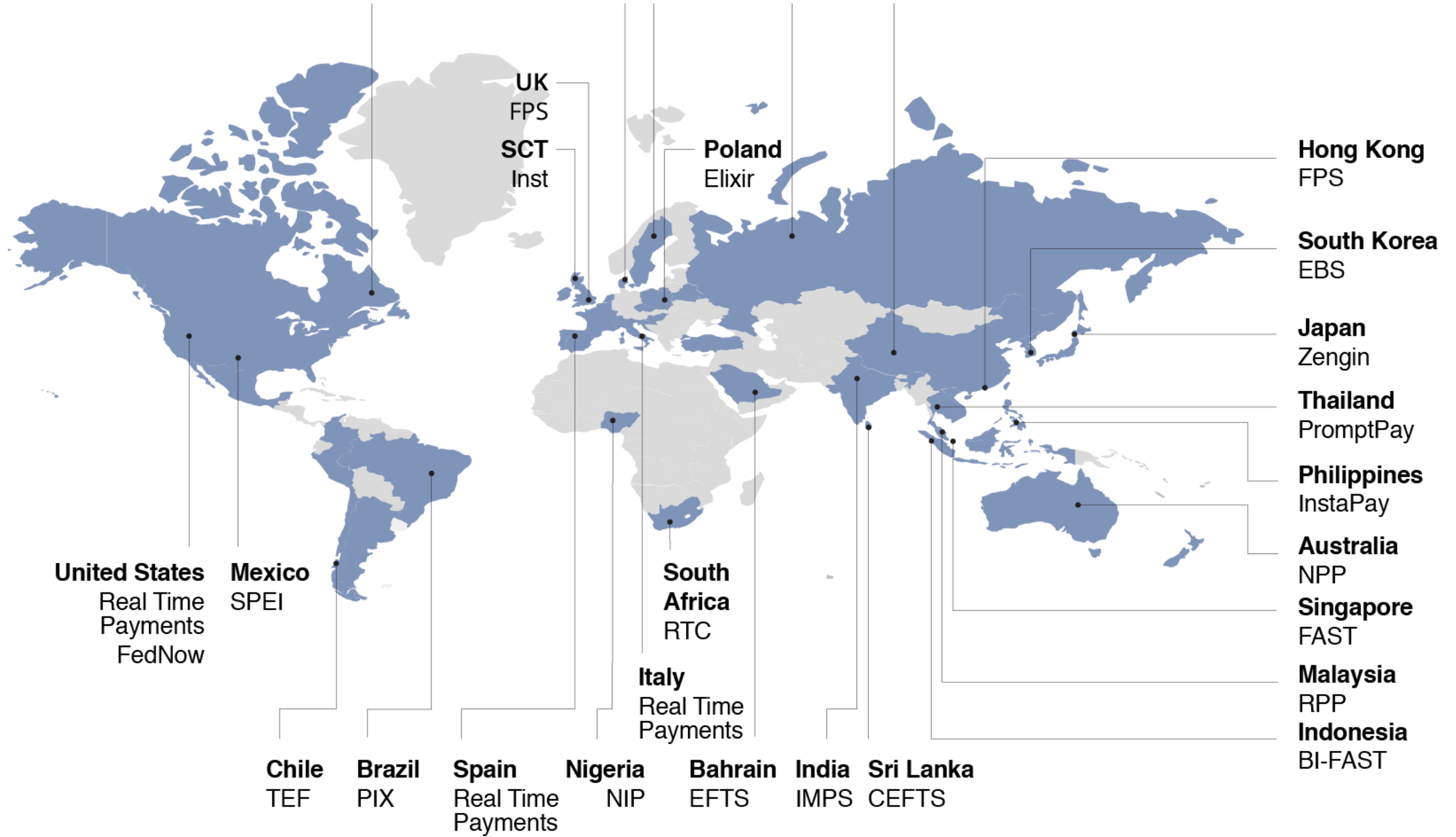


# Next Gen Payments: U.S. Trends

The background of the slide features a gradient of blue and purple hues. On the right side, there are several concentric, wavy lines that create a sense of motion and depth. A bright, glowing light source is positioned near the top right, casting a soft, ethereal glow across the wavy lines and the upper portion of the slide.

