

Real-Time Payments Market to Reach \$123 Bn, Globally, by 2031 at 24.5% CAGR | ACI Worldwide, Inc. Cognizant FIS Inc.

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NEW CASTLE, DE, UNITED STATES, August 13, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, '[Real-Time Payments Market](#) by Component (Solution, Services), by Deployment Mode (On-premises, Cloud), by Enterprise Size (Large Enterprises, Small and Medium-sized Enterprises (SMEs)), by Industry Vertical (BFSI, IT and Telecommunications, Retail and e-commerce, Government, Energy and Utilities, Others): Global Opportunity Analysis and Industry Forecast, 2021-2031.' According to the report,

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Rapid digitalization in the payments sector”

AMR

the global real-time payments industry generated \$13.8 billion in 2021, and is expected to reach \$123 billion by 2031, witnessing a CAGR of 24.5% from 2022 to 2031.

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Prime Determinants of Growth

Benefits provided by real-time payments such as real-time processing of transactions, payment device flexibility, and increase in convenience along with huge adoption of real-time payments among merchants and surge in usage of smartphones and rapid connectivity drive the growth of the global real-time payments market. However, rise in data thefts and difficulties related to replacement process of point-of-sale (POS) terminals restrain the market growth. On the other hand, the expansion of offerings by real-time payment providers, surge in tech-savvy population, and rise in initiatives toward digitized payments create new opportunities in the coming years.

Key companies profiled

Bayer AG, CooperSurgical Inc, DKT International, Mona Lisa NV, Pregna International Limited, Prosan International BV, Abviee Inc, Eurogine, S.L., Viatris Inc, Mona Lisa N.V. Access Table PDF

The Solution Segment to Maintain its Lead Position during the Forecast Period

Based on component, the solution segment accounted for the largest market share in 2021, contributing to around three-fourths of the global real-time payments market, and is projected to maintain its lead position during the forecast period. This is due to utilization of real-time payments solutions in enhancing connectivity, offering quick processing payments, and providing a better user experience. However, the services segment is estimated to manifest the largest CAGR of 29.0% from 2022 to 2031, owing to real time payment services offering outsourcing for processing transactions to handle traditional payments efficiently, which, in turn, increases customer loyalty and improve public service quality.

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The On-Premises Segment contributed to the highest market share in 2021

Based on deployment mode, the on-premises segment contributed to the highest market share in 2021, accounting for around two-thirds of the global real-time payments market. This is attributed to offering of replacement for the legacy system of processing payments, help in bringing their payment ecosystem onto their own servers, and moving real-time payments in-house. However, the cloud segment is estimated to manifest the highest CAGR of 31.0% from 2022 to 2031. This is due to convenience and versatility provided by a cloud-based system for executing the payments from anywhere by the customers.

The BFSI segment to continue its highest contribution throughout the forecast period

Based on industry vertical, the BFSI segment accounted for the largest market share in 2021, holding nearly one-fourth of the global real-time payments market, and is estimated to continue its highest contribution throughout the forecast period. This is due to ease in management of money movement straight from a single dashboard by banks & financial companies. However, the retail and e-commerce segment is projected to register the fastest CAGR of 27.4% from 2022 to 2031. This is attributed to rise in adoption by retail merchants, management of complete end-to-end process, and ease in collecting customer payments, receiving subscription payments, and processing instant refunds.

North America held the largest market share in 2021

Based on region, North America held the largest market share in 2021, accounting for nearly two-fifths of the global real-time payments market. This is due to rapid adoption of mobile wallets such as Apple Pay and Samsung Pay and surge in trend of contactless payment during the pandemic. However, Asia-Pacific is projected to grow at the largest CAGR of 27.4% from 2022 to 2031, owing to adoption of a broader range of payments such as NFC payments, QR codes, tap to pay, and others.

Leading Market Players

ACI Worldwide, Inc.
Cognizant
FIS Inc.
Financial Software & Systems Pvt. Ltd.
Finastra, Fiserv, Inc.
Mastercard, Inc.
Microsoft Corporation
Mindgate Solutions Private Limited
Montran Corp.
PayPal Holdings, Inc.
TCS
Temenos AG
Visa Inc.
Volante Technologies Inc.
Sila
Rapyd

Key Benefits for Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the real-time payments market analysis from 2021 to 2031 to identify the prevailing real-time payments market opportunities.

The market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders to make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the real-time payments market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global real-time payments market trends, key players, market segments, application areas, and market growth strategies.

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Key Market Segments

Component

Solution
Services
Professional Services
Managed Services
Deployment Mode

On-premises
Cloud
Enterprise Size

Large Enterprises
Small and Medium-sized Enterprises (SMEs)
Industry Vertical

BFSI
IT and Telecommunications
Retail and e-commerce
Government
Energy and Utilities
Others

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Allied Analytics LLP based in Wilmington, Delaware. Allied Market Research provides global enterprises as well as medium and small businesses with unmatched quality of "Market Research Reports Insights" and "Business Intelligence Solutions." AMR has a targeted view to provide business insights and consulting to assist its clients to make strategic business decisions and achieve sustainable growth in their respective market domain.

We are in professional corporate relations with various companies, and this helps us in digging out market data that helps us generate accurate research data tables and confirms utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in inspiring and encouraging everyone associated with the company to maintain high quality of data and help clients in every way possible to achieve success. Each data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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