

February 2024

The Real-Time Payments World Map

Real-Time Payments Tracker® Series

Real-time payments are revolutionizing global finance, establishing a modern standard for fast, efficient and convenient transactions. This map explores their worldwide status, key players and future developments.

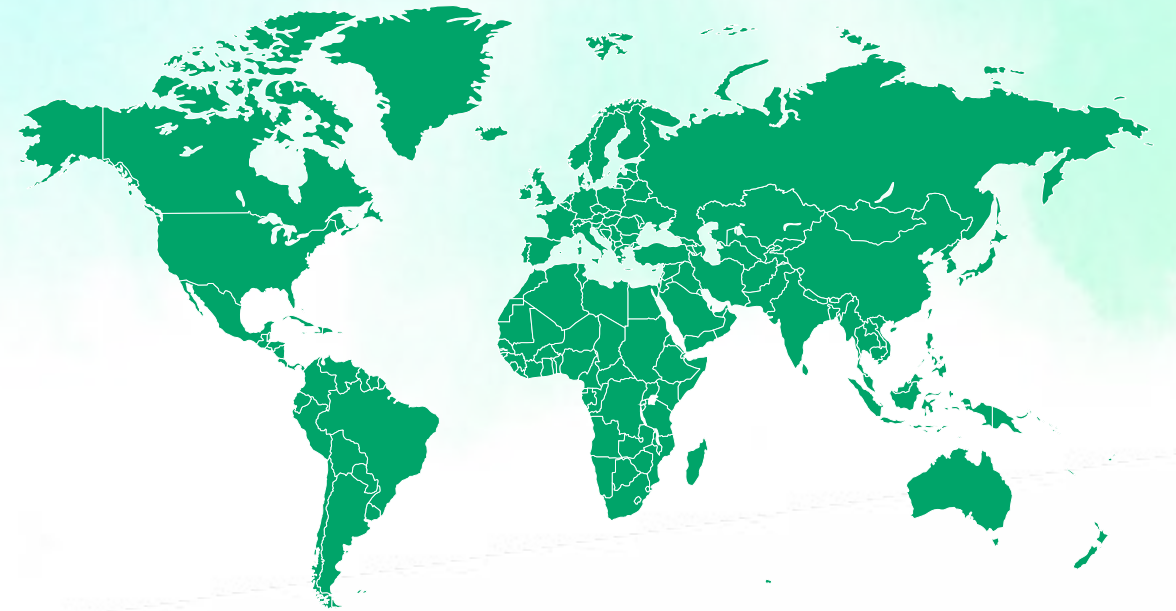
Introduction

Real-time payments have continued their growth in 2024 so far, with several developments unfolding in various countries around the globe. Angola, for one, has taken its initial dive into the real-time payments space a step further. Having launched the first phase of its [24/7 Real-Time Payment System](#) in October 2022, which allowed Multicaixa debit card payments to be reflected in bank accounts the next business day, the National Bank of Angola recently announced the extension of the service to include transactions made on Friday and Saturday mornings. The bank hopes to expand this functionality as mobile banking channels continue to grow in popularity across the country, with plans to offer real-time payment operations on Sundays and holidays in the near future.

In Europe, Visa and RevoluPAY have collaborated to introduce [Visa Direct](#), a new solution that empowers RevoluPAY customers to send and receive instant payments to and from individuals using RevoluSEND. This operational solution covers the European Economic Area, with users needing only to fill out a form with the recipient's Visa card or account details to confirm the transaction. Once this is accomplished, the transaction proceeds in real time.

Canadian businesses, meanwhile, can now receive customer payments in real time through open banking platform Flinks' new instant payments offering, [Flinks Pay](#), available in beta version. Flinks Pay's user interface enables customers to accept eTransfer requests and make payments directly from their devices. The full release is scheduled for later this year, when it will reportedly include features such as standard electronic fund transfer (EFT) payments, recurring payments, credit card payments and real-time guaranteed EFT payments.

The United States has traditionally made slow progress in the real-time payments space, but many companies are looking to accelerate real-time innovation. [Mastercard and The Clearing House](#) (TCH) recently announced a multiyear extension of their payments partnership, continuing Mastercard's ongoing role as the exclusive provider of instant payments software for TCH's RTP® network.



