



PYMNTS
INTELLIGENCE

The Clearing House

May 2025

The Real-Time Payments World Map

Real-Time Payments Tracker® Series

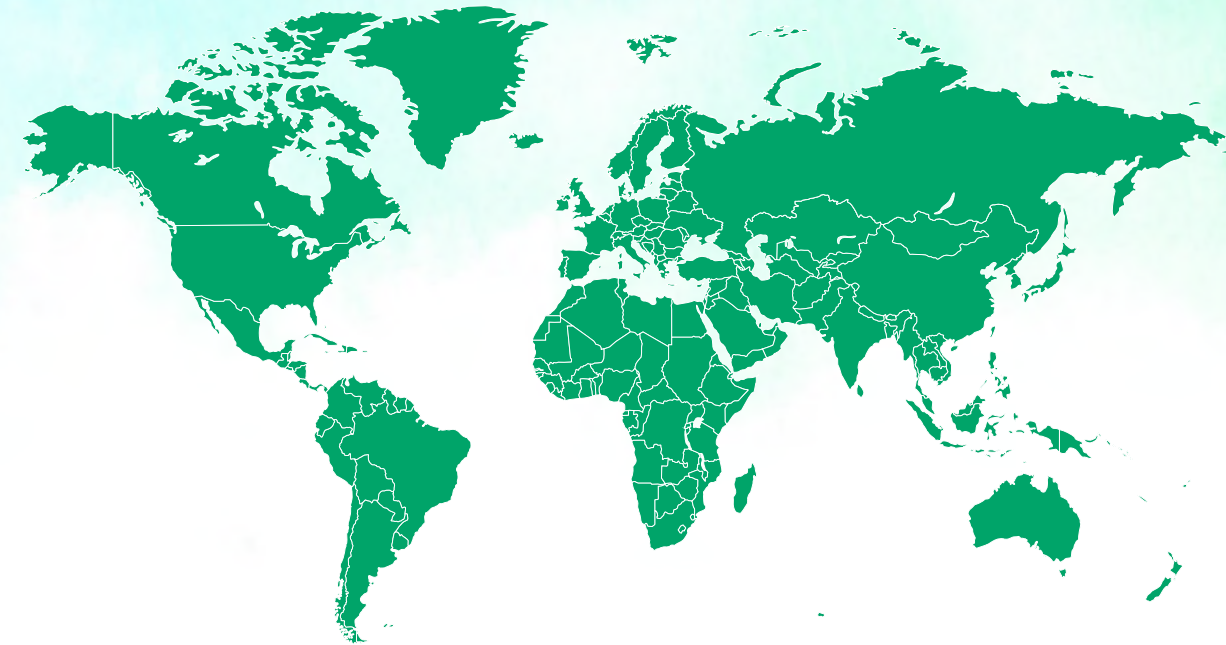
Real-time payments are revolutionizing global finance, establishing a modern standard for fast, efficient and convenient transactions. This map explores their worldwide status, key players and latest developments.

Introduction

Real-time payments innovation continues to gain momentum around the world, with financial institutions (FIs) and central banks green-lighting faster, more seamless transaction capabilities.

In the United States, Chicago-based Lakeside Bank is upgrading its payments operations by adopting a cloud-based [payments-as-a-service](#) (PaaS) platform from Volante Technologies. With this technology, the bank, which manages \$2.64 billion in assets, can handle a variety of payments — including [real-time, high-value and batch transactions](#) — across both the RTP® network and the FedNow® Service. This upgrade aims to provide Lakeside's business customers with quicker fund availability, enhanced cash management and reduced risks associated with payment settlements.

Across Europe, tech-driven business bank Viva.com is rapidly expanding its support for [near-instant money movement](#). The company recently extended its use of Mastercard Move to 24 European countries, including the United Kingdom. This expansion allows companies to transfer funds swiftly and efficiently between countries, supporting the increasing need for rapid, cross-border payment solutions. As more organizations and consumers seek immediate transaction capabilities — a trend highlighted by the European Central Bank — Viva.com's services aim to help small to mid-sized businesses (SMBs) better manage their finances and minimize delays in everyday financial activities.



