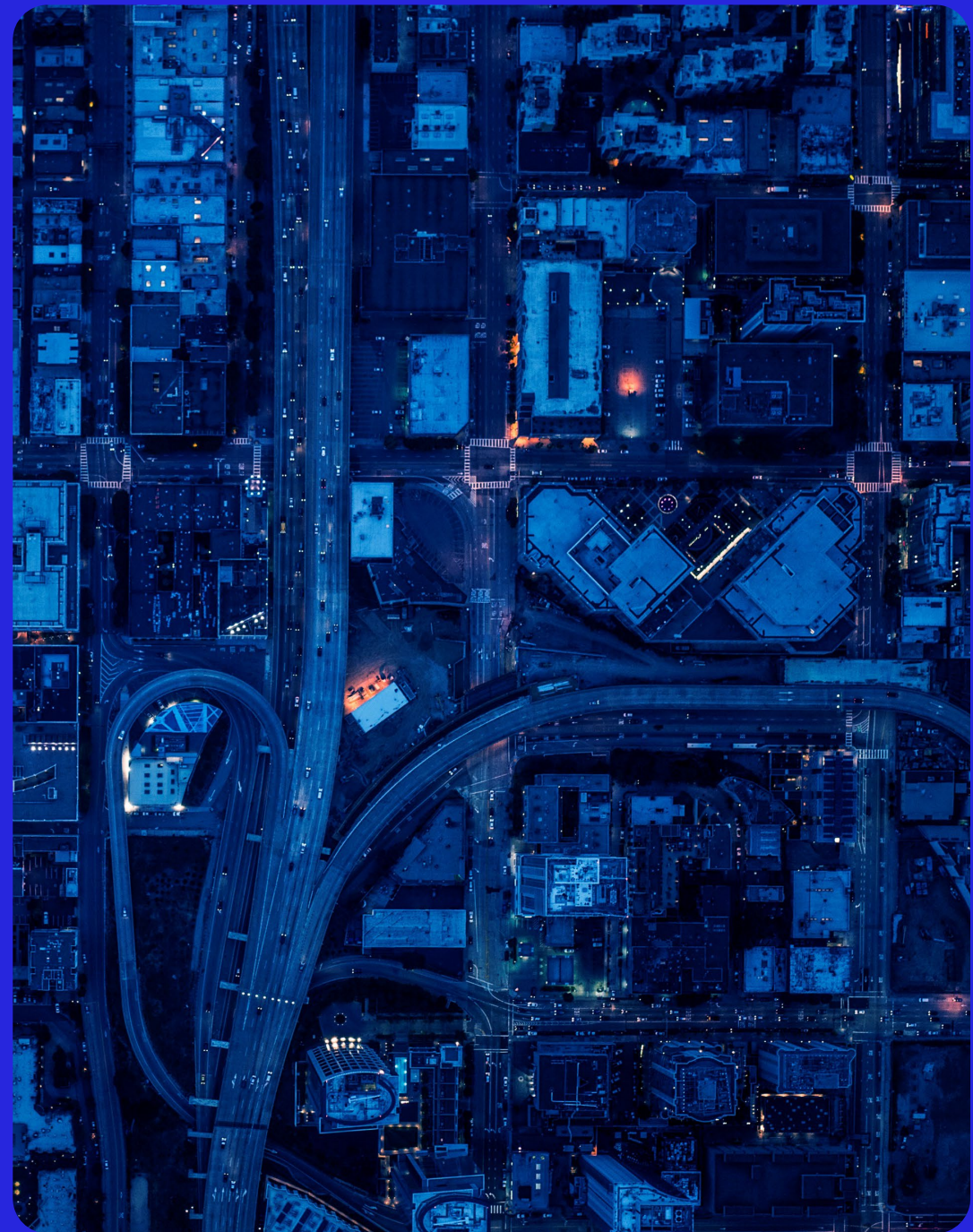


The Value Proposition of Instant Payments

Somya Patnaik
May 2022



ACI Worldwide

Prime Time for Real-Time

Growth indicators and predictions for **53 global markets**

Real-Time Payments Drive Real-Time Economies



Modern economies are real-time



Real-time payments unlock economic growth



Consumers expect real-time payments



Cloud accelerates banking modernization

In collaboration with GlobalData and Cebr

118.3B

Real-Time Payment transactions in 2021

\$173B

Formal GDP facilitated by real-time payments in 2026

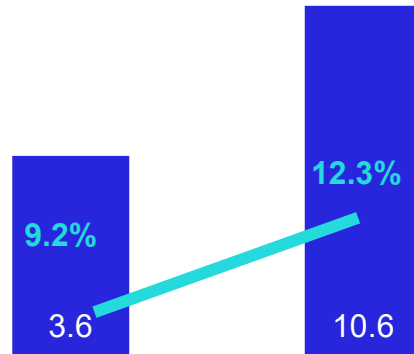


UNITED KINGDOM

Established



Transaction Volume (in Bn)



