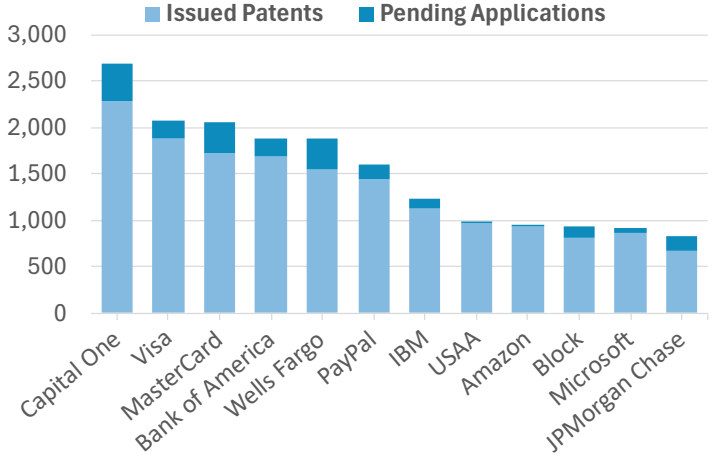
FinTech 2026

PATENT MARKET OVERVIEW

VITEK INTELLECTUAL PROPERTY

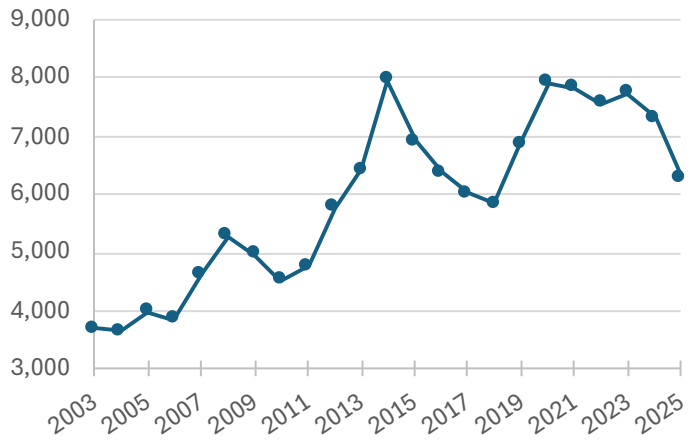
Using traditional IP expertise combined with cutting-edge software to create tangible market value for clients

Largest U.S FinTech Portfolios



FinTech Patent Applications

U.S. Publications per Year



VITEK IP CORE OFFERINGS

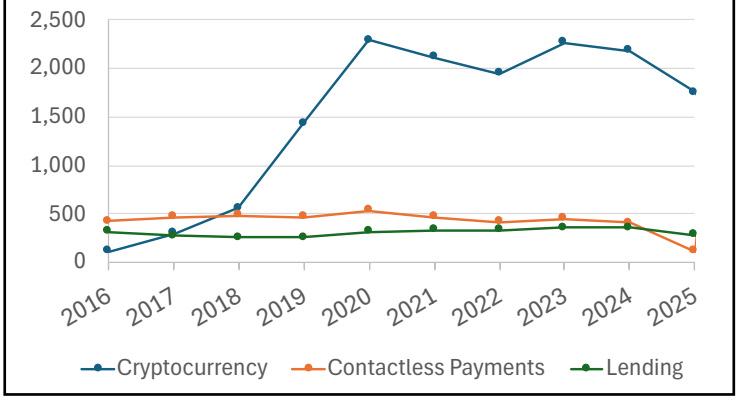
- Brokerage
- Licensing
- Litigation Support
- Analysis & Market Research
- Prosecution Services & Patent Creation
- IP Software Products

Top FinTech Fundraising Events

since 2024

Technology Trends

U.S. Application Publications by Keyword



Key Market Insights

- 2025 pre-IPO funding for Fintech companies totaled $180b, with 2,684 deals recorded globally.
- Patenting activity related to blockchain or cryptocurrencies have plateaued since a sharp rise from 2018-2020.
- Traditional banks and payment networks have invested significantly into developing their patent portfolios, with Capital One leading among all competitors and tech companies in FinTech patent holdings, both in U.S. grants and pending applications.
- Credit union USAA's long-running patent assertion campaign against major banks, related to mobile remote deposit capture technology, hit a snag in September 2025 when an appeals court ruled the patents to be invalid, wiping out a $223 million jury verdict against PNC Bank – USAA has appealed the matter to the U.S. Supreme Court.

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Sources: Vitek IP; Crunchbase