

# **Real-Time Payments Infrastructure Market Forecasts to 2034 – Global Analysis By Component (Solutions and Services), Deployment Mode, Payment Type, Organization Size, Application, End User and By Geography**

<https://marketpublishers.com/r/R2C68F9F7447EN.html>

Date: April 2026

Pages: 200

Price: US\$ 4,150.00 (Single User License)

ID: R2C68F9F7447EN

## **Abstracts**

According to Statistics MRC, the Global Real-Time Payments Infrastructure Market is accounted for \$44.6 billion in 2026 and is expected to reach \$220.8 billion by 2034 growing at a CAGR of 22.2% during the forecast period. Real-Time Payments Infrastructure is the technological framework and network system that enables the instant transfer and settlement of funds between banks, financial institutions, businesses, and individuals. It supports continuous payment processing, allowing transactions to be completed within seconds at any time of the day, including weekends and holidays. The infrastructure typically includes payment gateways, clearing and settlement mechanisms, messaging standards, and security protocols that ensure fast, reliable, and secure financial transactions while improving liquidity management and enhancing the efficiency of digital payment ecosystems.

Market Dynamics:

Driver:

Growing demand for instant transaction processing

The shift towards a digital-first economy is fueling the need for real-time payment capabilities as consumers and businesses expect immediate access to funds. E-commerce proliferation and the gig economy require faster settlement cycles to improve cash flow and customer satisfaction. Financial institutions are modernizing legacy

systems to support instant payments, driven by competitive pressures from agile fintech entrants. Additionally, the rise of mobile banking and contactless payments has normalized the expectation for 24/7 transaction availability, compelling widespread adoption of real-time infrastructure.

#### Restraint:

##### High implementation and integration costs

The transition from traditional batch-processing systems to real-time infrastructure requires substantial capital investment in new hardware, software, and cloud-native architectures. Financial institutions face significant costs related to system upgrades, data migration, and ensuring interoperability with existing core banking platforms. Integration complexities are further compounded by the need to maintain legacy systems during the transition period, creating operational drag. These financial and technical barriers disproportionately affect smaller banks and credit unions, slowing overall market penetration and delaying the universal adoption of real-time capabilities.

#### Opportunity:

##### Expansion of cross-border instant payments

The development of multilateral frameworks and interoperable payment systems is unlocking significant opportunities for cross-border real-time payments. Initiatives connecting domestic instant payment schemes, such as between Europe and Asia, are reducing transaction costs and settlement times. This trend enables new revenue streams for infrastructure providers through value-added services like currency conversion and compliance screening. As international trade and remittance flows increase, the demand for seamless, fast, and transparent cross-border payment rails is set to accelerate investment in scalable and secure infrastructure solutions.

#### Threat:

##### Cybersecurity and fraud vulnerabilities

The instantaneous and irrevocable nature of real-time payments creates heightened risk for fraud, phishing attacks, and authorized push payment scams. The compressed transaction window leaves little time for traditional fraud detection mechanisms, necessitating advanced AI-driven monitoring solutions. Malicious actors increasingly

target payment infrastructure to exploit vulnerabilities in APIs and messaging protocols. As transaction volumes grow, the financial and reputational damage from security breaches could undermine consumer confidence, prompting stricter regulatory scrutiny and increasing the compliance burden on infrastructure operators.

### Covid-19 Impact

The pandemic dramatically accelerated the shift toward digital and contactless payments, acting as a catalyst for real-time infrastructure adoption. Lockdowns and social distancing measures forced businesses and consumers to abandon cash, driving record volumes through instant payment networks. However, supply chain disruptions initially delayed hardware deployments for on-premises systems. Regulatory bodies pushed for faster implementation of instant payment mandates to support economic stimulus distribution. Post-pandemic, the focus has shifted to resilience, interoperability, and scaling infrastructure to handle sustained high volumes and evolving cyber threats.

The solutions segment is expected to be the largest during the forecast period

The solutions segment is expected to account for the largest market share during the forecast period, driven by the foundational need for core processing, clearing, and gateway systems. Financial institutions prioritize investment in robust payment engines that can handle high-volume, low-latency transactions. The integration of advanced fraud detection and API management solutions is critical for ensuring security and connectivity. As banks modernize their digital cores, spending on software-defined infrastructure remains high.