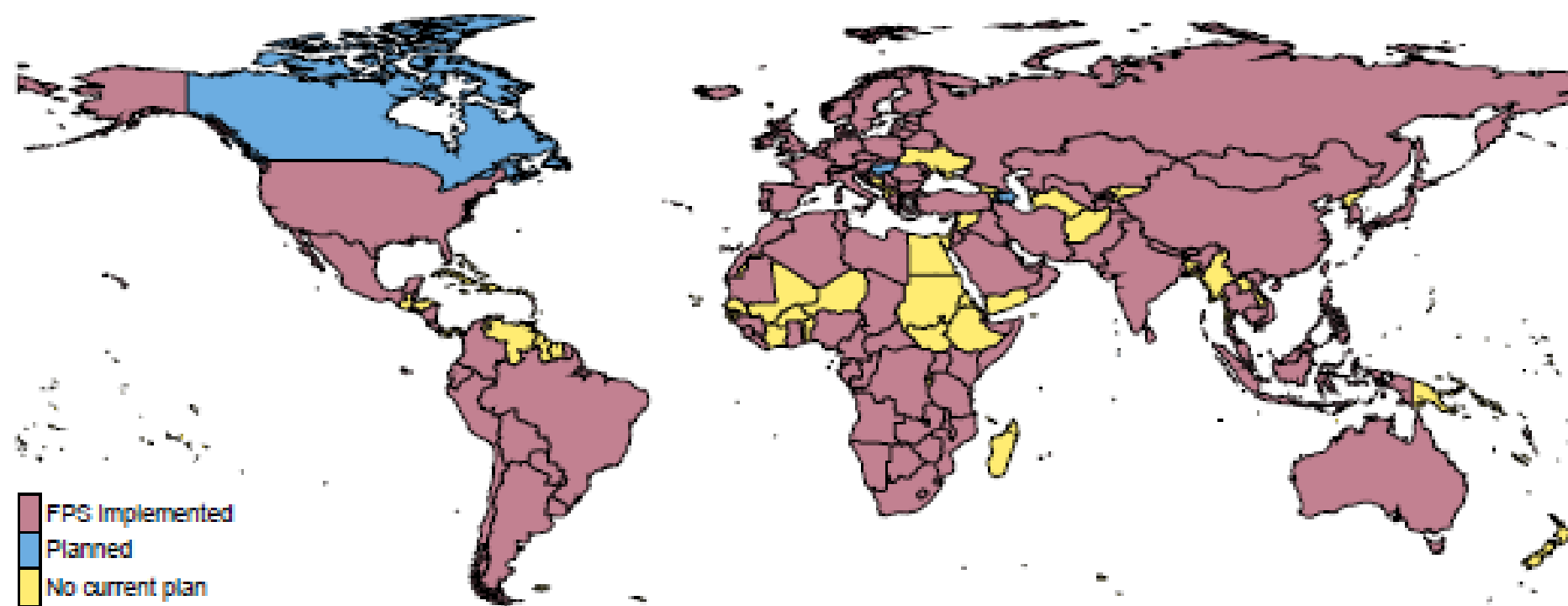
**Canada**  
Real-Time Rail  
**Denmark**  
NETS  
**Sweden**  
BIR  
**Russia**  
SBP  
**China**  
IBPS

[Real-time Payments Map](#) | [View and download](#) | [Volt](#)



123 countries around the world and 15 in Latin America have already implemented an FPS

Graph 3



The use of this map does not constitute, and should not be construed as constituting, an expression of a position by the BIS regarding the legal status of, or sovereignty of any territory or its authorities, to the delimitation of international frontiers and boundaries and/or to the name and designation of any territory, city or area. Updated as of September 2024.

