

March 2025

The Real-Time Payments World Map

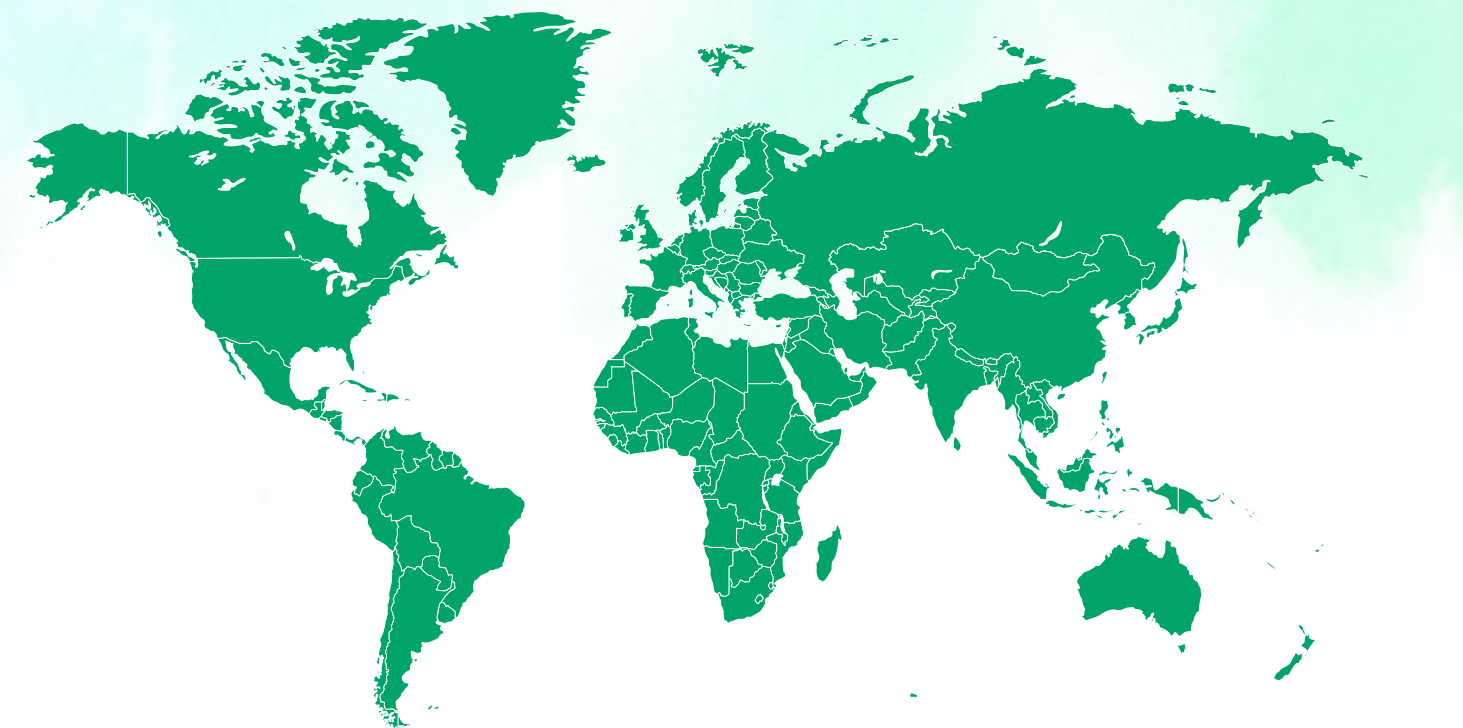
Real-Time Payments Tracker® Series

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 latest developments.

Introduction

Real-time payments have recently marked several significant milestones in their fast-moving journey to global acceptance. Notably, the Clearing House's RTP® network recently facilitated the [largest instant payment](#) in the United States: a \$10 million intercompany liquidity management transfer executed by BNY (formerly Bank of New York Mellon). The payment was sent from Computershare, a transfer agent and BNY client, to another financial institution using the RTP network. This landmark transaction was made possible by the RTP network's increased transaction limit — from \$1 million to \$10 million — implemented on February 9. Currently, more than 285,000 businesses utilize the real-time payment rail each month. This development underscores the growing demand for higher-value instant payments between corporates.

