



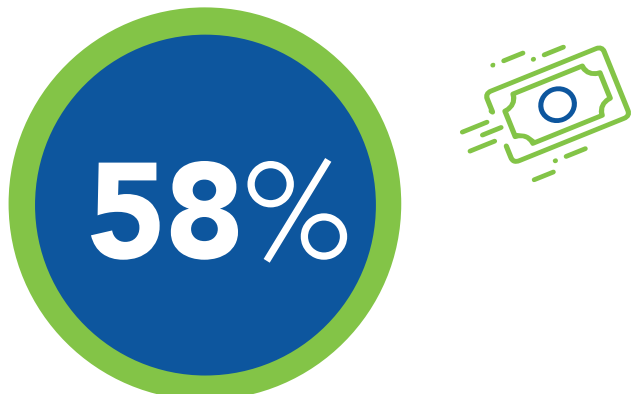
Faster Payments Barometer 2025

A look at the evolving trends, beliefs and perceptions around faster payments in the United States.

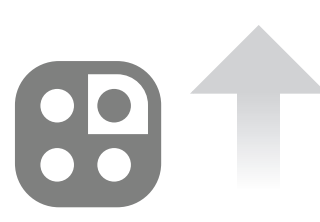
Faster payments remain critical to the U.S. payments system.



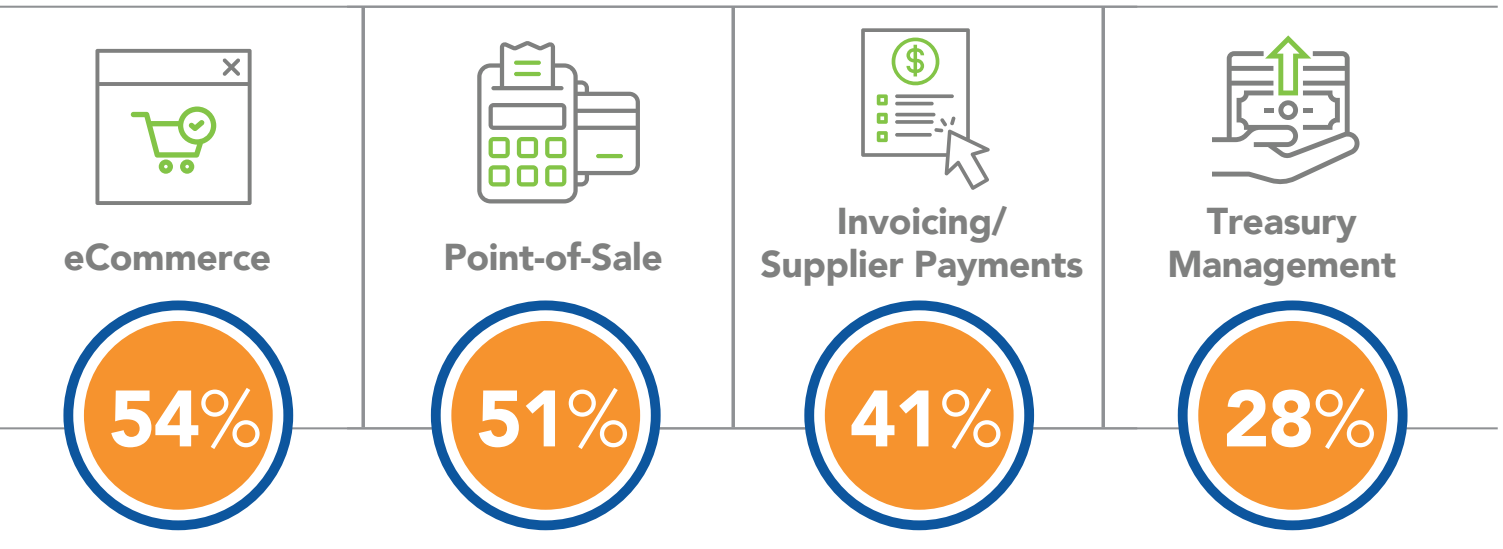
As a result, faster payments are growing in adoption. Among financial institutions that have implemented instant payments:



