




FPC 2023 Spring Member Meeting

March 20 – 21, 2023  Kansas City, MO

3 Key Success Factors for Instant Payments: Use Cases, Brand & Adoption



3 Key Success Factors for Instant Payments: Use Cases, Brand & Adoption



Craig Ramsey
Head of Real-Time
Payments
ACI Worldwide



Stephanie Miracle
Director, FedNow
Product Management
Federal Reserve Bank



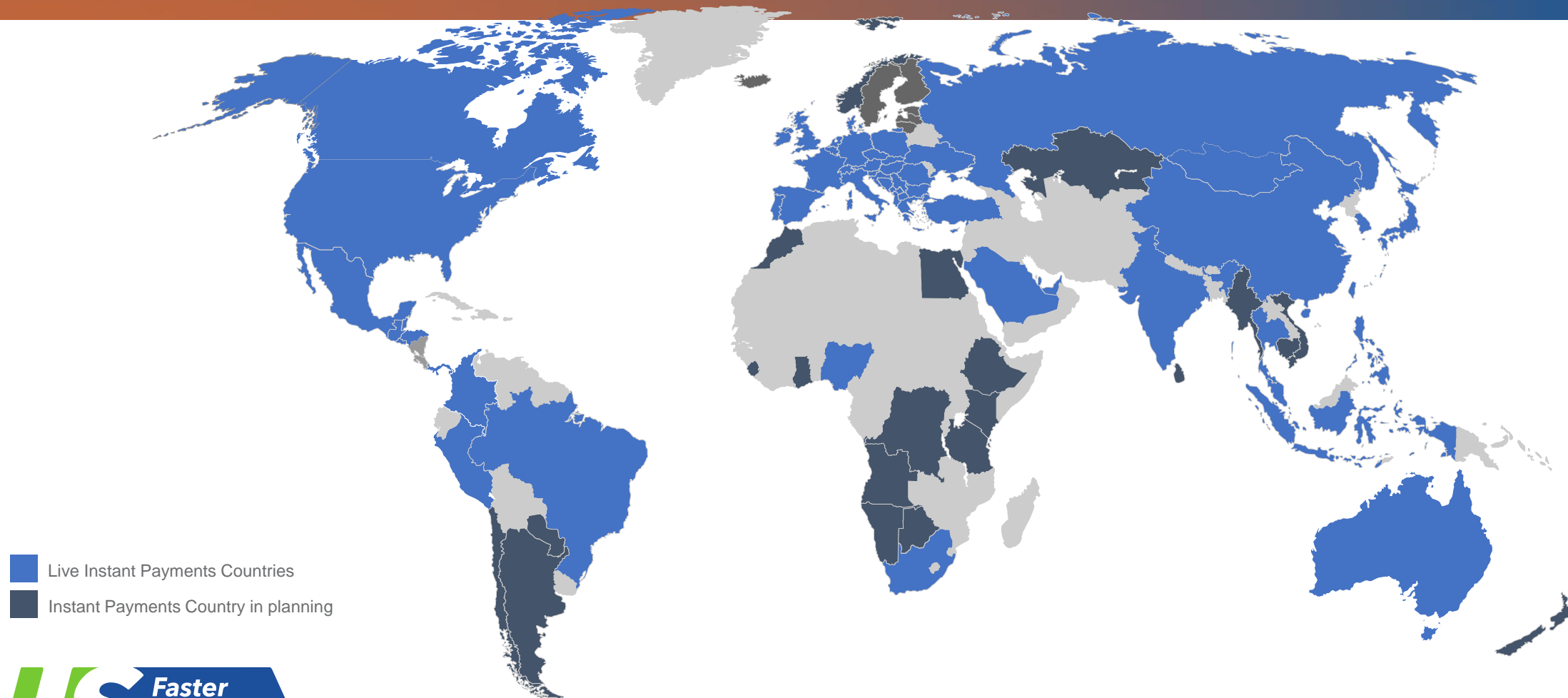
Charles Harkness
SVP, Strategic Operations
Corporate One Federal
Credit Union