Real-time payments are also expanding to new providers, particularly in the digital wallet space. Social media platform X is taking steps to launch X Money Account, a [digital wallet](#) system. With Visa as its inaugural partner, this real-time payment system plans to feature in-platform digital wallets and peer-to-peer payments linked to users' debit cards, powered by Visa Direct for secure and instant funding. Users will also have the option to transfer funds directly to their bank accounts. According to X CEO Linda Yaccarino, the service is expected to debut later in 2025.



Meanwhile, FinTech company FIS recently announced its certification to enable [send capabilities](#) on the FedNow® Service. This achievement allows FIS to support the full payments life cycle on the Federal Reserve's real-time payments rail for its partner banks, including instant payments for loans, rent and bills. The certification builds upon FIS' previous receive-only certification in July 2023, which enabled the company to receive payments, send returns and handle acknowledgments on the FedNow network.

In Brazil, the Pix instant payment network is set to launch a [recurring payments](#) functionality called Pix Automático in June, according to a recent announcement. This feature will allow users to automate payments for utilities, streaming services and other recurring bills. For the companies managing recurring billing, Pix Automático will simplify the process by reducing the need for multiple banking partnerships currently required for handling automatic debits in Brazil.

NORTH AMERICA

 LIVE

 **UNITED STATES**
2017

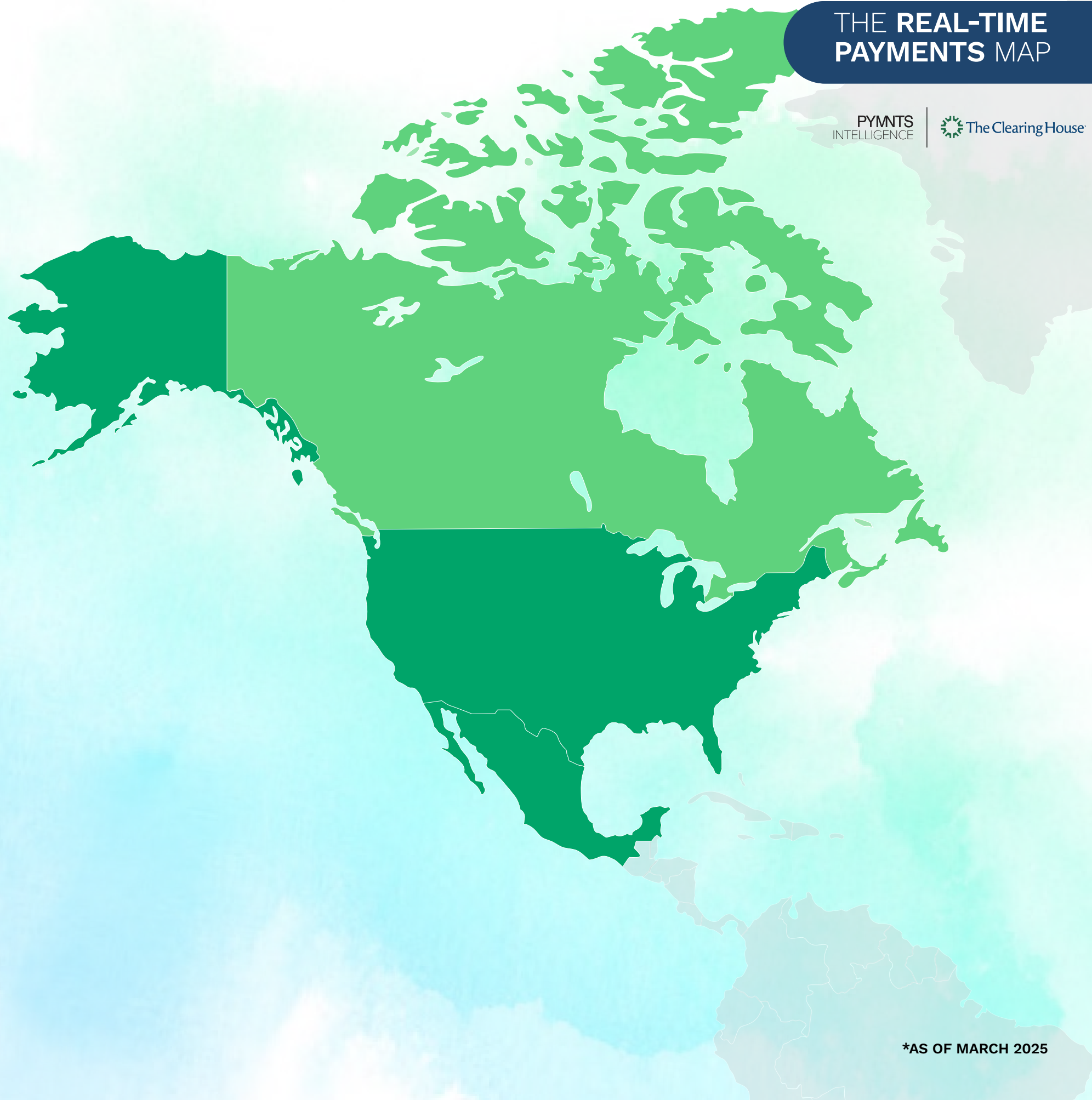
 **MEXICO**
2004

 EXPECTED 2026

 **CANADA**

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SOUTH AMERICA

 LIVE



ARGENTINA

2016



EL SALVADOR

2021



BELIZE

2016



GUATEMALA

2006



BRAZIL

2002



HONDURAS

2008



CHILE

2008



NICARAGUA

2016



COLOMBIA

2019



PERU

2016



COSTA RICA

1996



URUGUAY

2021



DOMINICAN
REPUBLIC

2006

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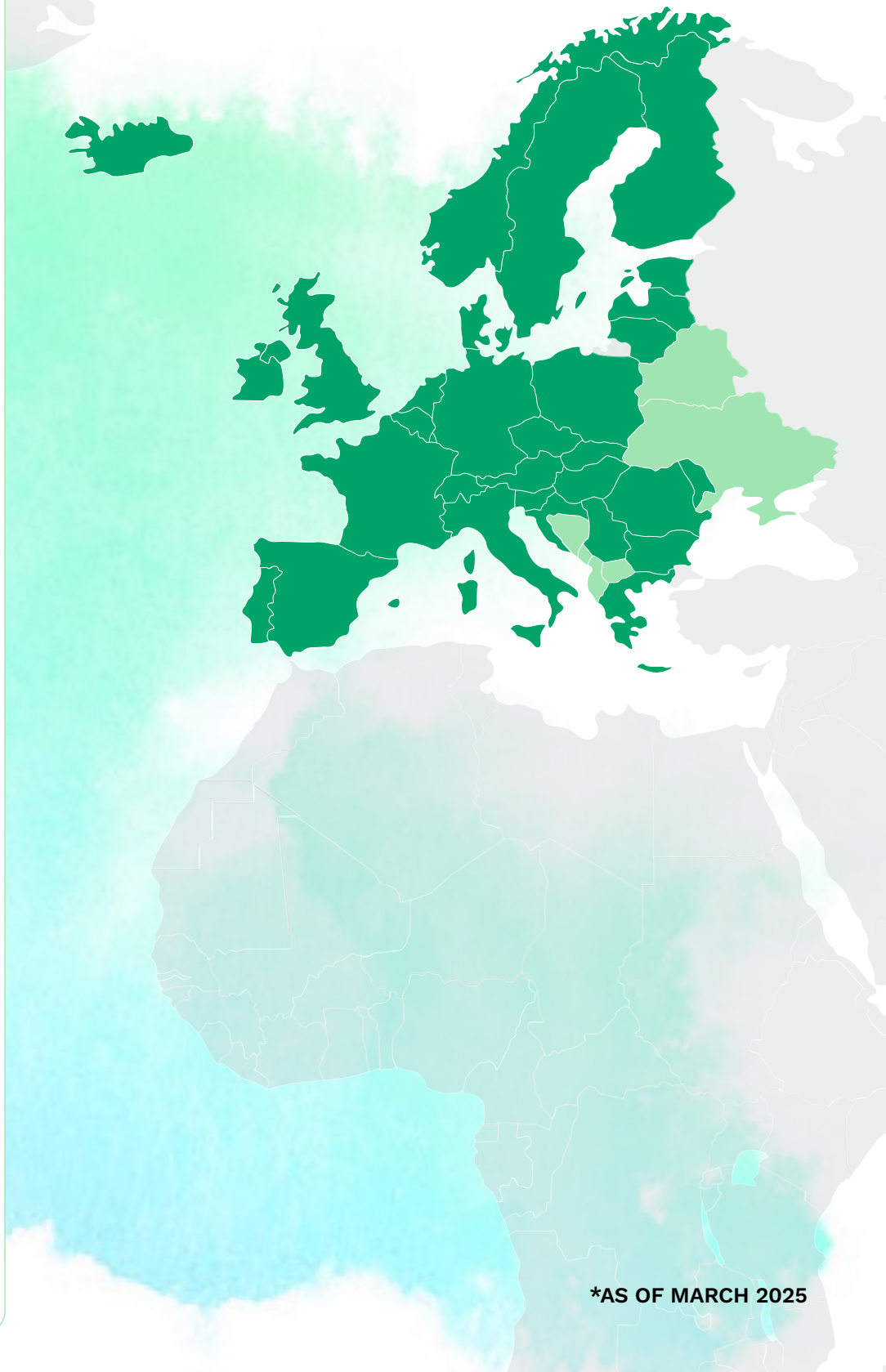
EUROPE

