

State of AI Search Fintech

Q3 2026 — Vertical Deep Dive



KEY FINDING

Payhawk led the vertical at 7% AI visibility. 12 of 14 Fintech challengers were cited; 2 were invisible. Perplexity cited 12, ChatGPT 3.

AI Visibility in Fintech

We tracked 14 growth-stage Fintech challengers for Q3 2026 — none carried over from our Q2 study — and ran 22 unbranded, buyer-intent queries through ChatGPT (GPT-4o) and Perplexity (Sonar Pro). We measured each company's AI visibility rate: the share of the vertical's queries where it appeared. 12 were cited by at least one engine; 2 were invisible. Perplexity cited 12 of the 14 companies while ChatGPT cited 3. Figures are a dated snapshot for the exact prompts and engines below, in English.

12

Cited

2

Invisible

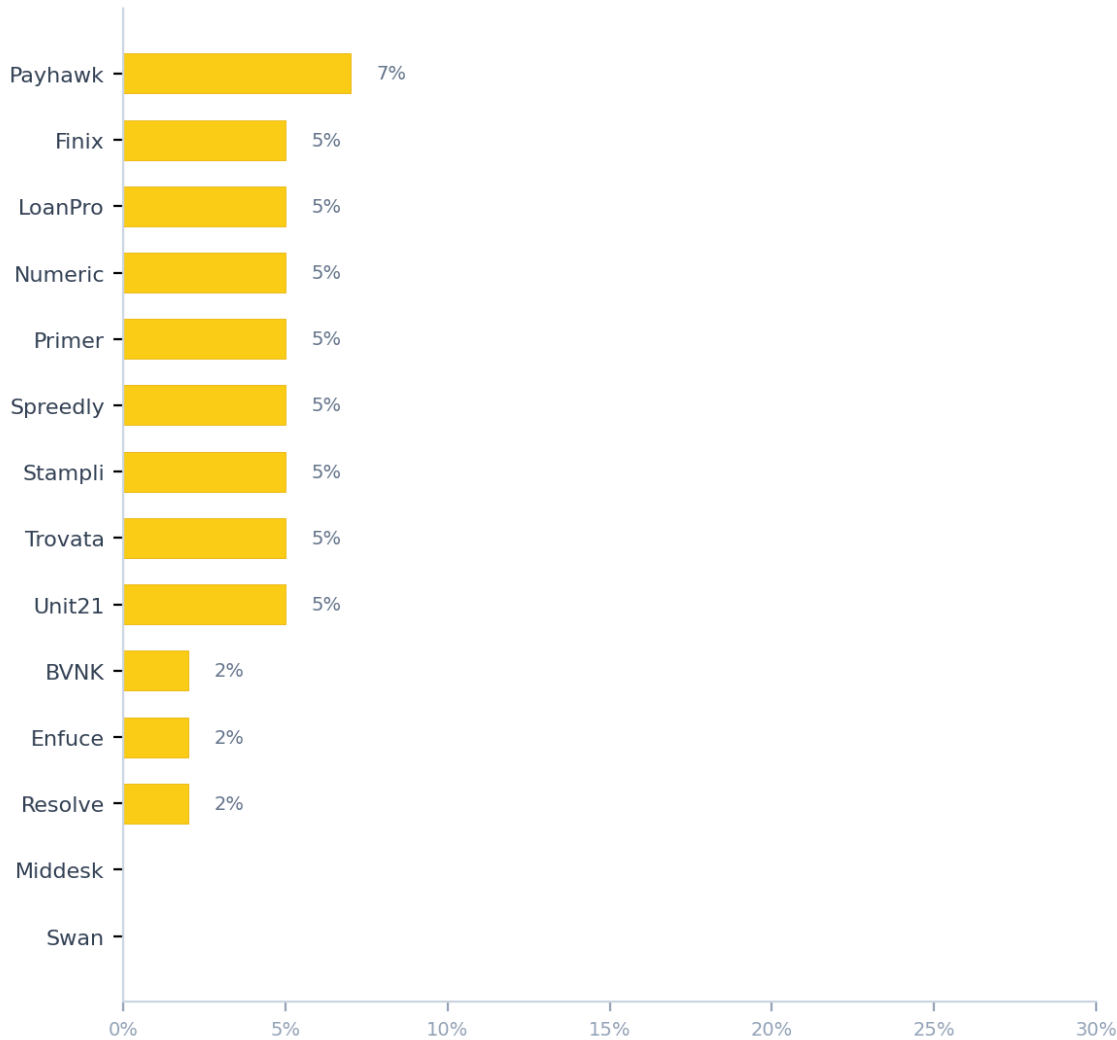
3

On Both Engines

All 14 Companies Ranked

#	Company	Sub-Category	Overall	ChatGPT	Perplexity	
1	Payhawk	Spend Management / Expense	7%	0%	14%	Cited
2	Finix	Embedded Finance / Payments-	5%	5%	5%	Cited
3	LoanPro	Lending Infrastructure	5%	0%	9%	Cited
4	Numeric	Reconciliation / Financial C	5%	0%	9%	Cited
5	Primer	Payments / Payment Orchestra	5%	0%	9%	Cited
6	Spreedly	Payments / Payment Orchestra	5%	0%	9%	Cited
7	Stamplic	Accounts Payable Automation	5%	5%	5%	Cited
8	Trovata	Treasury Management	5%	5%	5%	Cited
9	Unit21	Fraud / Risk / AML	5%	0%	9%	Cited
10	BVNC	Crypto / Stablecoin B2B Infr	2%	0%	5%	Cited
11	Enfuce	Card Issuing	2%	0%	5%	Cited
12	Resolve	Accounts Receivable / Net Te	2%	0%	5%	Cited
13	Middesk	KYB / KYC / Compliance	0%	0%	0%	INVIS
14	Swan	Embedded Finance / BaaS	0%	0%	0%	INVIS

AI Visibility Rate by Company



WHAT THE DATA SHOWS

Most visible: Payhawk, Finix, LoanPro.

Invisible (0%): Middesk, Swan.

ChatGPT vs Perplexity

ChatGPT

GPT-4o

3

cited

- | | | |
|---|---------|----|
| 1 | Finix | 5% |
| 2 | Stampli | 5% |
| 3 | Trovata | 5% |

Perplexity

Sonar Pro

12

cited

- | | | |
|---|---------|-----|
| 1 | Payhawk | 14% |
| 2 | LoanPro | 9% |
| 3 | Numeric | 9% |
| 4 | Primer | 9% |
| 5 | Speedly | 9% |
| 6 | Unit21 | 9% |
| 7 | BVNK | 5% |
| 8 | Enfuce | 5% |

2 Fintech Companies AI Doesn't Recommend

Company	Sub-Category
Middesk	KYB / KYC / Compliance
Swan	Embedded Finance / BaaS

RECOMMENDATIONS

- Entity optimization first — make sure AI knows what you do and in which sub-category.
- Publish comparison and buyer-intent content targeting the exact queries in this report.
- Earn third-party mentions (Reddit, G2, industry guides) that Perplexity and ChatGPT cite.

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