

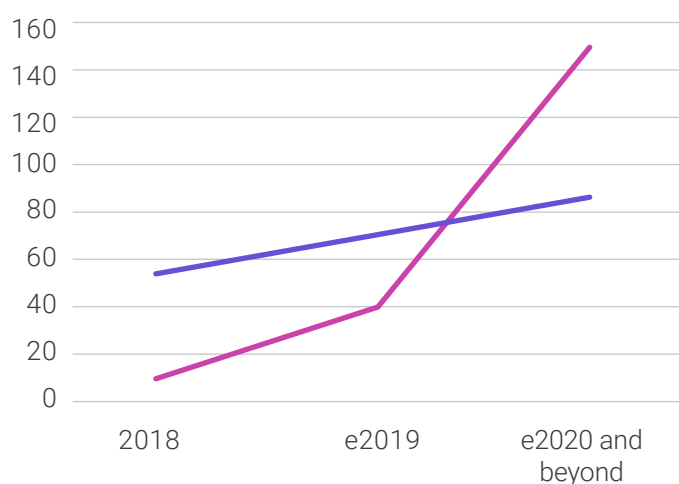
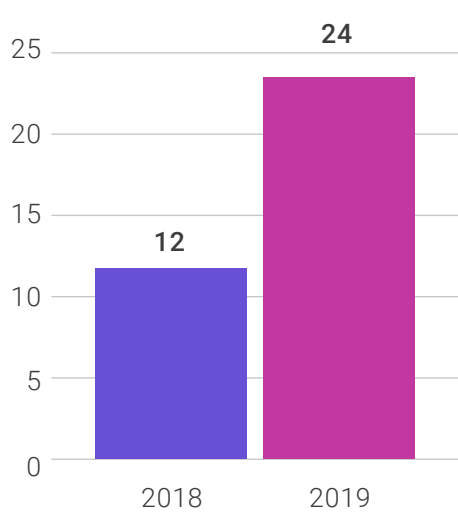
# REMOVING BARRIERS TO ADOPTION FOR US REAL-TIME PAYMENTS

The US entered the real-time payments arena for business payments with The Clearing House's launch of the RTP® system. However, volumes remain low and many banks are still not connected. So, what is holding back adoption?

Drawn on new research from Aite Group, we explore: current trends, the challenges with adoption, options for connectivity and insights to unlock the full potential of RTP.

## ADOPTION OF REAL-TIME PAYMENTS

A Slow and Steady Incline with Projections to Climb



There are 12 banks live on RTP® with this number expected to double in 2019.<sup>1</sup>

Number of Banks Percentage of US Demand Deposit Base<sup>1</sup>

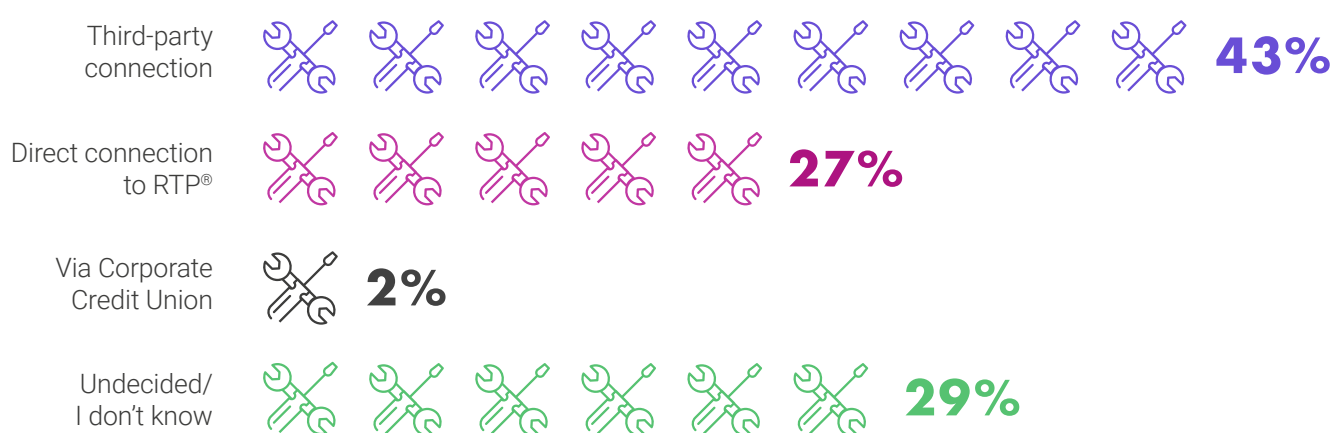
“RTP provides a great opportunity for banks to meet customer demand, differentiate themselves in the market, and help improve the cash conversion cycle.”