 LIVE

| | | | |
|--|--|---|---|
|  AUSTRIA 2017 |  FRANCE 2018 |  LITHUANIA 2017 |  ROMANIA 2005 |
|  BELGIUM 2019 |  GERMANY 2017 |  LUXEMBOURG 2020 |  SERBIA 2018 |
|  BULGARIA 2021 |  GREECE 2017 |  MALTA 2007 |  SLOVAKIA 2022 |
|  CROATIA 2020 |  HUNGARY 2020 |  MOLDOVA 2024 |  SLOVENIA 2020 |
|  CZECH REPUBLIC 1992 |  ICELAND 2020 |  NETHERLANDS 2017 |  SPAIN 2016 |
|  DENMARK 2014 |  IRELAND 2017 |  NORWAY 2013 |  SWEDEN 2012 |
|  ESTONIA 2014 |  ITALY 2017 |  POLAND 2012 |  SWITZERLAND 2016 |
|  FINLAND 2017 |  LATVIA 2017 |  PORTUGAL 2018 |  UNITED KINGDOM 2008 |

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AFRICA

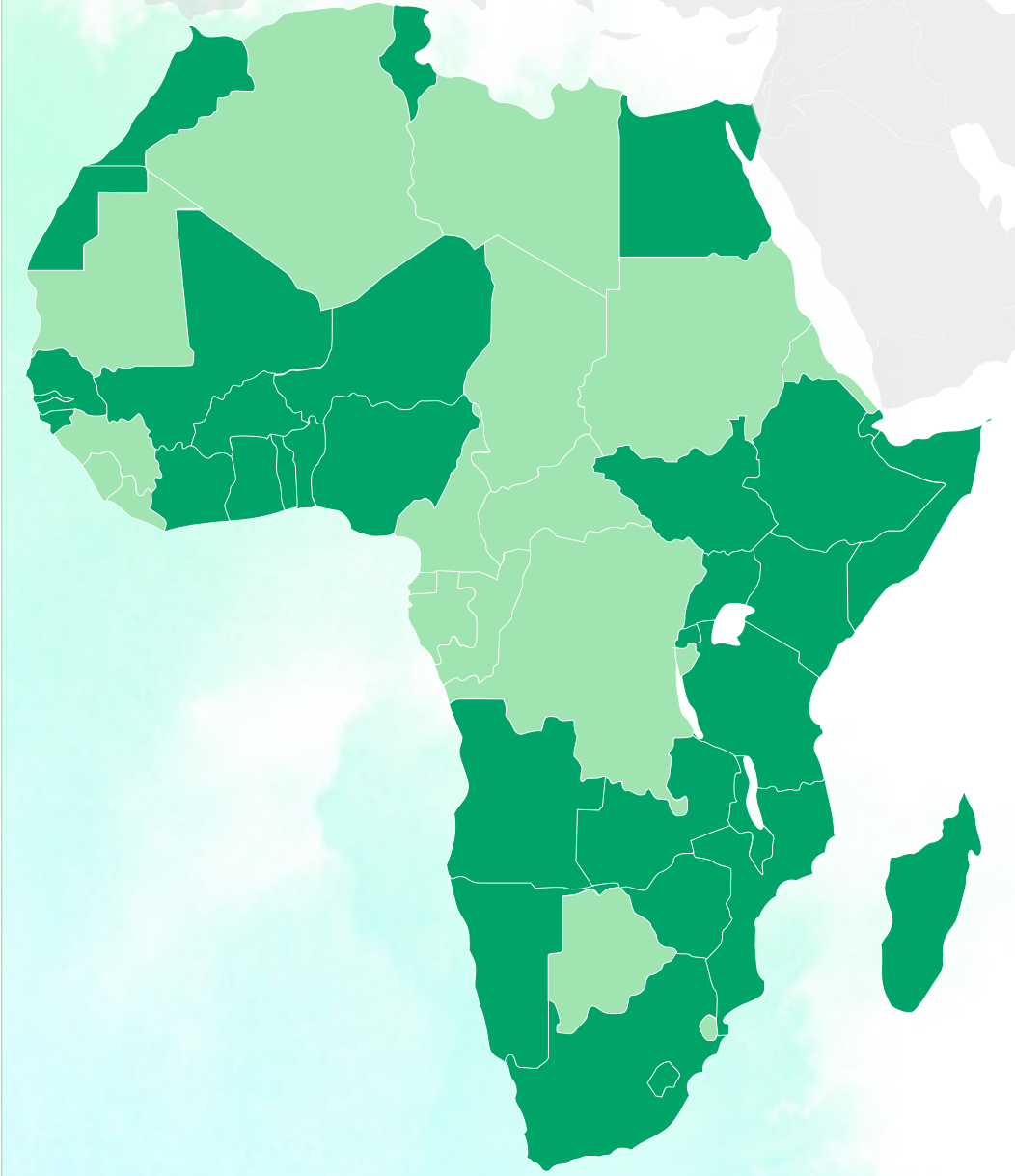
 LIVE

| | | | |
|---|--|---|---|
|  ANGOLA 2023 |  GHANA 2007 |  MOROCCO 2023 |  SOUTH AFRICA 2006 |
|  BENIN 2024 |  GUINEA-BISSAU 2024 |  MOZAMBIQUE 2012 |  SOUTH SUDAN 2024 |
|  BURKINA FASO 2024 |  KENYA 2017 |  NAMIBIA 2021 |  TANZANIA 2019 |
|  CÔTE D'IVOIRE 2024 |  LESOTHO 2024 |  NIGER 2024 |  TOGO 2024 |
|  DJIBOUTI 2021 |  MADAGASCAR 2016 |  NIGERIA 2011 |  TUNISIA 2018 |
|  EGYPT 2022 |  MALAWI 2015 |  RWANDA 2022 |  UGANDA 2017 |
|  ETHIOPIA 2011 |  MALI 2024 |  SENEGAL 2024 |  ZAMBIA 2019 |
|  GAMBIA 2020 |  MAURITIUS 2019 |  SOMALIA 2021 |  ZIMBABWE 2011 |