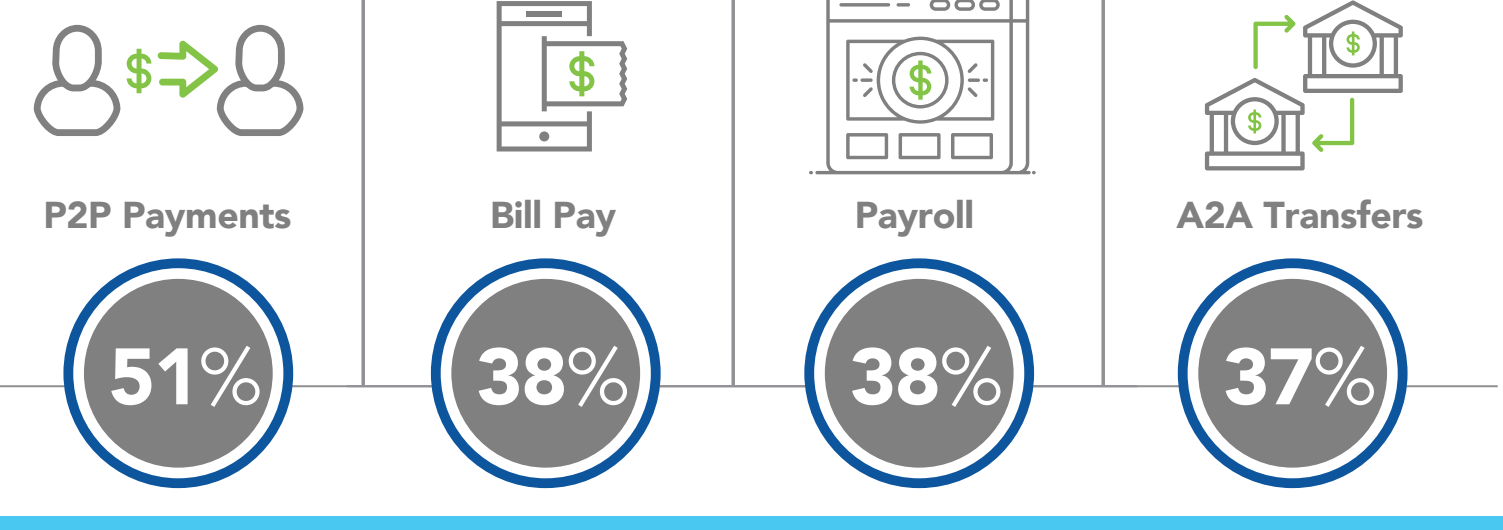
Use cases are abundant and growing.



Business End Users are most interested in leveraging faster payments for:



Financial Institutions are most interested in leveraging faster payments for:

