

Accelerate multi-market instant payments readiness with Finastra

As banks expand participation across instant payment schemes and markets, managing clearing-specific requirements through dedicated development efforts becomes increasingly complex and costly.

A more scalable approach helps accelerate the introduction of new payment rails and clearing schemes, which in turn will enable banks to access emerging instant payment capabilities faster while reducing implementation effort and long-term maintenance overhead.

Instant payments continue to gain market share and momentum

22%

Instant payment transactions will account for 22% of global payment volumes in 2028¹

The global value of instant payments is projected to grow over \$129 trillion by 2030²

\$129T

Why banks need a new approach to expand instant payments



Growing instant payments adoption
Instant payment schemes are expanding across markets, increasing pressure on banks to accelerate time-to-market and support always-on payment processing



ISO 20022 complexity
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Expanding payments use cases
Instant payments services are evolving beyond credit transfers to include proxy payments, QR payments, Request to Pay, Direct Debits, and more, putting pressure on banks to implement solutions capable of supporting new market requirements



Faster market entry expectations
Banks, financial institutions, fintechs, and partners expect new clearing capabilities to be introduced faster, without long development and testing cycles



Clearing scheme diversity
Each clearing can introduce different rules, formats, validations, and operational requirements, making one-off implementations expensive and slow



Growing cross-border and FX complexity
As bilateral and multilateral payment systems emerge, banks face growing pressure to support instant cross-border transactions and FX requirements without increasing operational complexity



Cost and change pressure
Maintaining separate clearing handlers increases technical debt, code changes, regression effort, and long-term operational cost

Finastra's Clearing Development Framework

Finastra's Clearing Development Framework establishes a scalable foundation for supporting multiple instant payment schemes and market requirements.

By managing scheme-specific variations through configuration, Finastra helps banks add new instant payment clearings with reduced development effort and improved reuse across payment flows.

Also, a forward-looking approach can simplify further innovation across instant payments services, applying FX in cases of instant cross-border payments, and managing compliance at both regional and global levels.

The framework also supports high value and mass payments at scale.

Designed for multi-market expansion



A reusable foundation for new clearing schemes
Establish a common processing framework for instant payments, reducing the need to create and maintain separate clearing-specific implementations.



Adapt to scheme requirements through configuration
Support clearing-specific variations within a common framework, helping accelerate onboarding while reducing dependency on extensive development effort.



Simplified configuration management
Enable business and technical parameters to be managed through a structured configuration approach, reducing complexity when introducing new clearing requirements.



A consistent ISO 20022-based data model
Leverage a canonical ISO 20022 foundation to create greater consistency across clearing schemes while supporting market-specific requirements.



Flexible scheme-specific message transformation
Maintain a common processing approach while supporting the format and messaging requirements of individual clearing schemes.

What makes Finastra's solution unique in the market



Reusable by design



ISO 20022-native foundation



Configuration over customization



Continuous scheme and regulatory alignment



Ability to handle complex FX and compliance for instant cross-border



Built for multi-market expansion



Lower long-term cost change burden



Improve operational agility

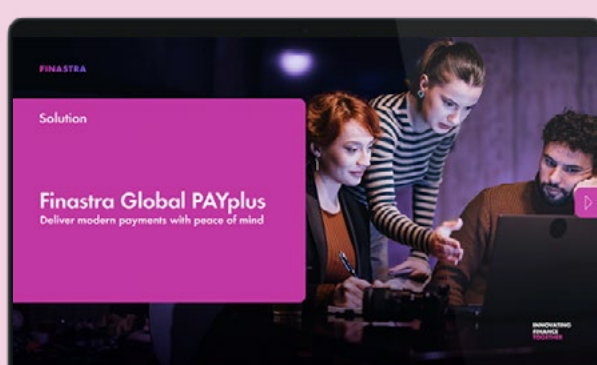
Speak to Finastra to accelerate your instant payments journey globally

Learn about the key technological and strategic imperatives to accelerate your instant payments business with Finastra.



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Accelerate payments modernization and time-to-value with Global PAYplus



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