Southern Europe is witnessing a transformative shift in [cross-border transactions](#) through a collaborative effort between Italy's Bancomat, Spain's Bizum and Portugal's MB WAY. Operating under the European Payments Alliance (EuroPA) framework, this initiative enables users to send instant peer-to-peer (P2P) payments across borders by using their familiar mobile payment app and the recipient's phone number — making international transfers as simple as domestic ones. The project integrates more than 50 million users and 186 FIs across the region, positioning itself as a competitive alternative to international payment systems while advancing seamless connectivity between European financial networks.

Finally, in Latin America, Brazil's central bank is set to launch Pix Parcelado — a [buy now, pay later](#) (BNPL) installment feature — on its widely adopted real-time payment system, Pix. Launching in September, the feature will allow consumers to spread payments over time while enabling merchants to receive full payment immediately. This model is designed to compete directly with credit card installment plans. Aimed at increasing Pix usage for high-value retail purchases through installment plans, Pix Parcelado specifically targets underbanked populations excluded from conventional credit systems.

NORTH AMERICA



LIVE



UNITED STATES

2017



MEXICO

2004



EXPECTED 2026

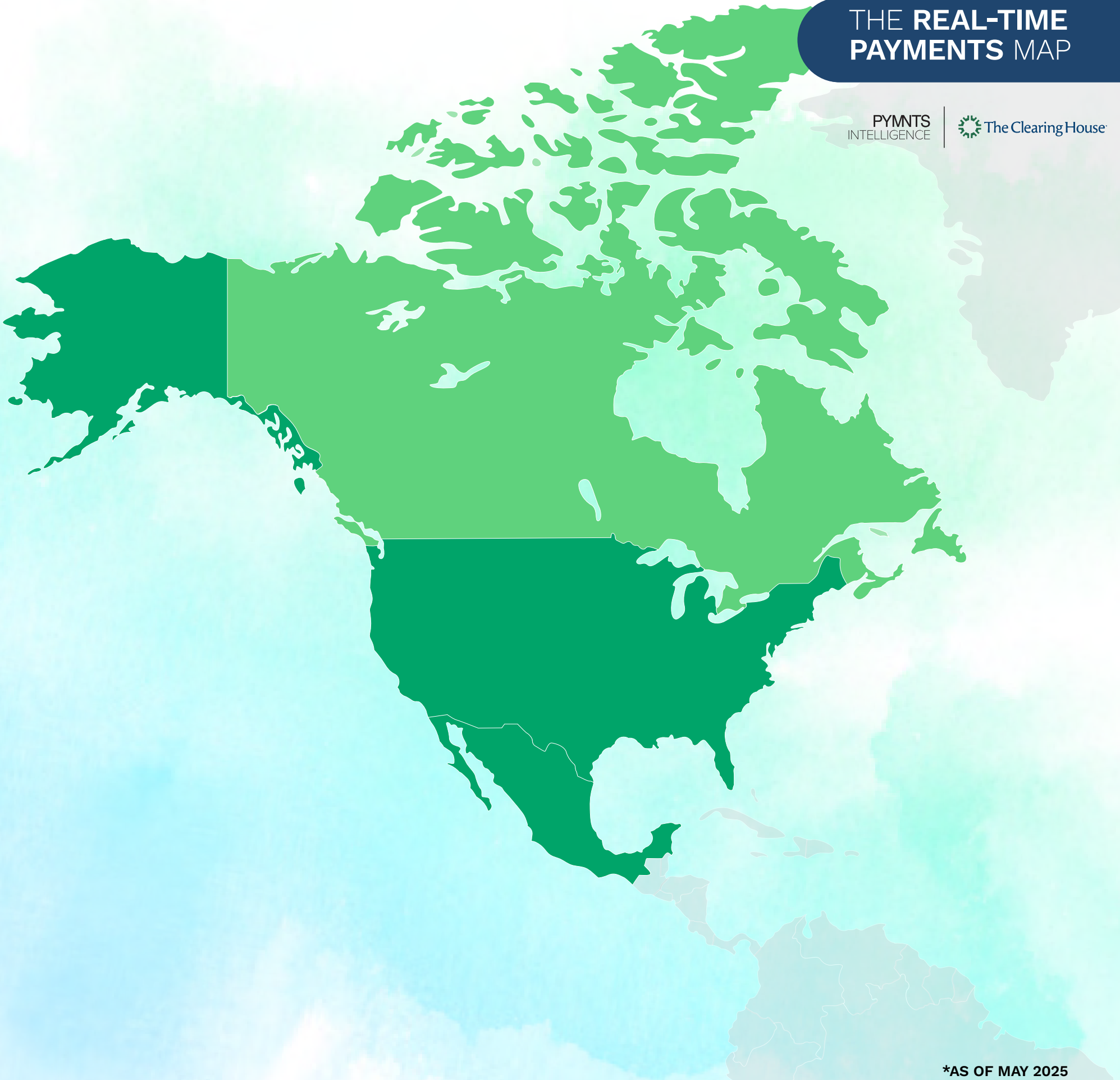


CANADA

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SOUTH AMERICA

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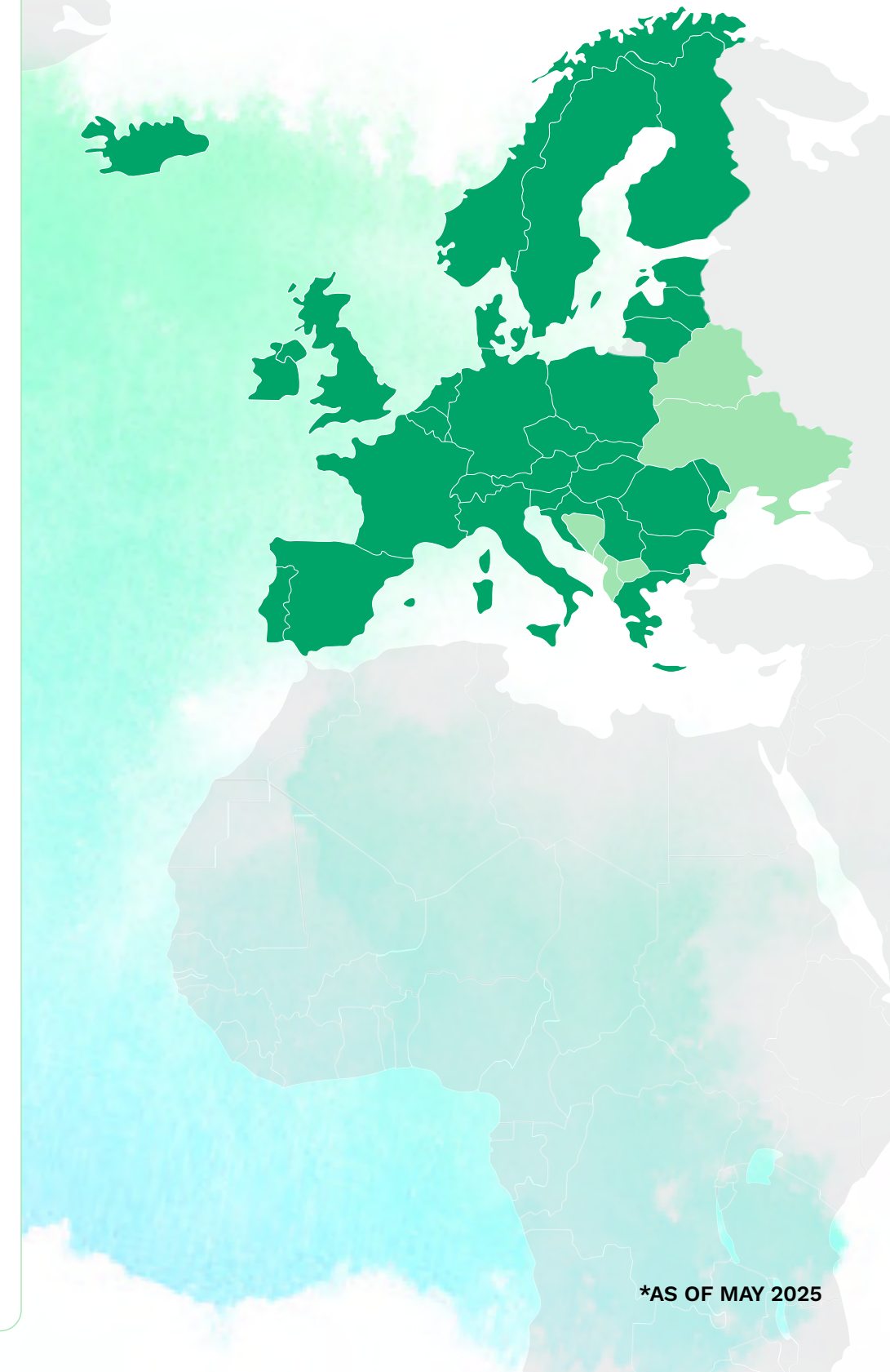
EUROPE

