across more than 150 million annual US–Canada–Mexico trips.
15.8% **Europe**	Driven by the EU's Markets in Crypto Assets regulation and adoption across Scandinavia and Switzerland. Alternative Airlines (UK) is a major processor of crypto flight bookings, while Lufthansa and KLM explore blockchain settlement through partnership frameworks.
6.4% **Latin America**	Argentina and El Salvador show exceptional crypto penetration, driven by legislative support and inflation-driven demand for alternative stores of value — with transaction growth exceeding 340% since 2022 in some markets.
3.8% **Middle East & Africa**	The smallest region today, but the **fastest-growing at a projected 19.3% CAGR** through 2034 — driven by infrastructure investment and tourism recovery across Dubai, Abu Dhabi, Kenya, South Africa, and Egypt.

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The obvious objections — and how they're already solved

Every GM asks some version of these four questions. Here's the honest answer to each, and how EnterPay's infrastructure is built specifically around them.

THE CONCERN

"Crypto prices swing wildly — how do we price rooms?"

Price volatility is the most common hesitation, and it was a real problem in the early years of crypto payments.

HOW IT'S SOLVED

You are paid in fiat, and never hold crypto

Every payment is converted the moment it happens and off-ramps to your bank in your own currency — your P&L never sees a price swing. Guests can also pay in stablecoins (USDC, USDT, DAI), the fastest-growing payment type in travel at 19.7% CAGR, and USDC settlement is available if you want it.

THE CONCERN

"Is this even legal / regulated where we operate?"

Regulatory uncertainty held the category back for years.

HOW IT'S SOLVED

Frameworks like MiCA have closed the gap

The EU's Markets in Crypto Assets regulation, Singapore's Payment Services Act, and FATF-aligned AML/KYC standards have created clear, harmonized rules. EnterPay operates exclusively through licensed, regulated processing partners.

THE CONCERN

"What about fraud, chargebacks, and disputed payments?"

Card fraud and friendly-fraud chargebacks are a real, ongoing cost center for hotel front desks.

HOW IT'S SOLVED

Blockchain settlement is final and verifiable

Immutable, cryptographically verified transactions cut fraud exposure by an estimated 63% and chargebacks by 78% versus traditional card rails — there is no reversal mechanism to exploit.

THE CONCERN

"Our staff and PMS aren't set up for this."

Nobody wants a months-long systems project to add a payment method.

HOW IT'S SOLVED

It works like a card machine, on day one

Staff enter an amount, the guest scans a QR code, and settlement happens automatically — no crypto knowledge required, no PMS rebuild, live in days via POS, mobile POS, payment link, or API.

Enter Pay

One platform. Every way your guests want to pay.

EnterPay is the payment software built for luxury hospitality — a suite of flexible products so your front desk, concierge, events team, and digital channels can all accept crypto without anyone needing to know anything about it.

IN-STORE

POS Device

A physical terminal at the front desk, bar, or spa — as fast and familiar as a card machine, for guests checking in, checking out, or settling incidentals and folios.

ON THE GO

Mobile POS

Turns any staff smartphone into a crypto-ready terminal — ideal for poolside service, room service, events, and any team member working away from the main desk.

NO INTEGRATION NEEDED

Payment Link

Generate a shareable payment link for any booking, deposit, or invoice — send it by email or chat and collect crypto payments with zero website changes required.

DEVELOPER-GRADE

API Services

A checkout API for your booking engine or PMS, giving full control over how and where crypto payment is offered across the entire digital guest journey.

200+	LICENSED	FIAT	ZERO
Cryptocurrencies accepted	Regulated processing partners	Paid to your bank, no crypto held	Chargebacks

Infrastructure your finance team will approve

Licensed processors

Every transaction flows through regulated, compliant partners — not an unregulated exchange.

On-chain transparency

Settlement you can verify on-chain, with no intermediated opacity between guest payment and your bank deposit.

Direct settlement

Funds land straight in your bank account in fiat currency — your property never custodies crypto. USDC settlement is available on request.

AML / KYC compliant

Enterprise-grade compliance is built into the platform from day one, not bolted on later.

Enter Pay

From check-in to checkout — and every moment in between

A guest's spend at your property rarely stops at the room rate. EnterPay is designed to travel with them across every point of sale.