The cloud-based segment is expected to have the highest CAGR during the forecast period

Over the forecast period, the cloud-based segment is predicted to witness the highest growth rate, fueled by its scalability, cost-efficiency, and faster deployment capabilities. Financial institutions are increasingly adopting cloud-native architectures to avoid the high capital expenditure associated with on-premises hardware. Cloud solutions enable elastic scaling to handle transaction spikes during peak periods, such as holidays. The demand for rapid innovation and integration with third-party fintech applications is also driving cloud adoption.

Region with largest share:

During the forecast period, the Asia Pacific region is expected to hold the largest market share driven by early adoption of domestic instant payment schemes in countries like India (UPI), China, and Thailand. The region benefits from a massive mobile-first population and strong government mandates promoting financial inclusion. High transaction volumes in markets such as India and Indonesia create significant demand for scalable infrastructure. Investments in cloud technology and local data center expansions support this growth.

#### Region with highest CAGR:

Over the forecast period, the North America region is anticipated to exhibit the highest CAGR, supported by the ongoing modernization of legacy payment rails and the launch of the FedNow Service. The United States is experiencing a surge in demand for instant payments across B2B and consumer sectors, driving infrastructure upgrades. High investments in AI-driven fraud prevention and cloud migration are prevalent. Canada is also advancing its real-time rail, creating a unified growth corridor.

#### Key players in the market

Some of the key players in Real-Time Payments Infrastructure Market include ACI Worldwide, Fiserv, Inc., Fidelity National Information Services (FIS), Mastercard Incorporated, Visa Inc., SWIFT SCRL, Finastra, Temenos AG, Volante Technologies, Montran Corporation, Ripple Labs Inc., Worldline SA, The Clearing House Payments Company LLC, Capgemini SE, and Tata Consultancy Services (TCS).

#### Key Developments:

In May 2024, Mastercard announced a strategic partnership with a leading central bank to modernize the national payment infrastructure, enabling interoperability between instant payment systems and card networks to facilitate seamless merchant acceptance.

In October 2023, Fiserv, Inc. launched a new cloud-native, API-first payments hub designed to help financial institutions of all sizes connect to multiple real-time payment networks through a single, unified platform, simplifying complex infrastructure requirements.

#### Components Covered:

Solutions

Services

Deployment Modes Covered:

Cloud-Based

On-Premises

Payment Types Covered:

Person-to-Person (P2P) Payments

Person-to-Business (P2B) Payments

Business-to-Person (B2P) Payments

Business-to-Business (B2B) Payments

Government-to-Person (G2P) and Other Payments

Organization Sizes Covered:

Large Enterprises

Small and Medium-Sized Enterprises (SMEs)

Applications Covered:

Retail Payments

Corporate Payments

Peer-to-Peer Transfers

Cross-Border Instant Payments

Government & Utility Payments

End Users Covered:

Banks

Fintech Companies

Payment Processors

Merchants

Government and Public Sector

Other End Users

Regions Covered:

North America

United States

Canada

Mexico

Europe

United Kingdom

Germany

France

Italy

Spain

Netherlands

Belgium

Sweden

Switzerland

Poland

Rest of Europe

#### Asia Pacific

China

Japan

India

South Korea

Australia

Indonesia

Thailand

Malaysia

Singapore

Vietnam

Rest of Asia Pacific

## South America

Brazil

Argentina

Colombia

Chile

Peru

Rest of South America

## Rest of the World (RoW)

### Middle East

Saudi Arabia

United Arab Emirates

Qatar

Israel

Rest of Middle East

### Africa

South Africa

Egypt

Morocco

Rest of Africa

What our report offers:

Market share assessments for the regional and country-level segments

Strategic recommendations for the new entrants

Covers Market data for the years 2023, 2024, 2025, 2026, 2027, 2028, 2030, 2032 and 2034

Market Trends (Drivers, Constraints, Opportunities, Threats, Challenges, Investment Opportunities, and recommendations)

Strategic recommendations in key business segments based on the market estimations