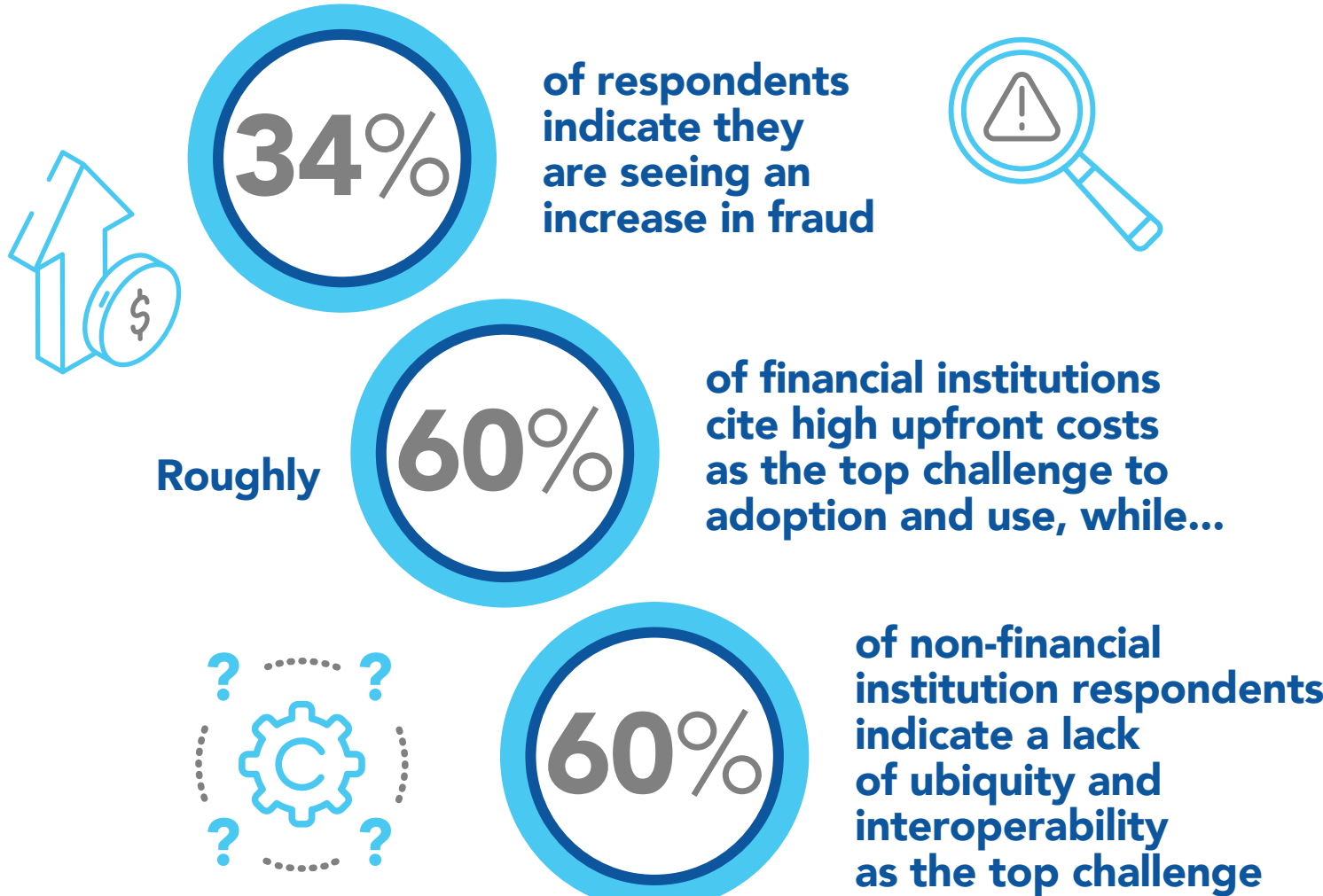


But there is more to be done to support faster payments adoption and growth.

Large financial institutions and business end users **do not** believe the U.S. is making satisfactory progress towards faster payments adoption.



Increased fraud, high costs, and a lack of ubiquity and interoperability serve as barriers to adoption.