Source: CPMI; World Bank; BIS

## Global Real-Time Payment Transactions

**195.0<sup>2022</sup>B** transactions  
YoY growth of **63.2%**

## Global Forecast 2027

**511.7<sup>2027f</sup>B**  
CAGR of **21.3%**  
between 2022 and 2027

By 2027, Real-Time Payments Will Account for **27.8%** of all **electronic payments globally**



## Top Five Real-Time Payment Markets Globally

### India

**89.5<sup>2022</sup>B**  
Real-Time Payment Transactions  
**76.8<sup>2021-2022</sup>%**  
YoY growth



### Brazil

**29.2<sup>2022</sup>B**  
Real-Time Payment Transactions  
**228.9<sup>2021-2022</sup>%**  
YoY growth



### China

**17.6<sup>2022</sup>B**  
Real-Time Payment Transactions  
**0.9<sup>2021-2022</sup>%**  
YoY growth



### Thailand

**16.5<sup>2022</sup>B**  
Real-Time Payment Transactions  
**63.4<sup>2021-2022</sup>%**  
YoY growth



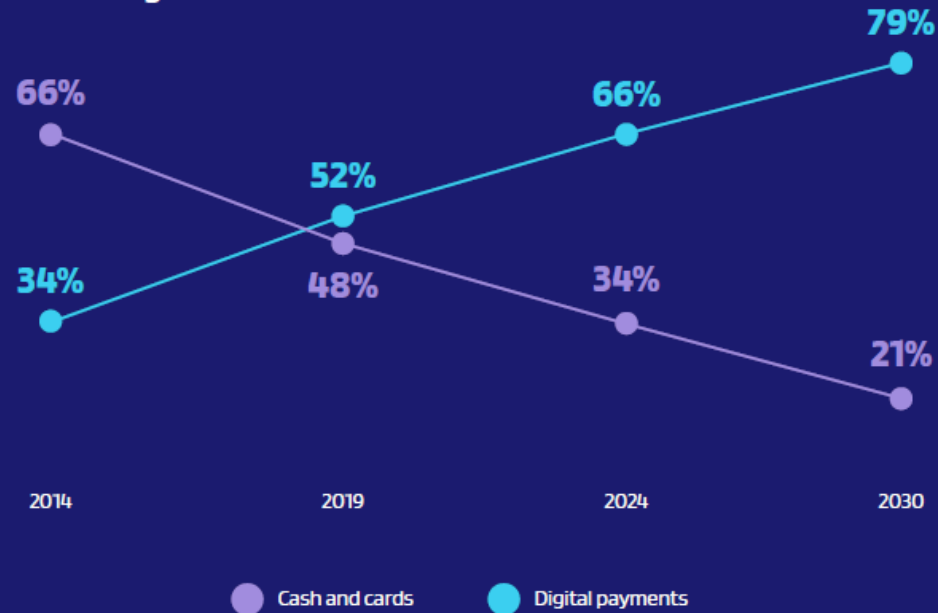
### South Korea

**8.0<sup>2022</sup>B**  
Real-Time Payment Transactions  
**9.6<sup>2021-2022</sup>%**  
YoY growth



5

### Share of global e-com value 2014-2030



**We forecast that digital payments\* will account for 79% of global e-commerce value in 2030.**

**Globally, digital payments are projected to account for \$8.6 trillion in online spend by 2030.**

# 79%

Today, digital payments dominate online and are projected to reign in store by 2030. They have flipped the script with physical cards and cash, rising from 34% of global e-com value in 2014 to 66% in 2024. The transformation is even more pronounced in store, with digital payments' share growing from 3% of global transaction value in 2014 to 38% in 2024.

In the 10 years since our first GPR, we've tracked the launch of popular local payment methods like BLIK in Poland, PhonePe in India and MODO in Argentina.