Competitive landscaping mapping the key common trends

Company profiling with detailed strategies, financials, and recent developments

Supply chain trends mapping the latest technological advancements

Free Customization Offerings:

All the customers of this report will be entitled to receive one of the following free customization options:

Company Profiling

Comprehensive profiling of additional market players (up to 3)

SWOT Analysis of key players (up to 3)

Regional Segmentation

Market estimations, Forecasts and CAGR of any prominent country as per the client's interest (Note: Depends on feasibility check)

Competitive Benchmarking

Benchmarking of key players based on product portfolio, geographical presence, and strategic alliances

## Contents

### **1 EXECUTIVE SUMMARY**

- 1.1 Market Snapshot and Key Highlights
- 1.2 Growth Drivers, Challenges, and Opportunities
- 1.3 Competitive Landscape Overview
- 1.4 Strategic Insights and Recommendations

### **2 RESEARCH FRAMEWORK**

- 2.1 Study Objectives and Scope
- 2.2 Stakeholder Analysis
- 2.3 Research Assumptions and Limitations
- 2.4 Research Methodology
  - 2.4.1 Data Collection (Primary and Secondary)
  - 2.4.2 Data Modeling and Estimation Techniques
  - 2.4.3 Data Validation and Triangulation
  - 2.4.4 Analytical and Forecasting Approach

### **3 MARKET DYNAMICS AND TREND ANALYSIS**

- 3.1 Market Definition and Structure
- 3.2 Key Market Drivers
- 3.3 Market Restraints and Challenges
- 3.4 Growth Opportunities and Investment Hotspots
- 3.5 Industry Threats and Risk Assessment
- 3.6 Technology and Innovation Landscape
- 3.7 Emerging and High-Growth Markets
- 3.8 Regulatory and Policy Environment
- 3.9 Impact of COVID-19 and Recovery Outlook

### **4 COMPETITIVE AND STRATEGIC ASSESSMENT**

- 4.1 Porter's Five Forces Analysis
  - 4.1.1 Supplier Bargaining Power
  - 4.1.2 Buyer Bargaining Power
  - 4.1.3 Threat of Substitutes
  - 4.1.4 Threat of New Entrants

- 4.1.5 Competitive Rivalry
- 4.2 Market Share Analysis of Key Players
- 4.3 Product Benchmarking and Performance Comparison

## **5 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY COMPONENT**

- 5.1 Solutions
  - 5.1.1 Payment Gateway Infrastructure
  - 5.1.2 Payment Processing Infrastructure
  - 5.1.3 Clearing & Settlement Systems
  - 5.1.4 Fraud Detection and Risk Management Infrastructure
  - 5.1.5 API & Messaging Infrastructure
- 5.2 Services
  - 5.2.1 Consulting Services
  - 5.2.2 Integration & Implementation Services
  - 5.2.3 Managed Services
  - 5.2.4 Maintenance & Support Services

## **6 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY DEPLOYMENT MODE**

- 6.1 Cloud-Based
- 6.2 On-Premises

## **7 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY PAYMENT TYPE**

- 7.1 Person-to-Person (P2P) Payments
- 7.2 Person-to-Business (P2B) Payments
- 7.3 Business-to-Person (B2P) Payments
- 7.4 Business-to-Business (B2B) Payments
- 7.5 Government-to-Person (G2P) and Other Payments

## **8 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY ORGANIZATION SIZE**

- 8.1 Large Enterprises
- 8.2 Small and Medium-Sized Enterprises (SMEs)

## **9 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY APPLICATION**

- 9.1 Retail Payments
- 9.2 Corporate Payments
- 9.3 Peer-to-Peer Transfers
- 9.4 Cross-Border Instant Payments
- 9.5 Government & Utility Payments

## **10 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY END USER**

- 10.1 Banks
- 10.2 Fintech Companies
- 10.3 Payment Processors
- 10.4 Merchants
- 10.5 Government and Public Sector
- 10.6 Other End Users