■ 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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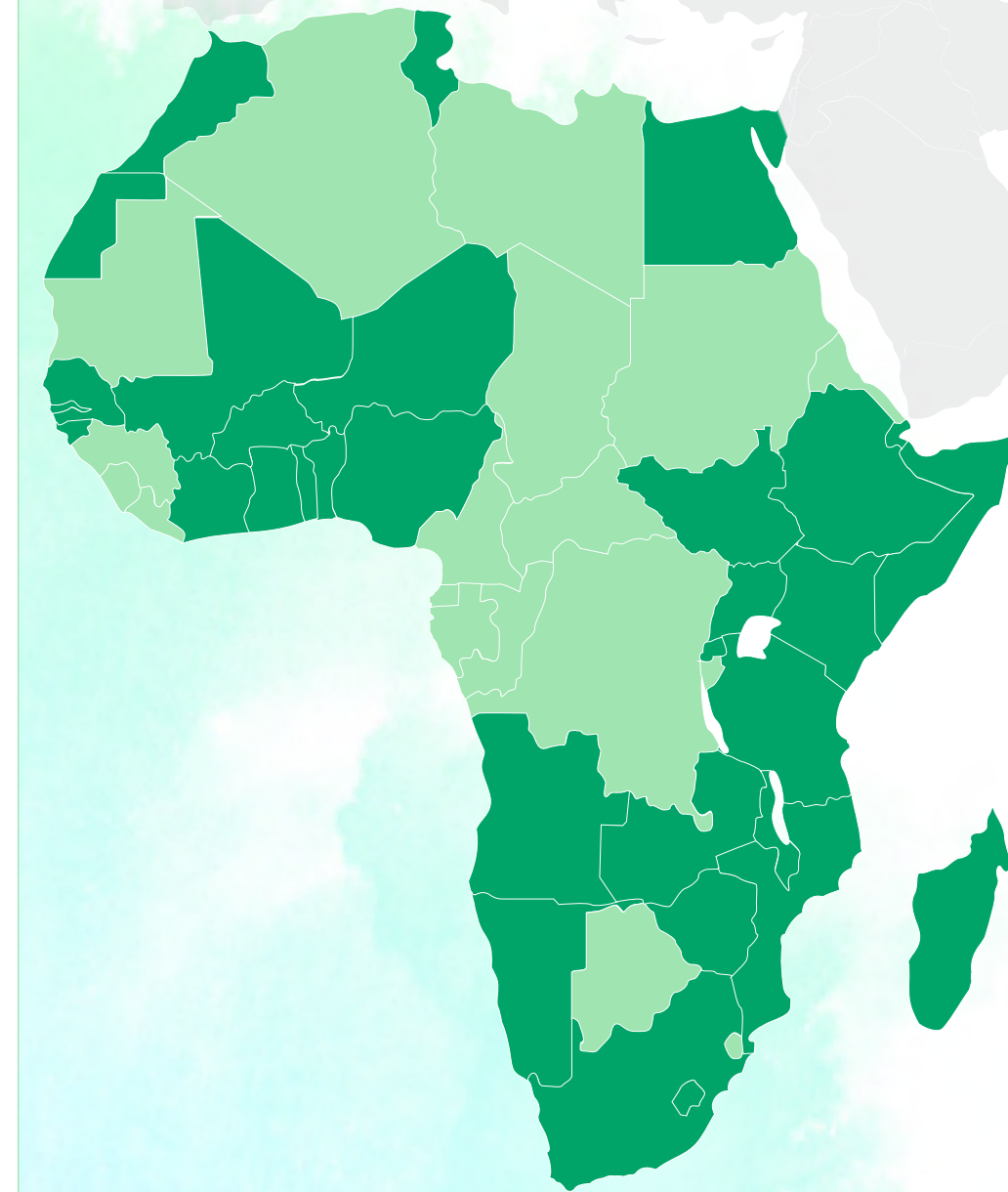
AFRICA