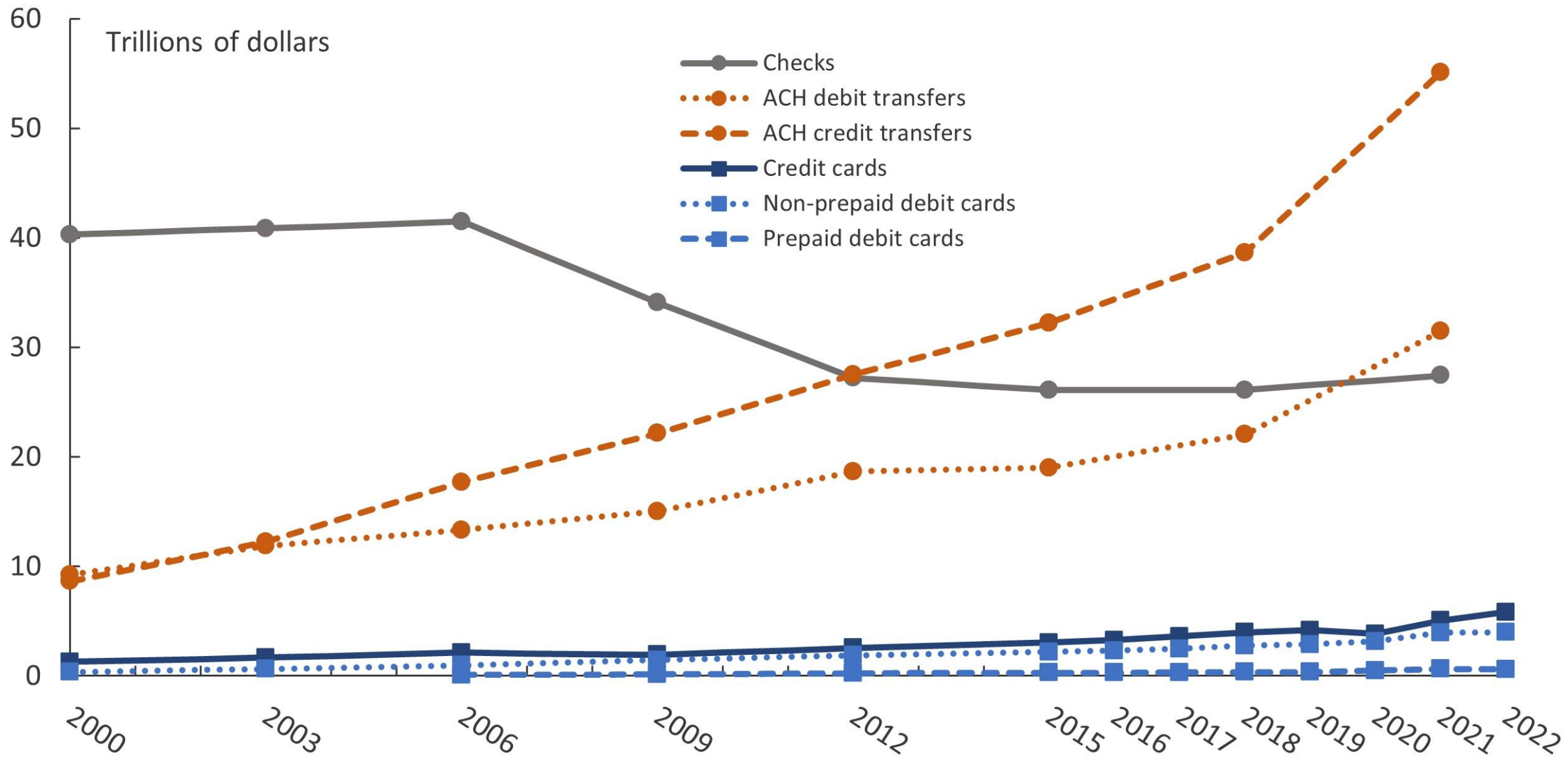
We've seen instant payment systems like UPI in India, Pix in Brazil and PayNow in Singapore rise to prominence. The next would-be disruptors include FedNow, Paze and Wero.