## **11 GLOBAL REAL-TIME PAYMENTS INFRASTRUCTURE MARKET, BY GEOGRAPHY**

- 11.1 North America
  - 11.1.1 United States
  - 11.1.2 Canada
  - 11.1.3 Mexico
- 11.2 Europe
  - 11.2.1 United Kingdom
  - 11.2.2 Germany
  - 11.2.3 France
  - 11.2.4 Italy
  - 11.2.5 Spain
  - 11.2.6 Netherlands
  - 11.2.7 Belgium
  - 11.2.8 Sweden
  - 11.2.9 Switzerland
  - 11.2.10 Poland
  - 11.2.11 Rest of Europe
- 11.3 Asia Pacific

- 11.3.1 China
- 11.3.2 Japan
- 11.3.3 India
- 11.3.4 South Korea
- 11.3.5 Australia
- 11.3.6 Indonesia
- 11.3.7 Thailand
- 11.3.8 Malaysia
- 11.3.9 Singapore
- 11.3.10 Vietnam
- 11.3.11 Rest of Asia Pacific
- 11.4 South America
  - 11.4.1 Brazil
  - 11.4.2 Argentina
  - 11.4.3 Colombia
  - 11.4.4 Chile
  - 11.4.5 Peru
  - 11.4.6 Rest of South America
- 11.5 Rest of the World (RoW)
  - 11.5.1 Middle East
    - 11.5.1.1 Saudi Arabia
    - 11.5.1.2 United Arab Emirates
    - 11.5.1.3 Qatar
    - 11.5.1.4 Israel
    - 11.5.1.5 Rest of Middle East
  - 11.5.2 Africa
    - 11.5.2.1 South Africa
    - 11.5.2.2 Egypt
    - 11.5.2.3 Morocco
    - 11.5.2.4 Rest of Africa

## **12 STRATEGIC MARKET INTELLIGENCE**

- 12.1 Industry Value Network and Supply Chain Assessment
- 12.2 White-Space and Opportunity Mapping
- 12.3 Product Evolution and Market Life Cycle Analysis
- 12.4 Channel, Distributor, and Go-to-Market Assessment

## **13 INDUSTRY DEVELOPMENTS AND STRATEGIC INITIATIVES**

- 13.1 Mergers and Acquisitions
- 13.2 Partnerships, Alliances, and Joint Ventures
- 13.3 New Product Launches and Certifications
- 13.4 Capacity Expansion and Investments
- 13.5 Other Strategic Initiatives

## **14 COMPANY PROFILES**

- 14.1 ACI Worldwide
- 14.2 Fiserv, Inc.
- 14.3 Fidelity National Information Services (FIS)
- 14.4 Mastercard Incorporated
- 14.5 Visa Inc.
- 14.6 SWIFT SCRL
- 14.7 Finastra
- 14.8 Temenos AG
- 14.9 Volante Technologies
- 14.10 Montran Corporation
- 14.11 Ripple Labs Inc.
- 14.12 Worldline SA
- 14.13 The Clearing House Payments Company LLC
- 14.14 Capgemini SE
- 14.15 Tata Consultancy Services (TCS)

## List Of Tables

### LIST OF TABLES

Table 1 Global Real-Time Payments Infrastructure Market Outlook, By Region (2023-2034) (\$MN)

Table 2 Global Real-Time Payments Infrastructure Market Outlook, By Component (2023-2034) (\$MN)

Table 3 Global Real-Time Payments Infrastructure Market Outlook, By Solutions (2023-2034) (\$MN)

Table 4 Global Real-Time Payments Infrastructure Market Outlook, By Payment Gateway Infrastructure (2023-2034) (\$MN)

Table 5 Global Real-Time Payments Infrastructure Market Outlook, By Payment Processing Infrastructure (2023-2034) (\$MN)

Table 6 Global Real-Time Payments Infrastructure Market Outlook, By Clearing & Settlement Systems (2023-2034) (\$MN)

Table 7 Global Real-Time Payments Infrastructure Market Outlook, By Fraud Detection and Risk Management Infrastructure (2023-2034) (\$MN)

Table 8 Global Real-Time Payments Infrastructure Market Outlook, By API & Messaging Infrastructure (2023-2034) (\$MN)

Table 9 Global Real-Time Payments Infrastructure Market Outlook, By Services (2023-2034) (\$MN)

Table 10 Global Real-Time Payments Infrastructure Market Outlook, By Consulting Services (2023-2034) (\$MN)