■ 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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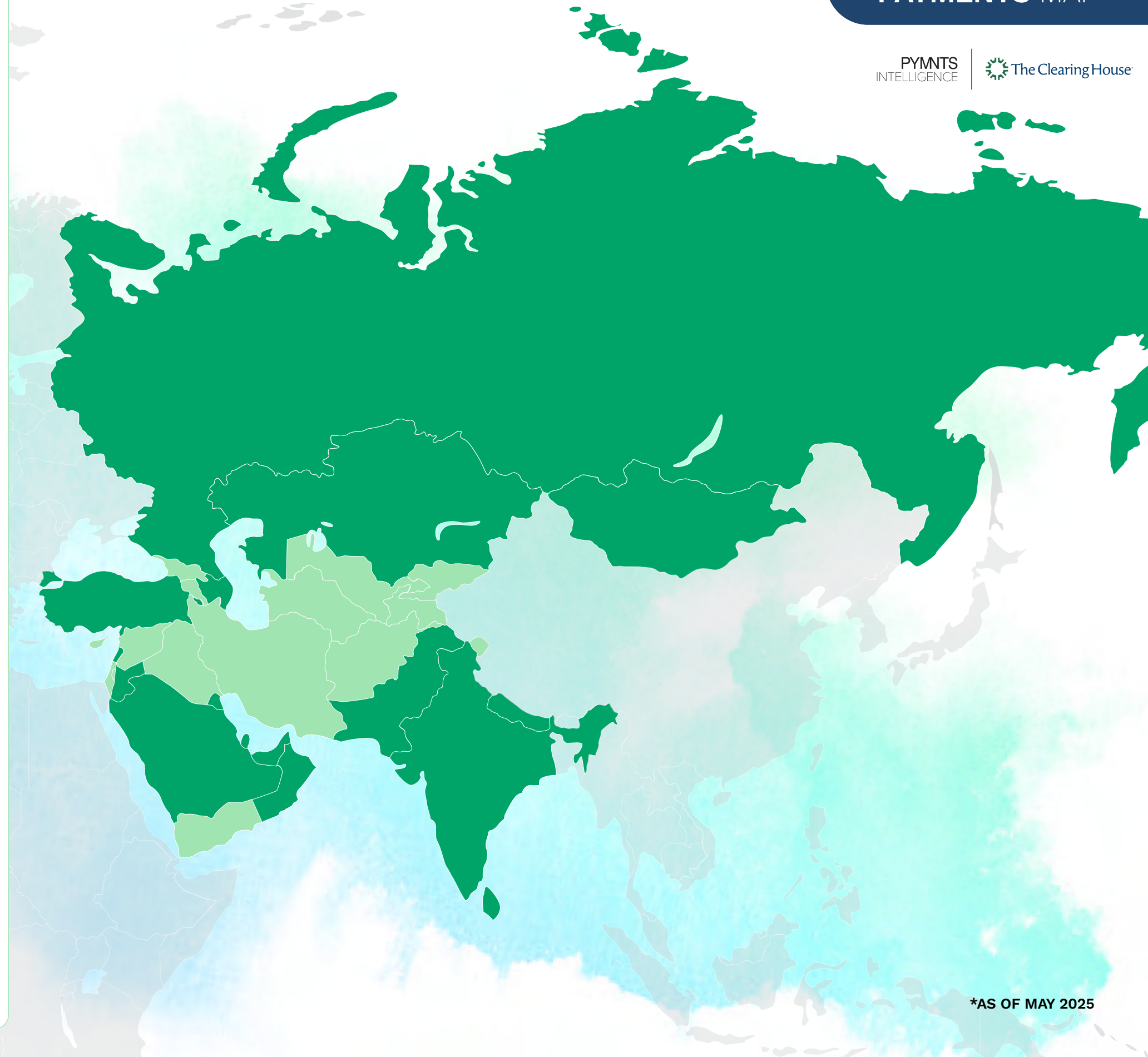
MIDDLE EAST

