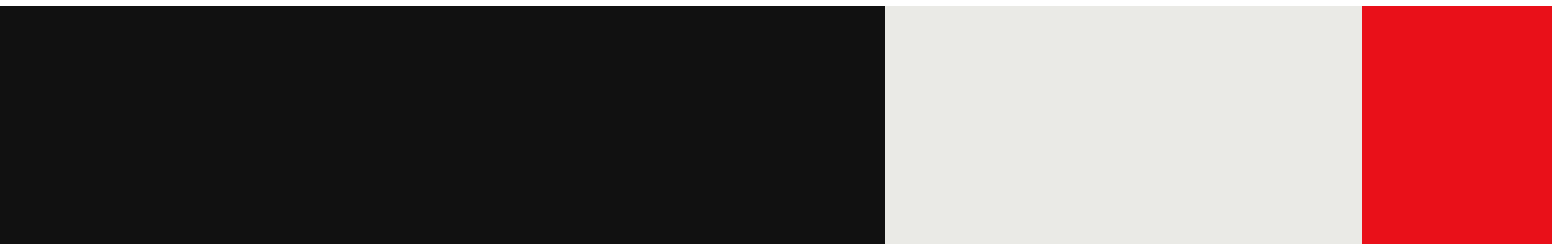


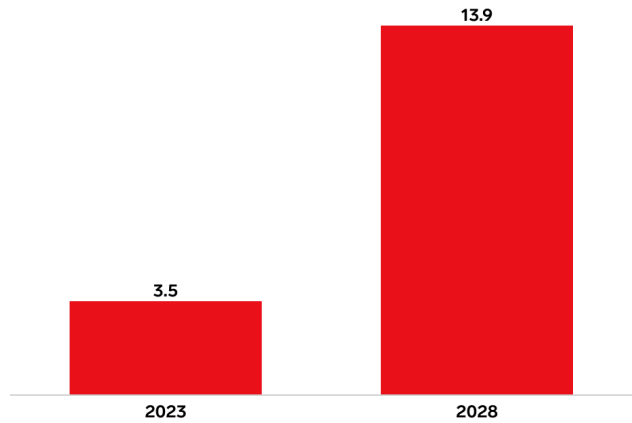
Real-time payment transactions explode

Article



US Real-Time Payment Transaction Volume, 2023 & 2028

billions



Source: GlobalData and ACI Worldwide, "It's Prime Time for Real-Time 2024", May 2024

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Key stat: US real-time payment transaction volume will nearly quadruple between 2023 and 2028, according to GlobalData and ACI Worldwide.

Beyond the chart:

- Real-time payments provide instant access to funds, helping consumers manage their cash flow and avoid late fees, according to our [US Real-Time Payments Explainer](#).
- Nearly three-quarters (74.1%) of US consumers say that the speed/guarantee of good funds was a reason they prefer instant versus non-instant payment methods, per an October 2023 survey from PYMNTS.com.

Use this chart: Marketers and retailers can use this chart to emphasize consumers' growing expectations for speed and efficiency and highlight the need to invest in real-time transaction capabilities.

Related EMARKETER reports:

- [US Real-Time Payments Explainer](#) (Subscription required)
- [Payments Trends to Watch in H2 2024](#) (Subscription required)