

Real-Time Payments Market Size, Share & Trends Analysis Report By Enterprise Size (Large, SME), By Payment Type (P2B, P2P), By End-use Industry, By Component, By Deployment, And Segment Forecasts, 2022 - 2030

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Abstracts

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Real-Time Payments Market Growth & Trends

The global real-time payments market size is expected to reach USD 193.07 billion by 2030, growing at a CAGR of 34.9% over the forecast period, according to a new report by Grand View Research, Inc. The market growth can be attributed to the increasing digitization in the fintech sector and growing volumes of non-cash transactions. In addition, the increasing popularity of open API-enabled real-time payment systems in banks is also expected to contribute to market growth. For instance, as per a survey conducted by Finastra, a fintech firm, in 2020, 86% of global banks surveyed were planning to adopt open APIs to enable open banking capabilities by next year. Numerous fintech companies are making efforts to develop innovative solutions to ensure better security while making payments using bank cards and smartphones.

Fintech companies are also striking partnerships with payment technology companies to improve their digital offerings and effectively meet the changing consumer demands. For instance, in November 2020, Payments Canada, an organization that operates the payment clearing and settlement system, and Mastercard, a payment technology company, announced their partnership to improve Canada's real-time payment solution. As part of this partnership, Payments Canada selected Mastercard's Vocalink as the clearing and settlement solution provider for the country's real-time payment

system, the Real-Time Rail (RTR). The increasing adoption of technologies, such as facial recognition systems, for digital payments in the retail industry is expected to drive market growth.

For instance, in June 2020, Panasonic Corporation of North America and PopID, a payment terminals solution provider, announced their partnership to provide facial recognition payment processes to the restaurant and retail industries. The outbreak of the COVID-19 pandemic is expected to accelerate the demand for real-time payment solutions. In an attempt to prevent the spread of the coronavirus, retailers and consumers are adopting contactless payment methods. The growing popularity of online shopping in the wake of the pandemic is also expected to propel market growth over the forecast period.

Real-time Payments Market Report Highlights

The P2B segment is anticipated to dominate the market over the forecast period. The continuous growth of online shopping and e-commerce sales is expected to drive the growth of the segment. P2B payments allow businesses to improve customer satisfaction

The solution segment is expected to continue dominating the market over the forecast period. The growing consumer preference for innovative digital payment solutions is expected to drive the growth of the segment

The growing preference for cloud-based real-time payment solutions can be attributed to their flexibility in providing real-time payment insights to customers and retailers

The increasing adoption of digital payment methods in big retail stores across the globe is anticipated to drive the product demand over the forecast period

Government bodies are increasingly deploying facial recognition payment systems across public transport systems, in turn, creating an opportunity for market vendors

The continued digitalization in emerging economies, such as China and India, is expected to create growth opportunities for vendors in the Asia Pacific regional market

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