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MIDDLE EAST

 LIVE



AZERBAIJAN
2020



OMAN
2017



BAHRAIN
2015



PAKISTAN
2021



INDIA
2010



QATAR
2020



JORDAN
2020



RUSSIA
2019



KAZAKHSTAN
2022



SAUDI ARABIA
2021



KUWAIT
2018



SRI LANKA
2015



LEBANON
2020



TURKEY
2000



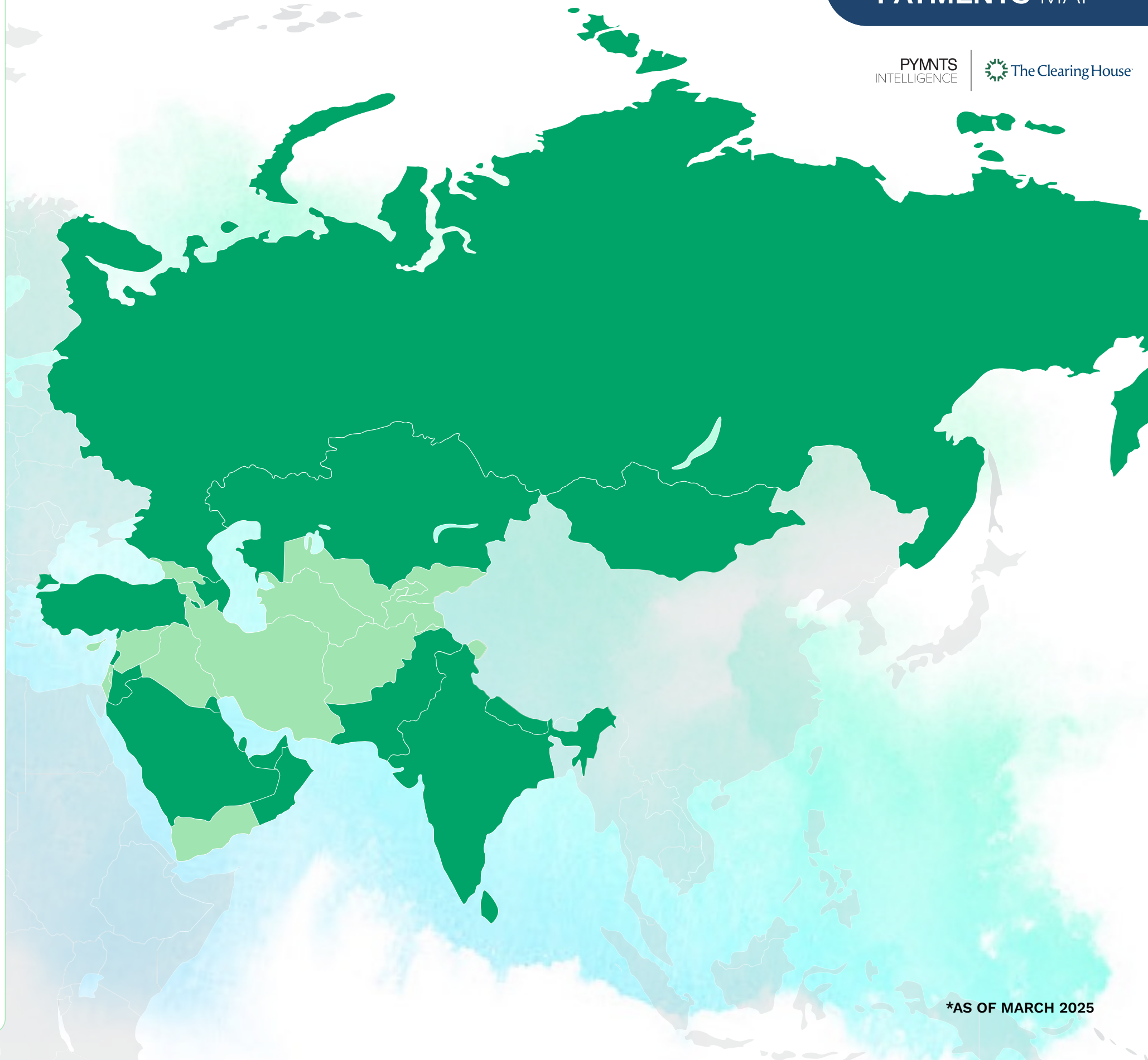
MONGOLIA
2016



**UNITED ARAB
EMIRATES**
2019