Table 11 Global Real-Time Payments Infrastructure Market Outlook, By Integration & Implementation Services (2023-2034) (\$MN)

Table 12 Global Real-Time Payments Infrastructure Market Outlook, By Managed Services (2023-2034) (\$MN)

Table 13 Global Real-Time Payments Infrastructure Market Outlook, By Maintenance & Support Services (2023-2034) (\$MN)

Table 14 Global Real-Time Payments Infrastructure Market Outlook, By Deployment Mode (2023-2034) (\$MN)

Table 15 Global Real-Time Payments Infrastructure Market Outlook, By Cloud-Based (2023-2034) (\$MN)

Table 16 Global Real-Time Payments Infrastructure Market Outlook, By On-Premises (2023-2034) (\$MN)

Table 17 Global Real-Time Payments Infrastructure Market Outlook, By Payment Type (2023-2034) (\$MN)

Table 18 Global Real-Time Payments Infrastructure Market Outlook, By Person-to-

Person (P2P) Payments (2023-2034) (\$MN)

Table 19 Global Real-Time Payments Infrastructure Market Outlook, By Person-to-Business (P2B) Payments (2023-2034) (\$MN)

Table 20 Global Real-Time Payments Infrastructure Market Outlook, By Business-to-Person (B2P) Payments (2023-2034) (\$MN)

Table 21 Global Real-Time Payments Infrastructure Market Outlook, By Business-to-Business (B2B) Payments (2023-2034) (\$MN)

Table 22 Global Real-Time Payments Infrastructure Market Outlook, By Government-to-Person (G2P) and Other Payments (2023-2034) (\$MN)

Table 23 Global Real-Time Payments Infrastructure Market Outlook, By Organization Size (2023-2034) (\$MN)

Table 24 Global Real-Time Payments Infrastructure Market Outlook, By Large Enterprises (2023-2034) (\$MN)

Table 25 Global Real-Time Payments Infrastructure Market Outlook, By Small and Medium-Sized Enterprises (SMEs) (2023-2034) (\$MN)

Table 26 Global Real-Time Payments Infrastructure Market Outlook, By Application (2023-2034) (\$MN)

Table 27 Global Real-Time Payments Infrastructure Market Outlook, By Retail Payments (2023-2034) (\$MN)

Table 28 Global Real-Time Payments Infrastructure Market Outlook, By Corporate Payments (2023-2034) (\$MN)

Table 29 Global Real-Time Payments Infrastructure Market Outlook, By Peer-to-Peer Transfers (2023-2034) (\$MN)

Table 30 Global Real-Time Payments Infrastructure Market Outlook, By Cross-Border Instant Payments (2023-2034) (\$MN)

Table 31 Global Real-Time Payments Infrastructure Market Outlook, By Government & Utility Payments (2023-2034) (\$MN)

Table 32 Global Real-Time Payments Infrastructure Market Outlook, By End User (2023-2034) (\$MN)

Table 33 Global Real-Time Payments Infrastructure Market Outlook, By Banks (2023-2034) (\$MN)

Table 34 Global Real-Time Payments Infrastructure Market Outlook, By Fintech Companies (2023-2034) (\$MN)

Table 35 Global Real-Time Payments Infrastructure Market Outlook, By Payment Processors (2023-2034) (\$MN)

Table 36 Global Real-Time Payments Infrastructure Market Outlook, By Merchants (2023-2034) (\$MN)

Table 37 Global Real-Time Payments Infrastructure Market Outlook, By Government and Public Sector (2023-2034) (\$MN)

Table 38 Global Real-Time Payments Infrastructure Market Outlook, By Other End Users (2023-2034) (\$MN)

Note: Tables for North America, Europe, APAC, South America, and Rest of the World (RoW) are also represented in the same manner as above.

## I would like to order

Product name: Real-Time Payments Infrastructure Market Forecasts to 2034 – Global Analysis By Component (Solutions and Services), Deployment Mode, Payment Type, Organization Size, Application, End User and By Geography

Product link: <https://marketpublishers.com/r/R2C68F9F7447EN.html>

Price: US\$ 4,150.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/R2C68F9F7447EN.html>