FRONT DESK

Check-in & checkout

Settle the room folio, deposits, and incidentals with the same terminal your team already trusts for cards.

F&B

Restaurants & bars

The bill arrives, the guest scans, the table turns — effortless for both staff and guests, no declined cards.

EVENTS

Weddings & conferences

High-value group folios settle instantly, with immutable records simplifying reconciliation for finance teams.

WELLNESS

Spa & concierge

A discreet, premium way to settle add-on experiences — as polished as the service itself.

How a single payment actually works

1

Enter the amount

Staff tap the bill into the EnterPay terminal, exactly like a card machine.

2

Guest scans

The guest scans a QR code with any major wallet and confirms in their currency of choice.

3

You're paid in fiat

Funds move into secure custody with licensed partners and off-ramp to your bank twice weekly, at 1.5–2% (region-dependent).

> Guest wallet → licensed partner → your bank account, converted in real time. Your property holds no crypto at any point. Refunds, where issued, are processed in fiat — see EnterPay's Merchant Terms §09 for details.

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Live in days, not months

Because EnterPay works alongside your existing systems rather than replacing them, onboarding is a short, guided process — not an IT project.

1

DAY 0

Discovery call

We review your booking mix, folio sizes, and which product (POS, mobile, link, or API) fits your operation best.

2

DAY 1–2

Onboarding & compliance

Fast KYC/AML setup with our licensed processing partners — no lengthy underwriting cycle.

3

DAY 2–3

Terminal & training

Hardware ships or software activates; front-desk and F&B staff get a 15-minute walkthrough — no crypto expertise needed.

4

DAY 3+

Live & settling

Start accepting 200+ cryptocurrencies immediately, with fiat off-ramp to your bank twice weekly.

No PMS rebuild

Works alongside your existing property management and booking systems

No hidden custody

EnterPay and its licensed partners handle all blockchain operations securely

Full flexibility

Receive payouts in fiat, with no private keys or sensitive data stored on-site

What we need from you

1. **Company registration.** Your trade register extract or certificate of incorporation, together with the registered address of the operating entity.
2. **Ownership.** Names and identification for anyone holding 25% or more — the threshold the compliance check works to.
3. **An authorised signatory.** One person who can sign for the property, with photo ID.
4. **A business bank account** in the property's name. This is where the fiat payout lands; no crypto account is needed at any point.
5. **One contact for go-live**, usually the front-office manager — they take the fifteen-minute walkthrough and brief the desk.

None of this is specific to crypto: it is the same file any acquirer opens for a new merchant. Properties that have it to hand clear compliance inside the day one-to-two window above.

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Questions GMs and finance teams ask us most

Q. Does our hotel ever hold or custody cryptocurrency?

No. Guest payments are converted through EnterPay's licensed partners, and funds settle to your bank account in fiat currency twice weekly. Your property carries no crypto price risk at any point. If you would rather be settled in USDC, that is available on request — but fiat is the default.

Q. How does this affect our existing card payment setup?

It doesn't — EnterPay is an additional payment option layered on top of what you already use, not a replacement. Cards, cash, and crypto can all run side by side.

Q. What happens if a guest wants a refund?

Refunds are processed in fiat currency directly to the guest, keeping the process simple for your front-desk and finance teams (see EnterPay's Merchant Terms §09).

Q. Which cryptocurrencies can guests actually pay with?

Over 200 cryptocurrencies are supported, including Bitcoin, Ethereum, and major stablecoins like USDC and USDT — covering the vast majority of what travelers already hold.

Q. Is this compliant with anti-money-laundering regulation?

Yes. EnterPay's infrastructure is built on licensed, regulated processing partners with AML/KYC compliance designed in from day one, aligned with frameworks such as the EU's MiCA regulation.

Q. How long does it take to start accepting payments?

Most properties are live within days of the discovery call — see the onboarding timeline on the previous page for a full breakdown.

Q. Do our staff need any crypto knowledge?

None. The guest experience is a QR code scan, and the staff experience is entering an amount — exactly like using a card machine.

EnterPay

Start accepting crypto payments now.

Join the venues already serving the next generation of high-spending guests. We'll walk you through the numbers for your property, show you the terminal, and get you live in days — not months.

Book a 15-minute call | **See the Crypto POS**

EMAIL
contact@enterpay.io

WEB
enterpay.com

BUILT FOR
Hotels & Resorts

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