Andrew Gómez
Director
Lipis Advisors

Instant Payments Global Adoption

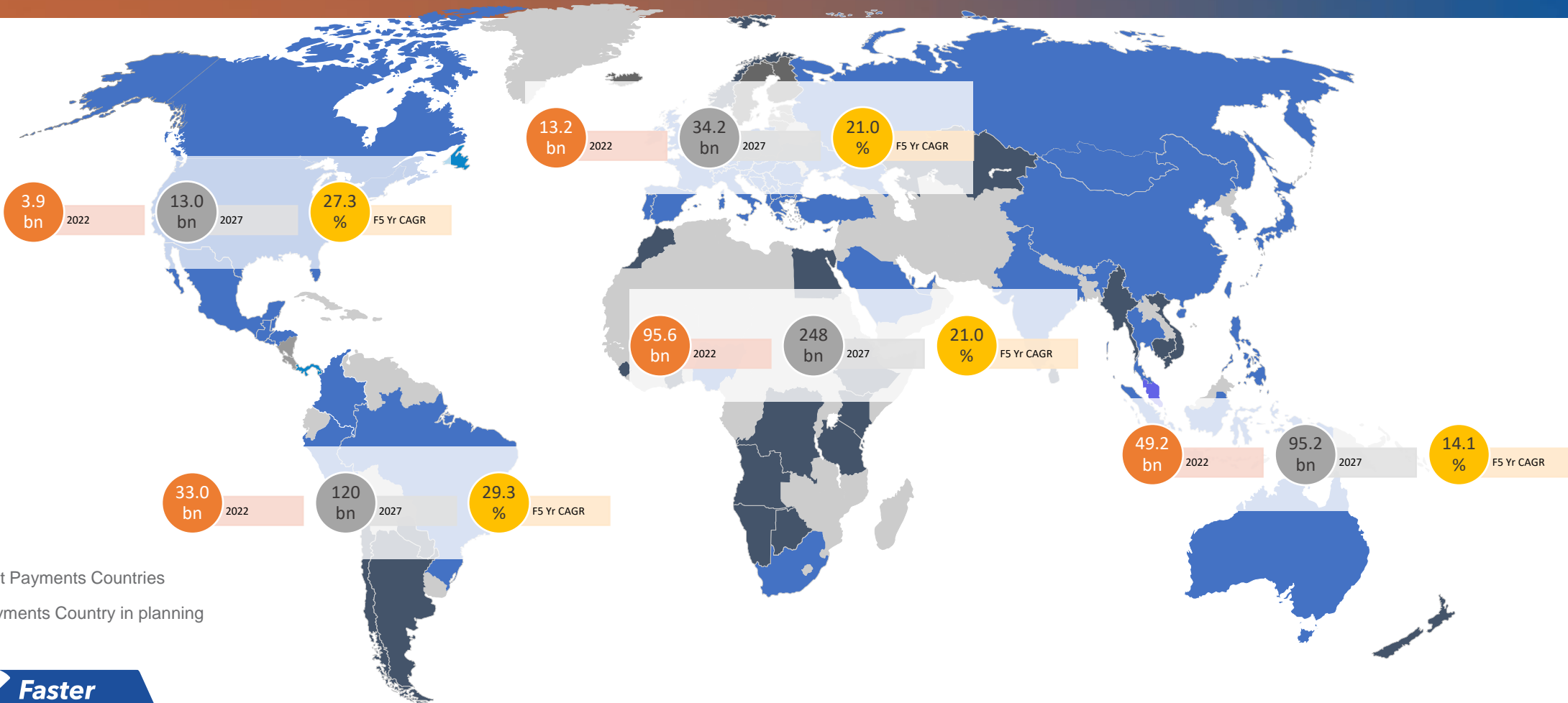
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Growth is forecast across the world



