

Instant Payments Market: Future Demand and Top Key Players Analysis | 2029

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

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/EINPresswire.com/ -- What Is The Expected Cagr For The [Instant Payments Market](#) Through 2025?

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In recent years, there has been an explosive growth in the [instant payments market size](#). It is set to expand from \$67.74 billion in 2024 to \$84.31 billion in 2025, corresponding to a compound

annual growth rate (CAGR) of 24.5%. The historic period's growth can be traced back to factors such as higher penetration of smartphones, increasing need for quicker transactions, escalating e-commerce activities, pervasive adoption of online banking, and a growing demand for immediate fund transfers.

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Over the upcoming years, a significant expansion is expected in the instant payments market, with its size projected to rise to \$199.97 billion in 2029, boasting a compound annual growth rate (CAGR) of 24.1%. The surge anticipated in this period is due to factors such as greater

inclination towards cashless economies, amplified integration of instant payments into e-commerce platforms, increased government backing for digital transactions, higher acceptance of application programming interface (API)-dependent payment methodologies, and a surge in demand for international instant transactions. Key trends likely to be witnessed in this duration encompass improvement in real-time payment infrastructure, upgraded fraud detection techniques, emergence of cross-border instant payment resolutions, creative innovation in mobile payment apps, and progress in application programming interface (API)-enabled payment systems.

Download a free sample of the instant payments market report:

<https://www.thebusinessresearchcompany.com/sample.aspx?id=26879&type=smp>

What Are The Key Factors Driving Growth In The Instant Payments Market?

The uptick in the use of contactless payments is predicted to fuel the expansion of the instant payments market in the future. These contactless payments - defined as a swift, secure payment method where a card or device is tapped near a compatible terminal that uses NFC or RFID technology - are seeing a surge in adoption due to growing customer demand for speedy and hassle-free transactions that don't involve physical contact or inputting a PIN. Instant payments amplify the benefits of contactless transactions by allowing funds to be transferred in real time, thus ensuring shorter completion times for transactions. They also improve the customer experience by offering an instantaneous, secure payment process on all digital platforms. For example, UK Finance reported in July 2024 that the UK saw 18.3 billion contactless payments in 2023, showing a 7% increase from 17.0 billion in the prior year. Thus, the rise in the use of contactless payments is spurring the growth of the instant payments market.

What Are The Top Players Operating In The Instant Payments Market?

Major players in the Instant Payments Global Market Report 2025 include:

- Visa Inc.
- PayPal Holdings Inc.
- Mastercard Incorporated
- Fiserv Inc.
- Fidelity National Information Services Inc.
- Adyen N.V.
- Nexi S.p.A.
- Worldline SA
- Klarna Bank AB
- Alipay

What Are The Upcoming Trends Of Instant Payments Market In The Globe?

Key players in the instant payments market are shifting their focus towards the creation of high-tech solutions like real-time payments in a bid to expedite transactions, augment user convenience and fulfill the mounting demand for uninterrupted digital financial services. Delivering instant fund transfers that takes seconds to process is what constitutes real-time payments. This facilitates the round-the-clock movement of money between accounts, ensuring immediate approval and settlement. Illustratively, a software company based in the USA, ACI Worldwide, unveiled ACI Instant Pay in January 2023. This innovation aims to aid merchants and billers with real-time, well-secured payments. It allows businesses to take instant in-store, online, and mobile payments exempting card fees, with an instant settlement option, and a lowered risk of fraud, all enabled by easy application programming interface (API) integration. The benefits to

the merchant include an enhanced cash flow, reducing the overhead costs, and an improved customer experience through a speedy, safe and seamless payment alternative.

Comprehensive Segment-Wise Insights Into The Instant Payments Market

The instant payments market covered in this report is segmented –

- 1) By Payment Type: Person-To-Business(P2B), Business-To-Business(B2B), Person-To-Person(P2P), Other Payment Types
- 2) By Component: Solutions, Payment Gateway, Payment Processing, Security And Fraud Management, Services
- 3) By Technology: Mobile Payments, Online Transfers, Contactless Payments, Cryptocurrency Transactions
- 4) By Deployment: Cloud, On-premise
- 5) By End-Use Industry: Retail And E-commerce, Banking, Financial Services, And Insurance(BFSI), Information Technology And Telecom, Travel And Tourism, Government, Healthcare, Energy And Utilities, Other End-Use Industries

Subsegments:

- 1) By Person-To-Business (P2B): In-Store Payments, E-Commerce Payments, Utility And Bill Payments
- 2) By Business-To-Business (B2B): Supplier Vendor Payments, Invoice Payments, Payroll Disbursements
- 3) By Person-To-Person (P2P): Domestic Money Transfers, International Remittances, Wallet To Wallet Transfers
- 4) By Other Payment Types: Insurance Claim Settlements, Refunds And Reimbursements, Social Benefit Disbursements

View the full instant payments market report:

<https://www.thebusinessresearchcompany.com/report/instant-payments-global-market-report>

Global Instant Payments Market - Regional Insights

In 2024, the instant payments market was led by the Asia-Pacific region. The Instant Payments Global Market Report for 2025 predicts its continued growth. Other regions analyzed in this report include Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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