FY 2021

FY 2026

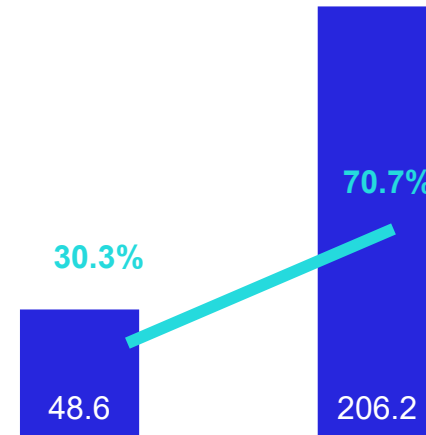


INDIA

Established



% Share of total transactions (Established)



FY 2021

FY 2026

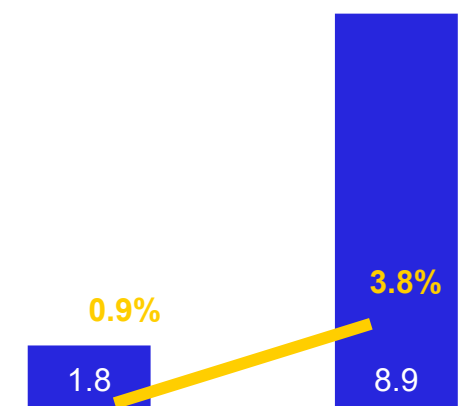


UNITED STATES

Developing



% Share of total transactions (Developing)