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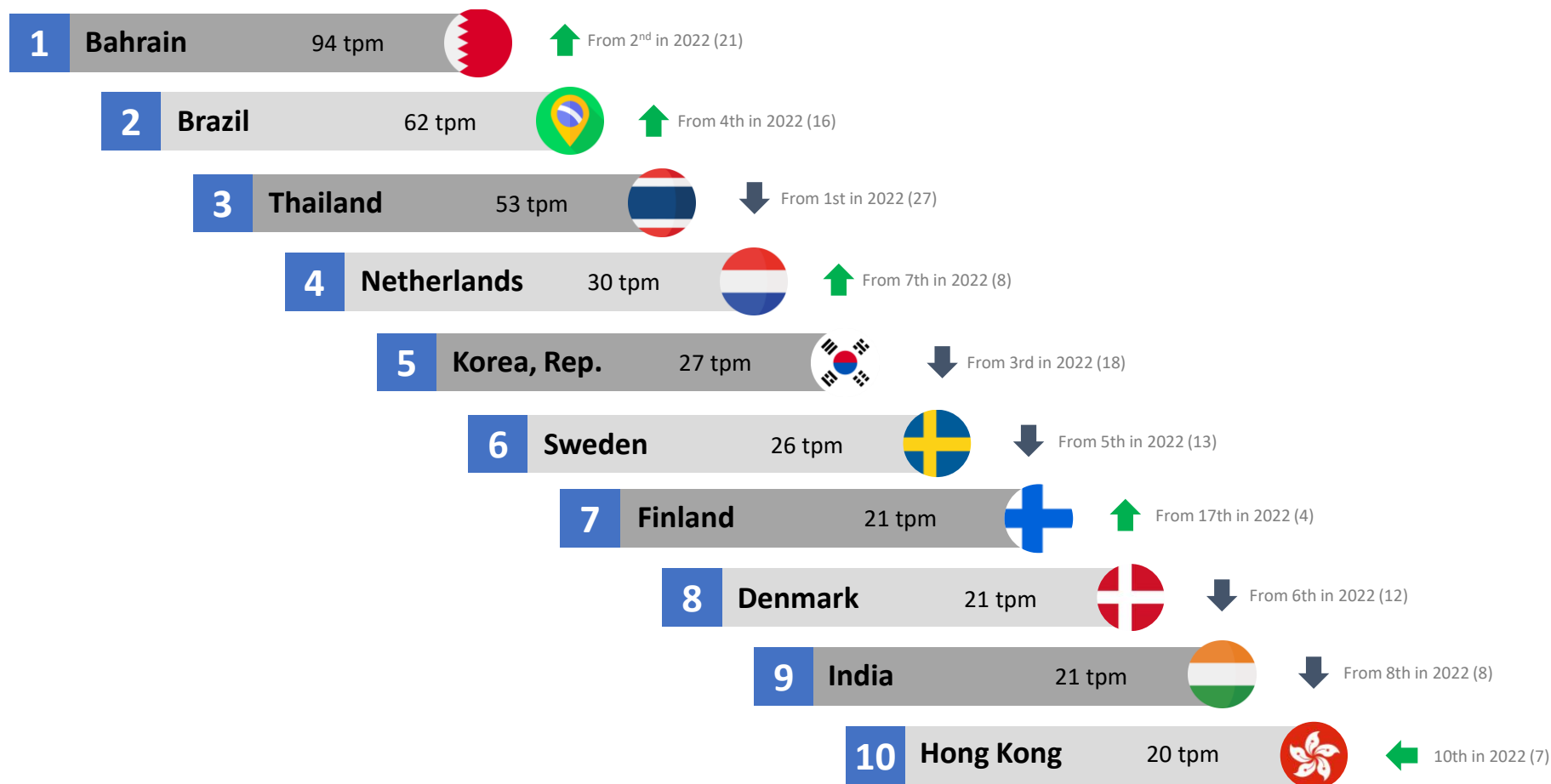
Live Instant Payments Countries
Instant Payments Country in planning



Transactions per month by 2027

By Head of Population over 15 years old.

GLOBAL TOP 10



Note: Rounded Values



**By 2027, instant payments
adoption will rank**

29th Globally

Instant Payments Growth

Why are some countries seeing faster adoption than others?



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- **Bahrain**
 - P2P, Merchant Payments with QR codes, Government payments, Request to Pay and Bill Payments
 - Low or zero fees
 - Strong Brand and campaigns
 - Addressing service
- **Brazil**
 - Merchant payments, scheduled future payments, request to pay, bill payments and government payments
 - Mandatory for mid-sized and large banks
 - Credit notification for merchants
 - FinTech enablement
- **Netherlands**
 - Strongly favored by consumers and thus instant payments is well established in the market.
 - New normal for payment
 - Faster SLA and higher transaction limit
 - Merchants and Government using instant payments

Successful Use Cases

Most successful use cases for Instant Payments from around the world...



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Social Payments

Payments using everyday Social media applications like WhatsApp, WeChat, etc.



QR Code Payments

Bharat QR & UPI QR (IN), PIX (Brazil), NETS (SG), UnionPay (CN), DuitNow (MY)



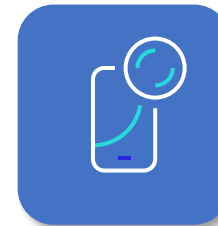
B2B Request to Payment

B2B Request to Pay pre-integrated with e-invoicing and corporate ERP solutions



Direct Debit

Supporting one-time and recurring payments in UPI (IN) and DuitNow (MY)



Offline Payments

UPI Lite in India allows small value transactions even without internet connectivity

Audience Q&A

ACI Worldwide
Real-Time Payments

Coming Soon: Inside Real-Time
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