Robert Mancini, Head of Payments, Americas, Finastra

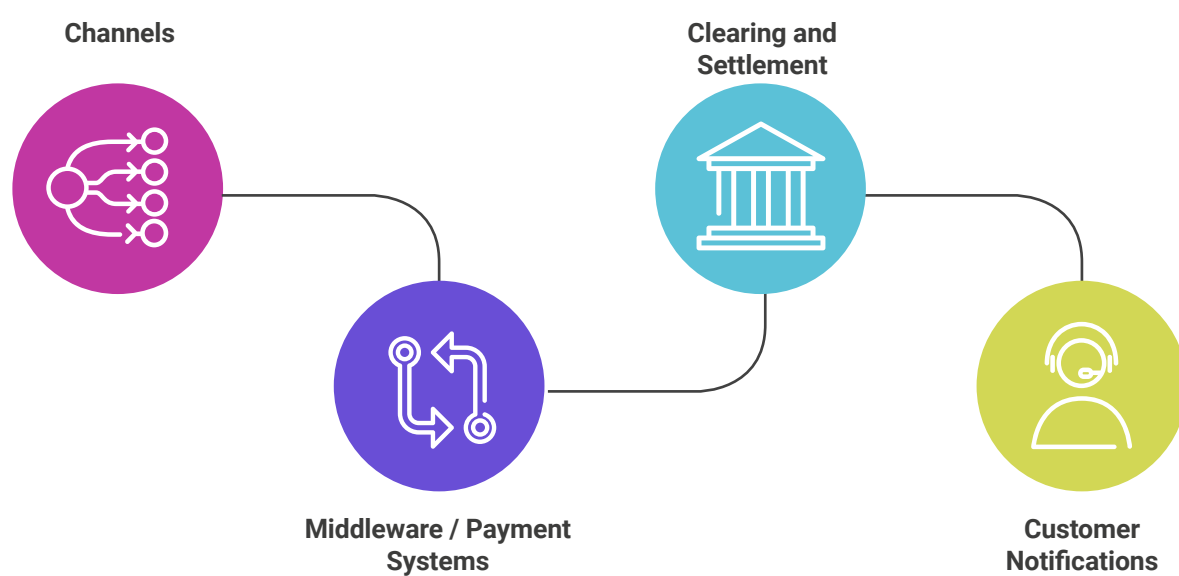


50% of banks plan to support payment receipt and initiation.<sup>2</sup>

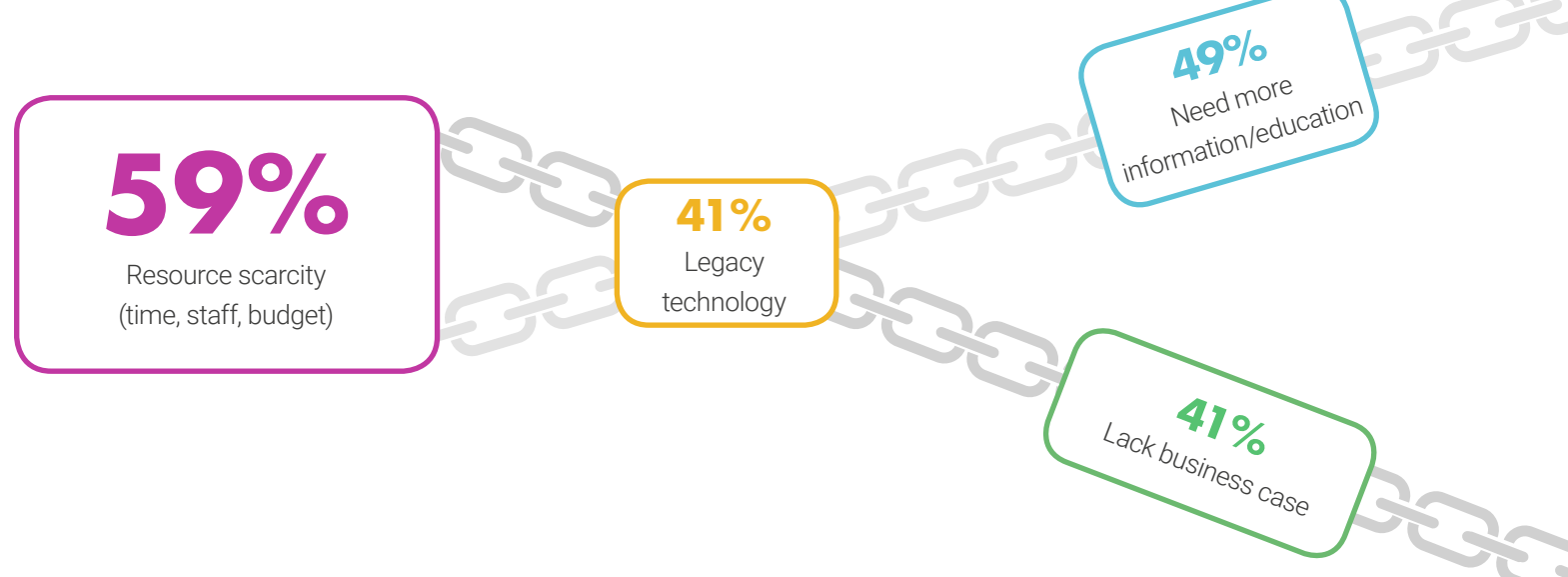
## OPTIONS AND PLANS FOR CONNECTIVITY<sup>2</sup>



## RTP HAS AN END-TO-END IMPACT



## KEY CHALLENGES TO ADOPTION<sup>2</sup>



## OVERCOME HURDLES WITH A TRUSTED PARTNER

“Seeking a trusted partner will help to relieve internal pressure around back-end technology requirements, is an effective way to speed time-to-market, provides an opportunity to learn from the experts within those organizations, and effectively establish RTP connectivity.”

Erika Baumann, Senior Research Analyst, Aite Group

Learn more and download the full Aite Group report on Real-time Payments: Linking Adoption and Connectivity.

Finastra is changing the way that modern banking software is built and distributed with FusionFabric.cloud, our platform-as-a-service solution that unlocks innovation in financial services.

We are championing collaboration and encouraging innovation by opening up our core systems so third parties can develop applications on top.

To find out more, visit [finastra.com](http://finastra.com)