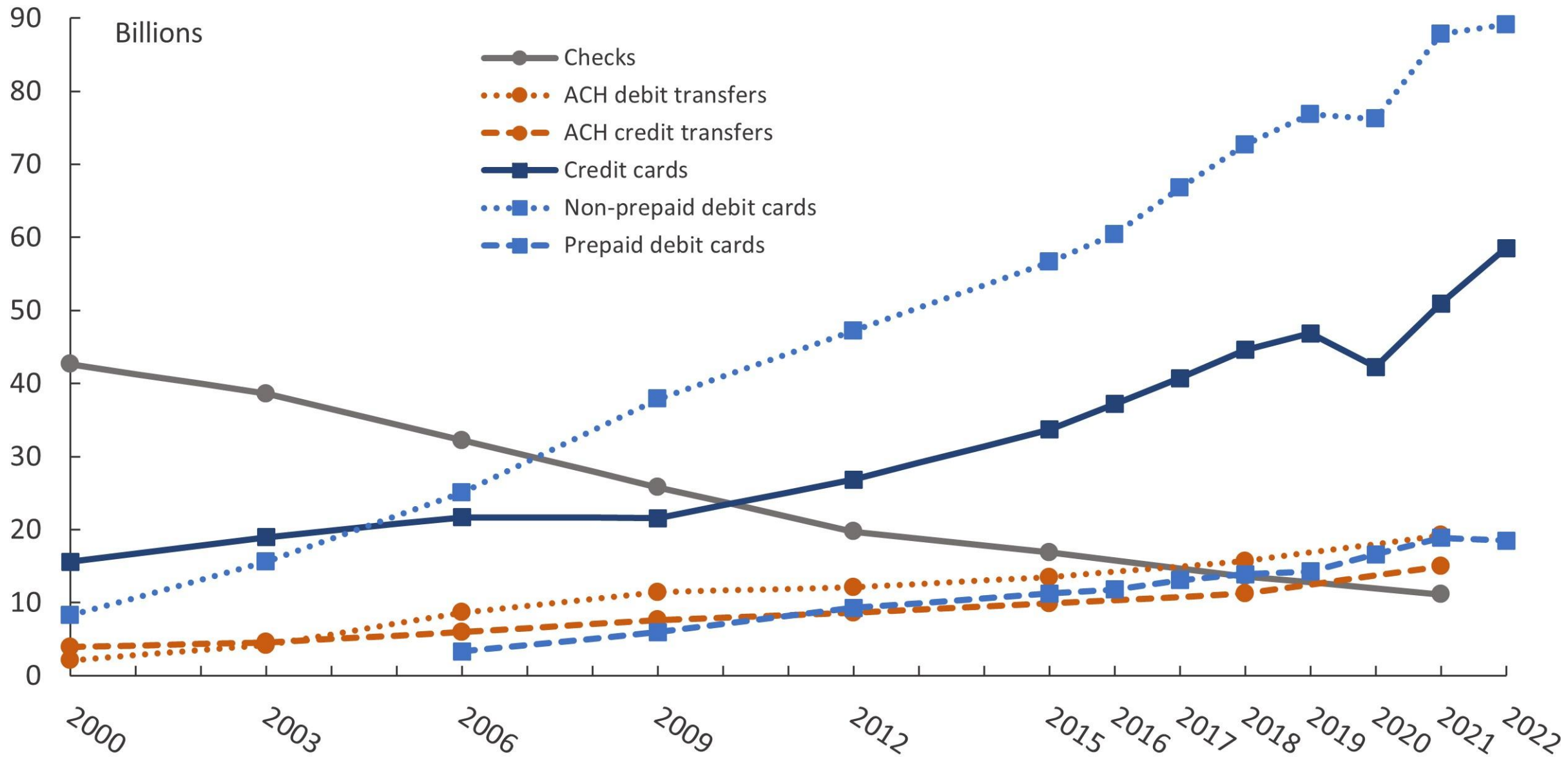
We've watched e-commerce grow by a factor of six to become an essential part of consumer life and have documented BNPL's rise to take a meaningful share of consumer point of sale lending. We've seen the use of cash plummet, only to reveal its indispensability.

To mark this 10th Global Payments Report, we've taken a wide look at the (recent) past, present and future of consumer payments. We reflect on the journey so far, assess payment methods in 40 key global markets and forecast the landscapes we might see in 2030.

Join us on the journey.







# Juni Funds

## PAYMENTS HUB



Members



Branch



Business



Credit Union



- ❖ Payments Hub
- ❖ Risk Scoring
- ❖ Directories
- ❖ QR codes

FX



FX Gateways



Nacha



Federal Reserve Bank

R | T | P

FedNow  
INSTANT PAYMENTS



FRB/ Clearing House

VISA Direct



Federal Reserve Bank

Juni Funds  
PAYMENTS HUB



ON-WE





**paytm**

Accepted Here



paytm से UPI



Hari Mohan Fruits  
9876543210



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