 LIVE



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ASIA-PACIFIC

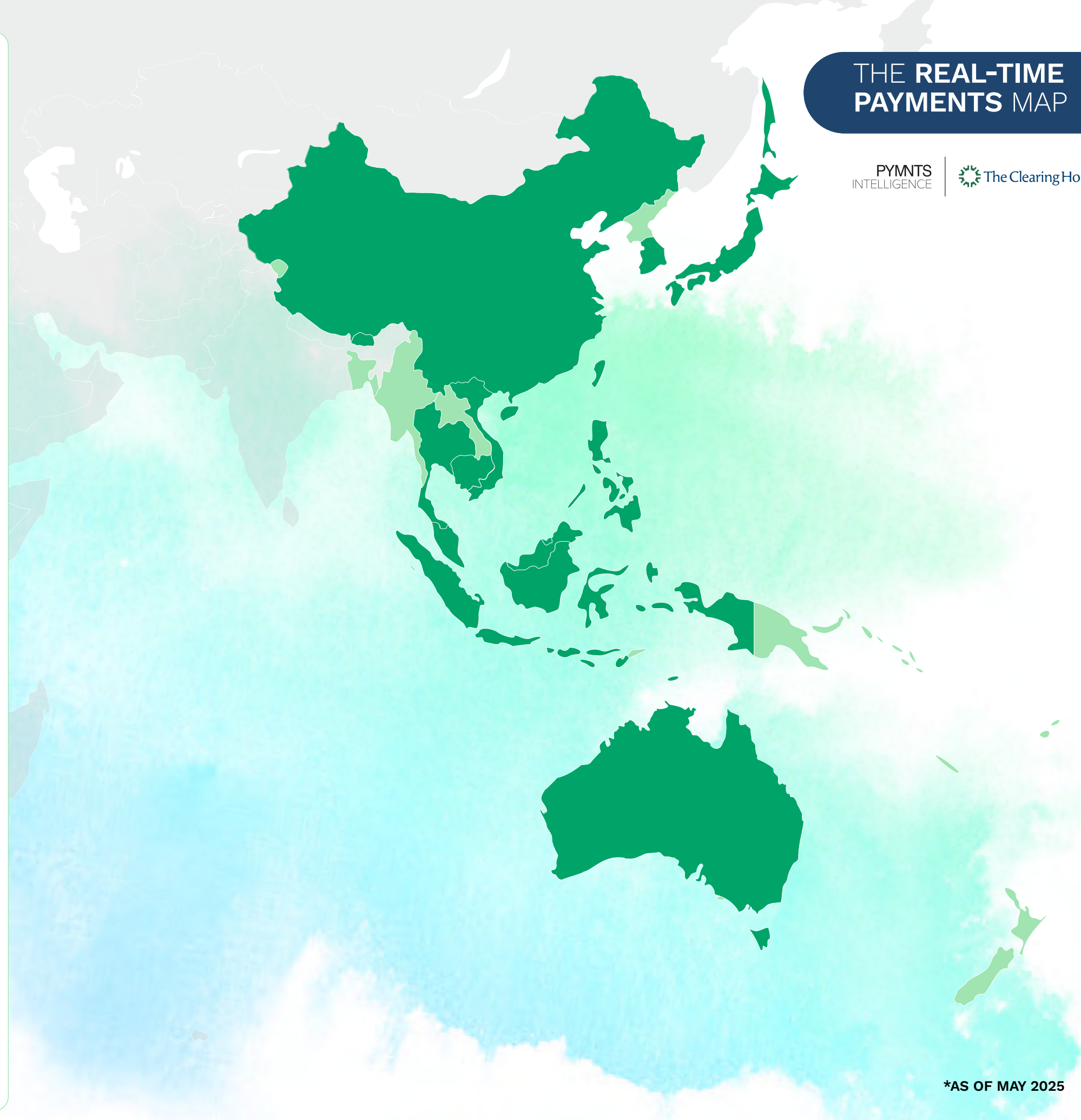
■ LIVE



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