NORTH AMERICA

■ LIVE



UNITED STATES

2017



MEXICO

2004

■ EXPECTED 2024

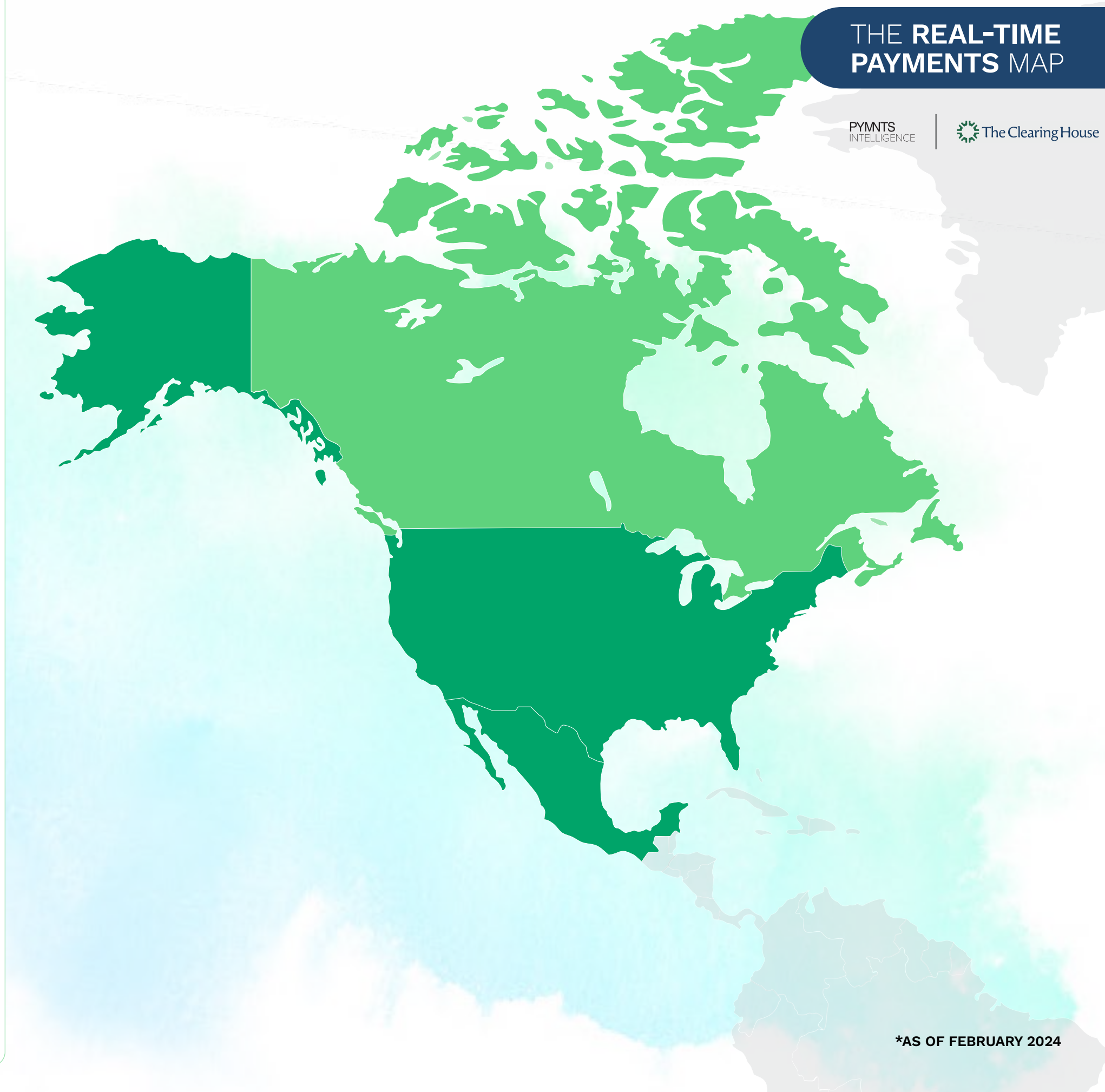


CANADA

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SOUTH AMERICA

 LIVE



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EUROPE

 LIVE

- | | | | |
|--|--|--|---|
|  AUSTRIA
2017 |  FRANCE
2017 |  LITHUANIA
2017 |  SERBIA
2018 |
|  BELGIUM
2019 |  GERMANY
2017 |  LUXEMBOURG
2020 |  SLOVENIA
2020 |
|  BULGARIA
2022 |  GREECE
2018 |  MALTA
2007 |  SPAIN
2016 |
|  CROATIA
2020 |  HUNGARY
2020 |  NETHERLANDS
2017 |  SWEDEN
2012 |
|  CZECH REPUBLIC
1992 |  ICELAND
2020 |  NORWAY
2013 |  SWITZERLAND
2016 |
|  DENMARK
2014 |  IRELAND
2017 |  POLAND
2012 |  UNITED KINGDOM
2008 |
|  ESTONIA
2017 |  ITALY
2017 |  PORTUGAL
2017 | |
|  FINLAND
2017 |  LATVIA
2017 |  ROMANIA
2005 | |