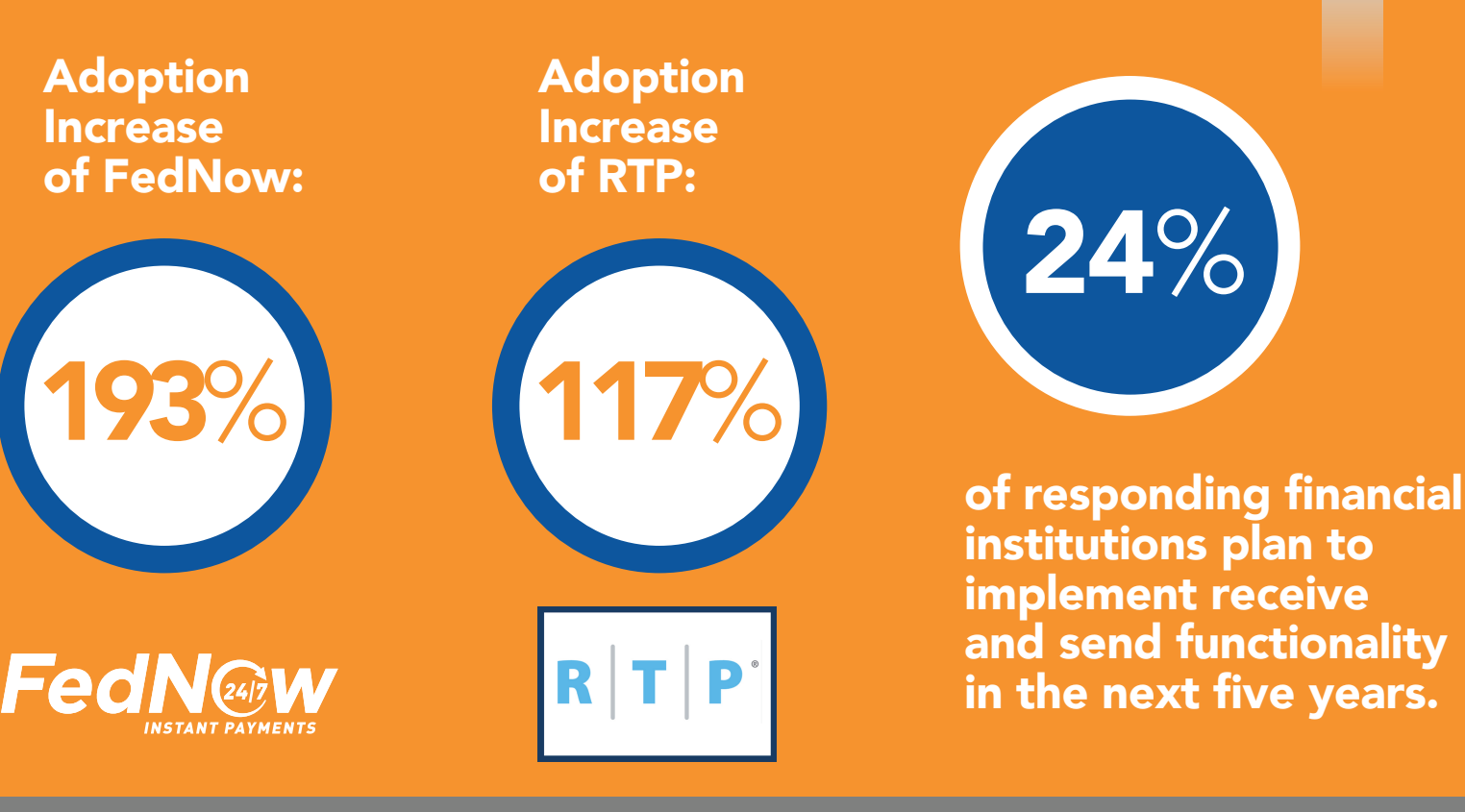


And progress toward a faster payments future continues.

Availability of value-added services like multifactor authentication and request for payment will address fraud concerns.



Anticipated adoption of FedNow and RTP is projected to increase significantly over the next five years.



Learn more by visiting FasterPaymentsCouncil.org.

About the U.S. Faster Payments Council

The FPC is an industry-led membership organization whose vision is a world-class payment system where Americans can safely and securely pay anyone, anywhere, at any time and with near-immediate funds availability. By design, the FPC encourages a diverse range of perspectives and is open to all stakeholders in the U.S. payment system. Guided by principles of fairness, inclusiveness, flexibility and transparency, the FPC uses collaborative, problem-solving approaches to resolve the issues that are inhibiting broad faster payments adoption in this country. For more information, please visit FasterPaymentsCouncil.org.

About the 2025 Faster Payments Barometer

The Faster Payments Barometer is a quantitative study conducted by the Faster Payments Council. The 2025 Study, sponsored by Volante Technologies, surveyed more than 400 organizations from various industry sectors including financial services, business, associations, and others on progress and perceptions around faster payments, use cases and trends, and challenges to industry adoption. The survey was conducted in the fall of 2024.