

# 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<sup>1</sup>

### 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

Click on each button to see the content



### 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%

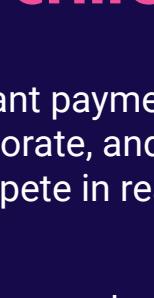
of FIs that enable instant payments see a positive impact on customer retention<sup>4</sup>

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.

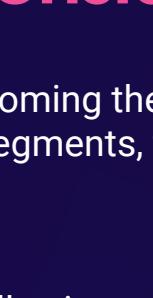
## 52%

of payment executives view consumer-facing instant payment use cases to be a top priority for 2025<sup>4</sup>

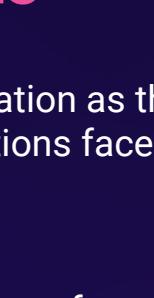
#### Some of the rapidly growing instant payment services are:



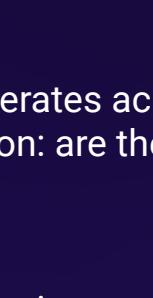
Proxy Payments



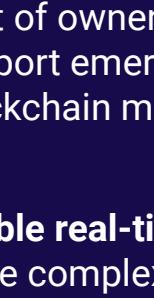
Request to Pay



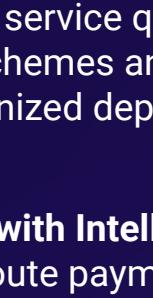
Direct Debits



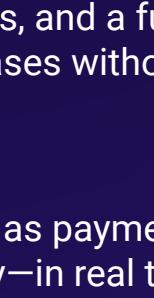
Wallet Payments



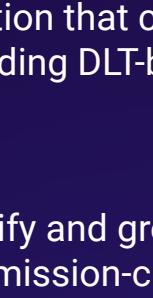
QR Code-based Payments



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.<sup>5</sup>



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

By 2027, 15%

of profits of SMBs will move to non-banking entities.<sup>7</sup>

As payments increasingly move toward instant settlements, leveraging cloud-native tools and new technologies, such as Gen AI for real-time compliance screening and fraud monitoring, where each payment function, 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 and payments.

While mid-market customers seek access to modern technology in Payments-as-a-Service (PaaS), **Finastra To Go** offers a quick-onboarding, multi-rail, cloud-native, ISO 20022-native payments solution, including access to 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.

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

Finastra unlocks innovation across the world of financial services, through our trusted software and open platform.

INNOVATING  
TOGETHER  
TOGETHER

© 2023 Finastra Group, Inc. All rights reserved.

1. Juniper Research, *Instant Payments Market 2025-2030*

2. PwC, *The Real Payments World Map*

3. PwC, *Pivotal Moment: Banks' Real-Time Payments Opportunity in 2025*

4. Incisive Distilled, *Big banks are already leaving SWIFT's new AI platform that stops cross-border payment problems*

5. HSBC, *Navigating the AI Wave: Innovations in Commercial Payments*

6. PwC, *The Fragmentation of Wholesale Payments: Can Banks Remake Their Approach?*

7. BCG, *The Fragmentation of Wholesale Payments: Can Banks Remake Their Approach?*