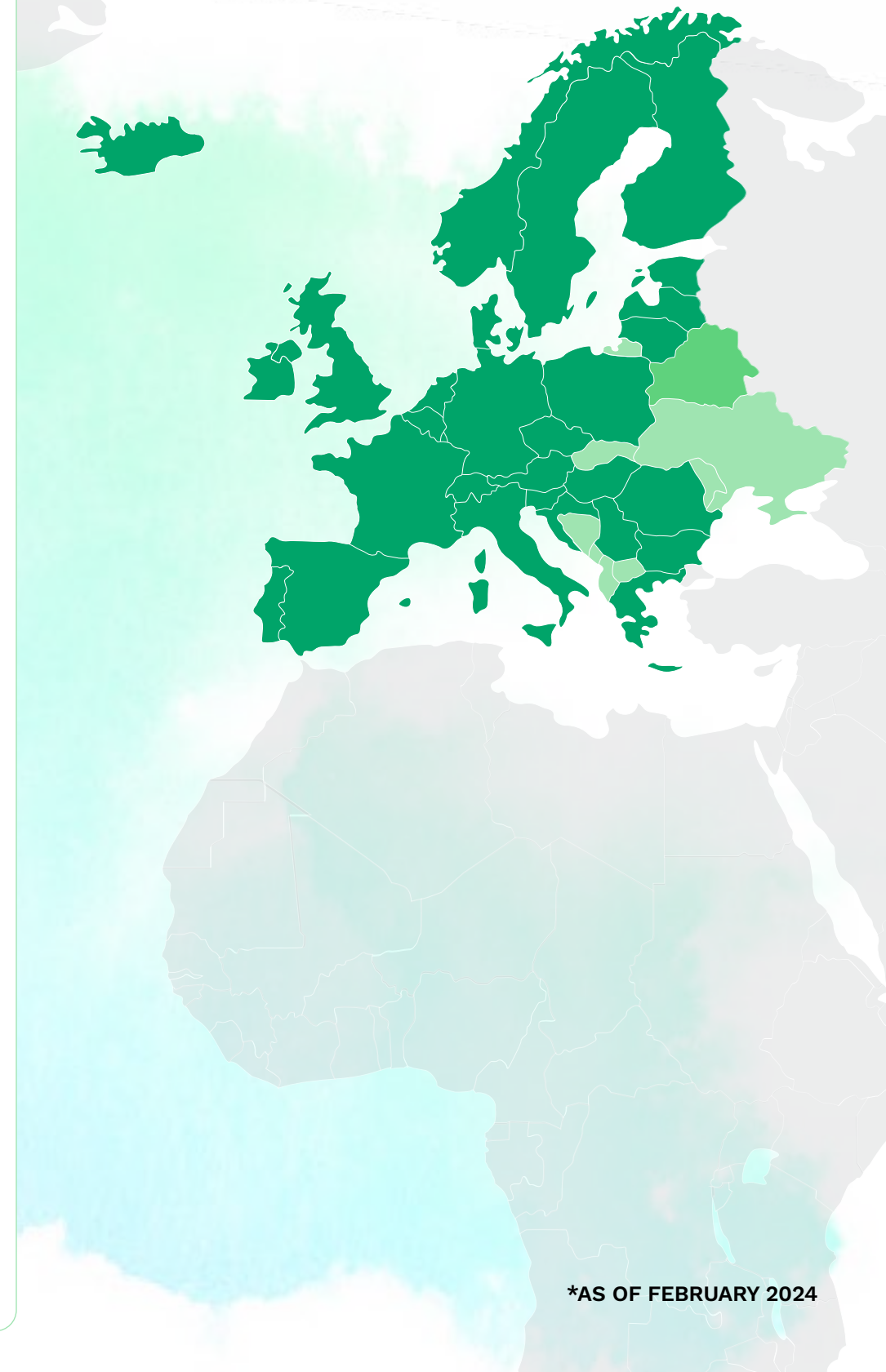
 EXPECTED 2024

-  **BELARUS**

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AFRICA

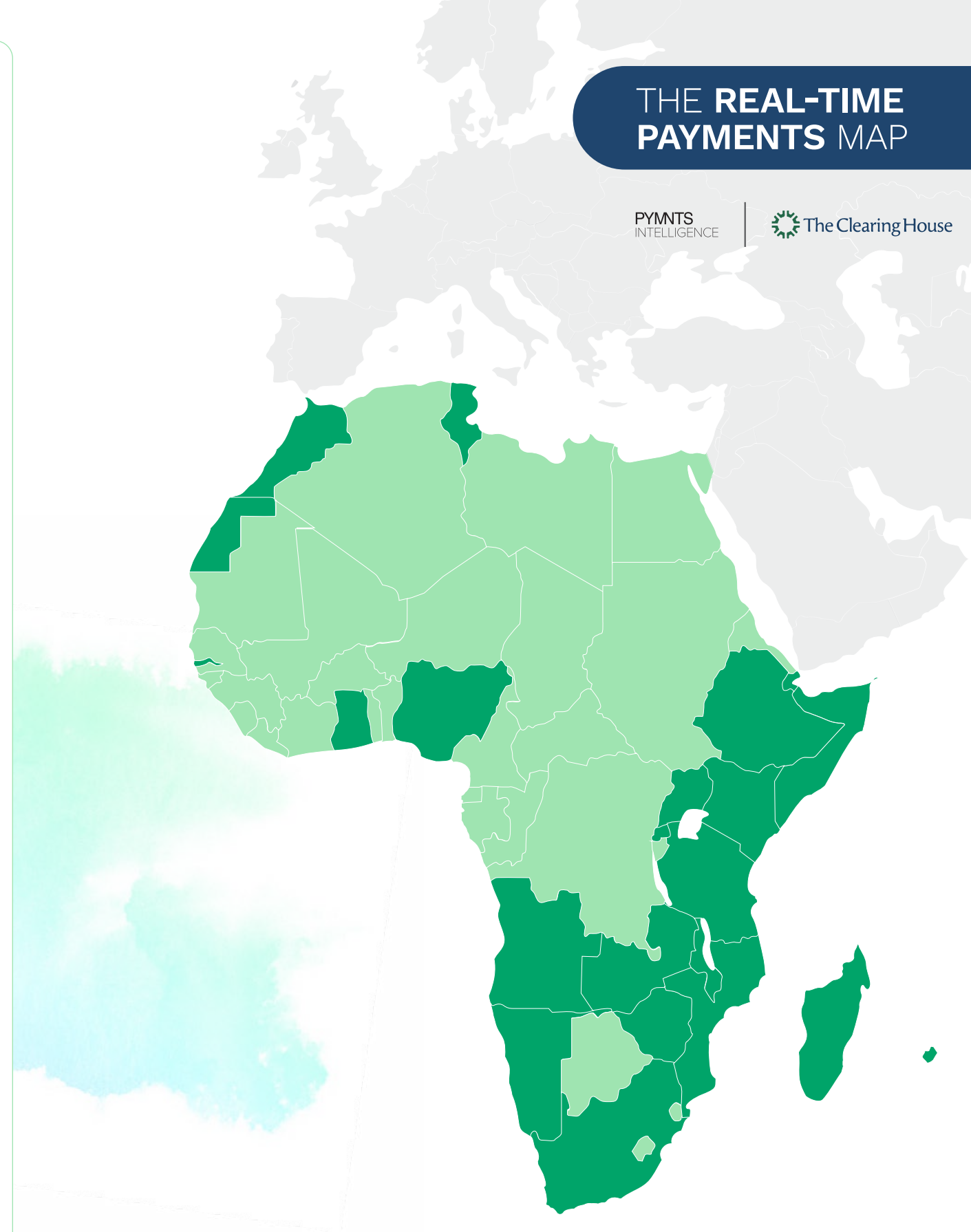
 LIVE

- | | | |
|---|---|---|
|  ANGOLA
2022 |  MOROCCO
2023 |  UGANDA
2017 |
|  DJIBOUTI
2021 |  MOZAMBIQUE
2012 |  ZAMBIA
2019 |
|  ETHIOPIA
2011 |  NAMIBIA
2021 |  ZIMBABWE
2011 |
|  GAMBIA
2020 |  NIGERIA
2011 | |
|  GHANA
2007 |  RWANDA
2022 | |
|  KENYA
2017 |  SOMALIA
2021 | |
|  MADAGASCAR
2016 |  SOUTH AFRICA
2006 | |
|  MALAWI
2015 |  TANZANIA
2022 | |
|  MAURITIUS
2019 |  TUNISIA
2018 | |

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MIDDLE EAST

■ LIVE



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ASIA-PACIFIC

■ LIVE



AUSTRALIA
2018



PHILIPPINES
2018



BRUNEI
2014



SINGAPORE
2014



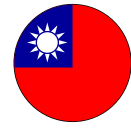
CAMBODIA
2019



SOUTH KOREA
1988



CHINA
2010



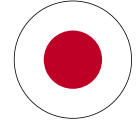
TAIWAN
1987



HONG KONG
2018



THAILAND
2016



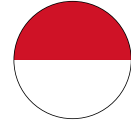
JAPAN
1973



VIETNAM
2016



MALAYSIA
2006



INDONESIA
2021

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