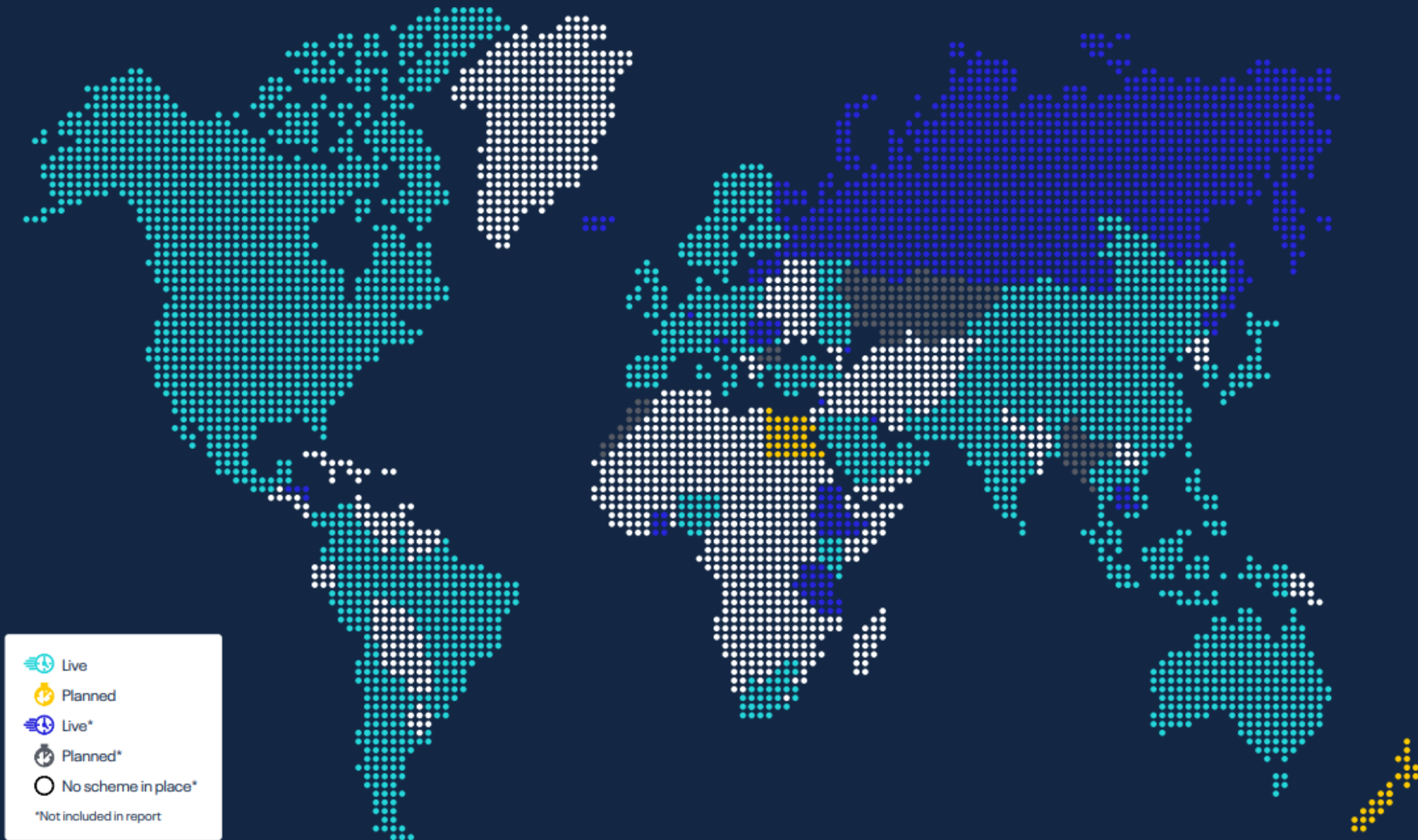
FY 2021

FY 2026

CONFIDENTIAL

2

Global Real-Time Payments Adoption



Top Markets for Real-Time Payments

Top-five fastest-growing real-time markets:

(where IP share of all electronic payments is at least 10%)

Brazil



CAGR (IP Volume, 2021-26)

56.8%

Oman



41.0%

India



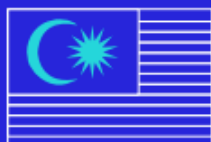
33.5%

Philippines



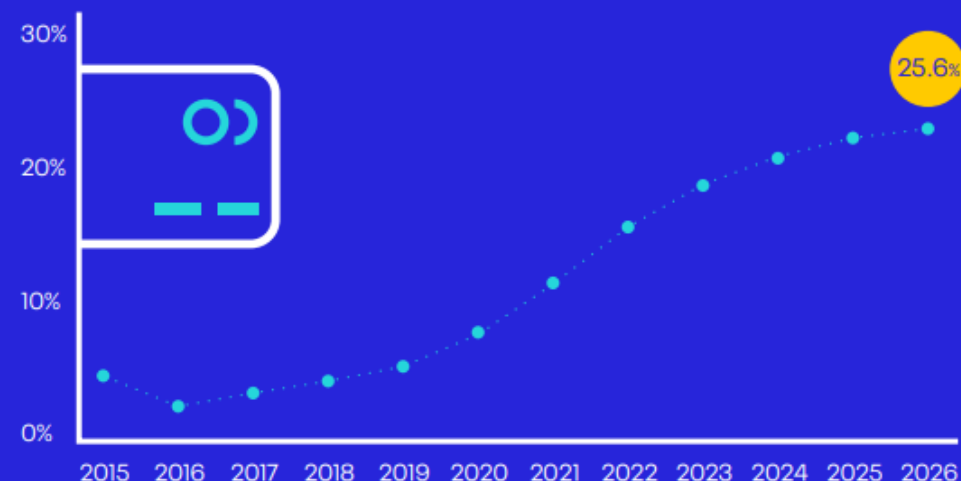
31.7%

Malaysia



26.9%

By 2026 real-time payments are set to be at the heart of the new global payments landscape, accounting for a quarter of all electronic payments globally.



India led the way for real-time payment transaction volumes in 2021.

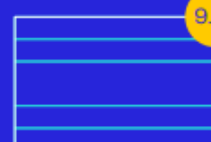


China



18.5B

Thailand



9.7B

Brazil



8.7B

South Korea



7.4B

Value Proposition of Instant Payments



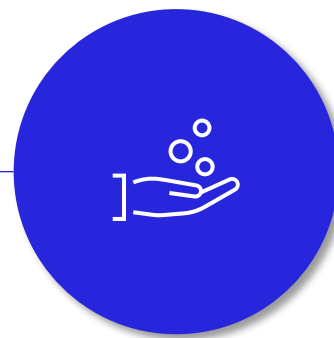
Economic Growth

Real-Time payments provide huge opportunity for economic growth



Driver of Innovation

Key for Financial Institutions to stay relevant and competitive in the face of changing customer expectations



Revenue Potential

Highest revenue potential of real-time payments lies in the end customer experience it enables



Value Added Services

Modern solutions including digital-first customer products, new alternative payment methods and new partners to transact with.



Cost Benefits

Real-Time Payments reduces the cost of payment systems