NEPAL
2021



*AS OF MARCH 2025

ASIA-PACIFIC

 LIVE



AUSTRALIA

2018



MALAYSIA

2006



BRUNEI

2014



PHILIPPINES

2018



CAMBODIA

2019



SINGAPORE

2014



CHINA

2010



SOUTH KOREA

1988



HONG KONG

2018



TAIWAN

1987



INDONESIA

2021



THAILAND

2016



JAPAN

1973



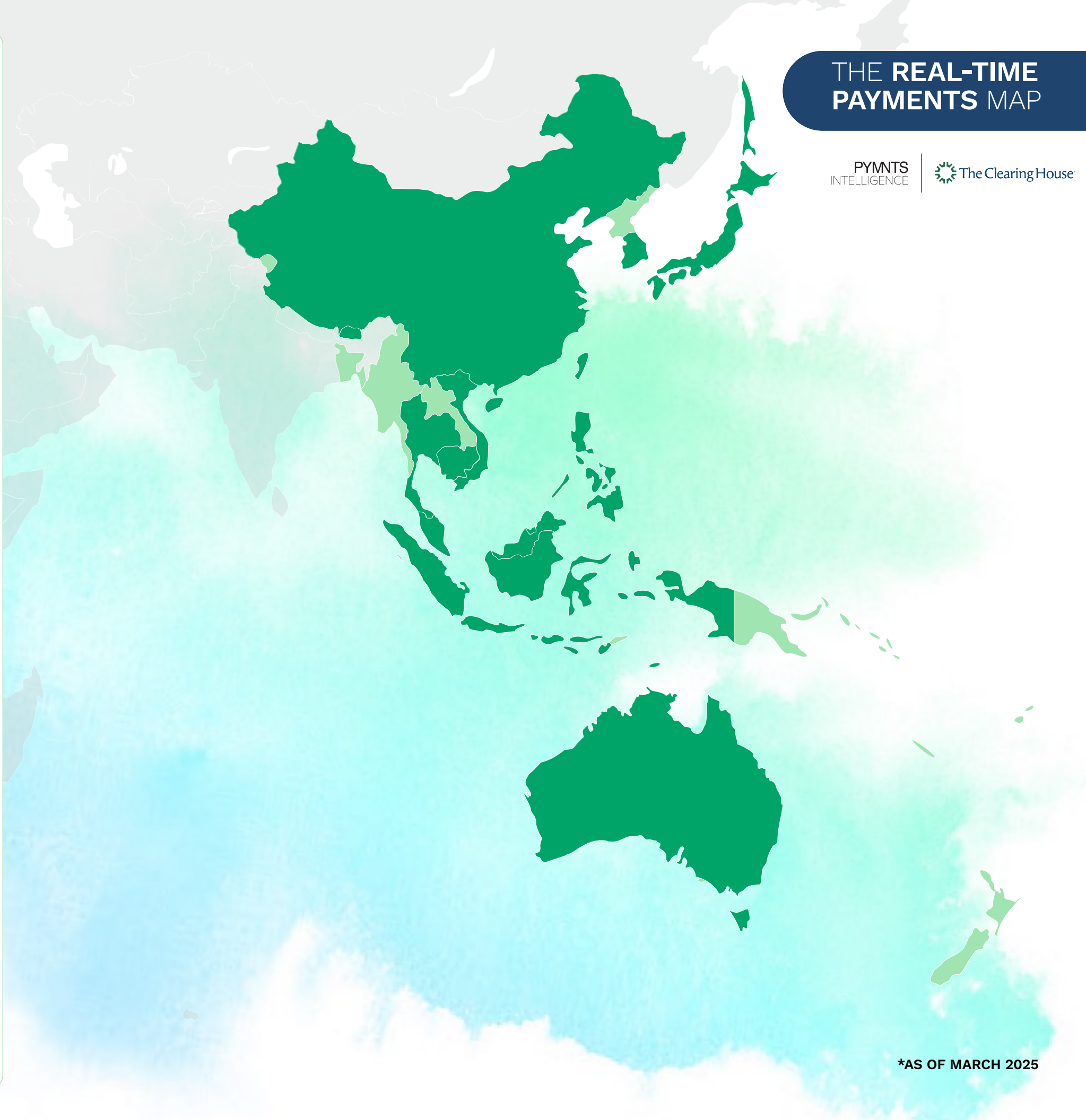
VIETNAM

2016

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