

In-Depth Analysis Of The Global Real-Time Payments Market: Key Drivers, Growth Opportunities, And Forecast 2025-2034

The Business Research Company's Real-Time Payments Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034

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[/Einpresswire.com/](https://www.einpresswire.com/) -- The real-time payments market has experienced

significant growth in recent years. It is projected to rise from \$37.22 billion in 2024 to \$48.97 billion in 2025, reflecting a compound annual growth rate (CAGR) of 31.6%. This growth can be attributed to factors such as the demand for instant gratification from consumers, the widespread adoption of mobile and digital wallets, globalization and cross-border transactions, regulatory efforts, and the expansion of e-commerce.



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How Big Is the Global Real-Time Payments Market Expected to Grow, and What Is Its Annual Growth Rate? The real-time payments market is anticipated to experience rapid growth in the coming years. It is projected to reach \$169.32 billion by 2029, with a compound annual growth rate (CAGR) of 36.4%. This growth is driven by factors such as the increasing demand for business efficiency, shifting consumer behavior, improved security

measures, expanded financial inclusion initiatives, and the rise of central bank digital currencies (CBDCs). Key trends in the forecast period include open banking and API integration, peer-to-peer (P2P) and social payments, blockchain and distributed ledger technology, real-time payroll and business payments, and enhancements in customer experience.

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What Is Driving the Growth of the Real-Time Payments Market?



The growing penetration of smartphones is expected to drive the expansion of the real-time payment market in the future. A smartphone is a portable electronic device that integrates a computer with advanced features not found in traditional phones, such as an operating system, web browsing, and the ability to run apps. The widespread adoption of smartphones globally has enabled real-time payment transactions, making smartphone payments a convenient option for users.

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Which Leading Companies Are Driving The Growth Of The Real-Time Payments Market Share?

Major companies operating in the real-time payments market include ACI Worldwide Inc., FIS Corporation, Fiserv Inc., Mastercard Inc., Visa Inc., Temenos AG, Wirecard AG, Capgemini SE

What Are The Key Trends Driving The Growth Of The Real-Time Payments Market Size?

Technological innovations have become a significant trend gaining traction in the real-time payments market. Leading companies in the sector are concentrating on developing new technologies to enhance their market position.

How Is the Global Real-Time Payments Market Segmented?

The real-time payments market covered in this report is segmented –

- 1) By Component: Solutions, Services
- 2) By Type: Person-To-Person (P2P), Person-To-Business (P2B), Business-To-Person (B2P), Others (Business-To-Government (B2G), Government-To-Business (G2B), Business-To-Business (B2B), Person-To-Government (P2G), And Government-To-Person (G2P))
- 3) By Enterprise Size: Small And Medium-Sized Enterprises (SMEs), Large Enterprises
- 4) By Deployment: On-Premise, Cloud
- 5) By End Users: Retail And E-commerce, Government And Utilities, Healthcare, Telecom And IT, Travel And Hospitality, BFSI, Other End-Users

Subsegments:

- 1) By Solutions: payment processing solutions, Payment Gateway Solutions, Fraud Detection And Prevention Solutions, Real-Time Payment Systems
- 2) By Services: Consulting Services, Integration Services, Maintenance And Support Services, Managed Services

The Leading Region in the Real-Time Payments Market is:

Asia-Pacific was the largest region in the real-time payments market in 2024. North America is expected to be the fastest-growing region in the forecast period.

What Is the Real-Time Payments Market?

Real-time payments are a digital platform or cloud-based software that operates year-round,

enabling secure and instantaneous electronic money transfers over the internet. It is used for various services such as bill payments, cash management, and peer-to-peer (P2P) money transfers to enhance banking services.

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