

The Strategic Impact of Real-Time Payments on the Future of Finance



Market Growth & Key Trends

Projected Growth

The Real-Time Payments (RTP) market is expected to grow to **\$119.21B¹** by 2028, driven by demand for faster, secure payments and e-commerce.

Mobile Wallets & Cross-Border Payments

By 2025, digital wallets are expected to make up **50%²** of e-commerce transactions, and cross-border transactions via real-time payments are set to grow by **289%³** by 2030, driving the rise of RTP.

Consumer Adoption

41%⁴ of U.S. consumers now use RTP, with significant adoption in North America.



Why RTP Matters for Business Leaders



Agility:

RTP enables businesses to adapt to customer demands for faster, seamless payments.



Operational Efficiency:

RTP helps streamline payment processes, enhancing cash flow management.



Competitive Advantage:

Companies adopting RTP early can lead the charge in customer experience and operational excellence.



Future-Proofing:

Businesses embracing RTP now will be positioned as leaders in the evolving financial ecosystem.

Strategic Partnerships



Visa and Paysend collaboration facilitates instant cross-border transactions in 170 countries, expanding RTP's global footprint.

Business Use Cases:

- **B2B:** Improved cash flow management and operational efficiency.
- **B2C:** Enhancing the customer experience with faster payments.
- **P2P:** Simplified peer-to-peer transactions.



Strategic Implications for Financial Institutions & Businesses

Consumer Benefits:

- **Instant Payments:** For services, payroll, emergency funds, and loan disbursements.
- **Enhanced Customer Trust:** Real-time payments increase satisfaction and brand loyalty.

Banks/Card Companies:

- **Competitive Edge:** Banks and card companies must integrate RTP to stay relevant in a digital-first world.
- **Security & Infrastructure Challenges:** Adopting RTP systems requires a robust infrastructure and enhanced security protocols.



The Role of Analytics in RTP



Optimizes Transaction Speed:

Identifies processing bottlenecks and recommends dynamic routing for instant transactions.



Enhances Security:

Leverages ML to flag anomalies in real-time, preventing fraud without slowing down transactions.



Predicts Transaction Trends:

Forecasts high-traffic periods, ensuring networks scale efficiently during peak times.



Get RTP integrations that balance speed, security, and customer trust

Latentview provides advanced analytics, machine learning, and real-time fraud detection to optimize your RTP systems. Leverage our expertise to implement RTP solutions that align with your business goals and enhance global transactions.

Let's talk!