

The instant payments opportunity – how can banks win?

Driven by rising consumer expectations, digital commerce acceleration, and regulatory momentum, instant payments are reshaping the financial landscape. They offer real-time fund transfers, superior customer experiences, and new revenue opportunities—making them a strategic imperative for banks. As adoption surges globally, the value lies not just in speed, but in unlocking new use cases and staying competitive. The question is no longer if, but how banks can architect for success in this real-time era.

\$129T The global value of instant payments is projected to grow from \$60 trillion in 2025 to over **\$129 trillion by 2030**¹

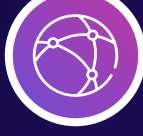
Instant payments gain market share – powered by regulatory policies and regional and global partnerships

Central banks, governments, regulatory bodies, and payment networks are aligning to make instant payments mainstream.

The result?



Faster transactions



Broader reach



Improved transparency and visibility



New business models across regions

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From utility to commercial opportunities

Instant payments are unlocking new financial services, ones that are designed to capture volume, deepen engagement, enhance retention, and monetize speed.

93%

of FIs that enable instant payments see a positive impact on customer retention⁴

From consumer convenience to commercial agility, offering innovative instant payment services and use cases enable banks to meet evolving consumer needs with speed, precision, and real-time value delivery.

52%

of payment executives view consumer-facing instant payment use cases to be a top priority for 2025⁴

Some of the rapidly growing instant payment services are:



Proxy Payments



Request to Pay



Direct Debits



Wallet Payments



QR Code - based Payments



Paying Gig Workers



Real-time Cross Border Payments



Bulk to Instant Payments

The growth of these services is largely driven by the need to add value and improve efficiency when compared to traditional payments methods, and additionally to promote financial inclusion.

With these services, for example, SMEs can automate on-demand payments, improving the customer experience and retention, while from their perspective they lower operational costs and improve cashflow visibility; this is a true win-win for consumers and businesses.

And the growth of alternative payments methods and adoption of fiat-backed stablecoins opens ever increasing options for both domestic and cross-border instant payments, with both real-time delivery and settlement. The imperative is clear: financial institutions must focus on delivering a multi-rail, multi-asset payments strategy.

This includes integrating alternative payment methods into core offerings, exploring stablecoin-based payments, and investing in infrastructure that supports real-time, always-on value exchange.

Architectural considerations

The plethora of instant payment methods opening up, along with their unique operational characteristics necessitates a radical rethink in payments infrastructure architectures. A reliance on disparate and monolithic legacy systems has resulted in significant opportunity costs.



Today, pain-points in the payments system cost the industry around

\$2 billion

each year and affect more than 700 million transactions.⁵

53% of financial institutions struggle with slow provisioning of new payments solutions due to a legacy technology stack.⁶



By 2027, 15% of profits of SMBs will move to non-banking entities.⁷

As payments increasingly move towards instant settlements, leveraging cloud-native tools and new technologies, such as Gen AI for real-time compliance screening and fraud monitoring, becomes essential. This requires a shift toward microservices and events-driven design, where each payment function, authorization, fraud screening, settlement, notification is decoupled and independently scalable. Coupled with an API-first approach, this allows systems to orchestrate responses dynamically, scaling specific services in real time based on demand.

Modern, multi-cloud payment solutions offer high resiliency, security, 24x7 availability, elastic scalability, agility, and performance, equipping banks with the right infrastructure to support the growing demand for instant payments.

By embracing microservices and APIs, banks can unlock a range of mission-critical advantages:



Faster time-to-market



Quicker, easier, and safer upgrades



Nimble and agile experience



Right-size your IT estate



Interoperability



Seamless connectivity with Value Added Services such as real-time fraud detection, liquidity management, and FX

Architectural considerations

Instant payments are fast becoming the default expectation as the adoption accelerates across consumer, corporate, and cross-border segments, financial institutions face a defining question: are they ready to compete in real-time?

To ensure that they are, the following essential pillars must form part of their strategic response:



Adopt a multi-rail approach to build a scalable, future-ready core – this will deliver reduced total cost of ownership, consistent service quality across rails, and a future-ready foundation that can support emerging payment schemes and instant use cases without disruption, including DLT-based blockchain methods and tokenized deposits



Enable real-time decisioning with Intelligent Routing – as payment networks diversify and grow more complex, the ability to route payments intelligently—in real time—has become mission-critical.



Design for real-time value, not just real-time speed – enabling instant payments isn't the finish line—it's the starting point. Institutions that succeed in this space do so by designing for real-time value, not just speed. Banks must think beyond settlement speed and look at how to orchestrate the full real-time experience: from payment initiation to resolution, with transparency, reliability, and contextual intelligence throughout.

For leading financial institutions and global banks with increasing payment volumes, and the need for a multi-office setup with high business rules configurability to differentiate their services, **Finastra Global PAYplus** offers a modular, composable, multi-rail, multi-cloud, ISO 20022-native payments solution, including access to global instant payment rails.

While our mid-market customers, seeking access to modern technology in a Payments-as-a-Service (PaaS) model, with quick onboarding to pre-configured, best-practice workflows and business rules, **Finastra Payments To Go** offers a modular, multi-rail, cloud-native, ISO 20022-native payments solution, including access to global instant payment rails.

Instant payments are redefining competitive advantage: are your systems ready to keep pace?

Download our detailed whitepaper titled **'Instant Payments and Beyond'** to uncover the architectures, technical and strategic guidance, and decisions every bank CIO must get right.

1. Juniper Research, [Instant Payments Market: 2025-2030](#)

2. The Clearing House, [News article](#)

3. Pymnts, [The Real-Time Payments World Map](#)

4. Pymnts, [Pivotal Moment: Banks' Real-Time Payments Opportunity in 2025](#)

5. Insights Distilled, [Big banks are already loving SWIFT's new AI tool that stops cross-border payment problems](#)

6. HSBC, [Navigating the AI Wave: Innovations in Commercial Payments](#)

7. BCG, [The Fragmentation of Wholesale Payments Calls for Banks to Remake Their Approach](#)