

**FLAVORS
OF FAST
2020**

fis

REAL-TIME PAYMENTS IN THE AMERICAS

Comparing real-time payments at a regional level reveals how they are evolving. In this infographic, we examine the Americas: Who grew their payment volumes and values the most? Which countries processed the most transactions? What are the biggest regional stories and initiatives impacting the growth in real-time payments?

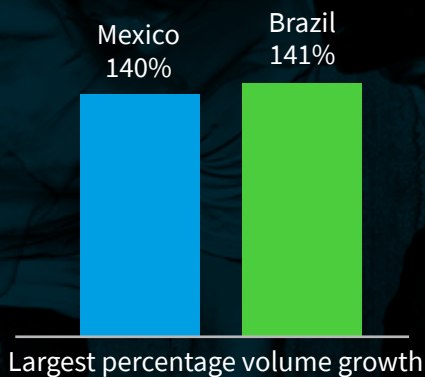


Four countries live in the Americas

With four countries live with real-time payments (U.S., Mexico, Brazil and Chile), and three countries in the pipeline (Canada, Colombia and Peru), the Americas saw strong growth in real-time payment volumes in 2020. The U.S. now has two operational and complementary services, with two more in the pipeline.

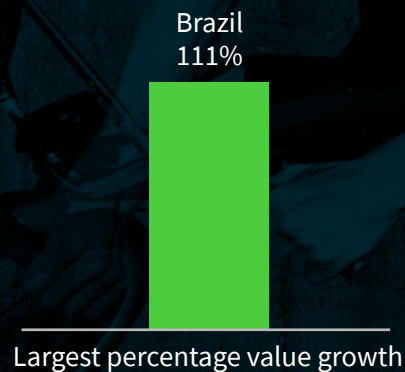
Largest percentage volume growth

Both Brazil and Mexico saw a nearly 50 percent increase in the number of real-time transactions compared to last year.



Largest percentage value growth

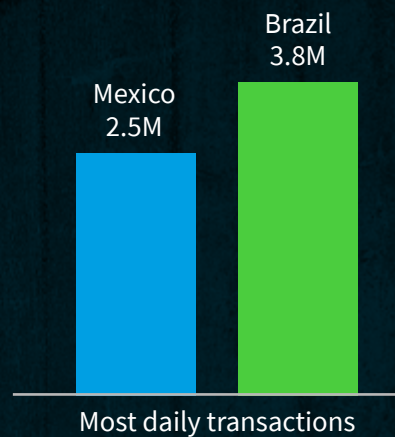
Brazil saw the largest surge in the annual value sent over new real-time payment rails in the Americas with an 11 percent increase.



Most daily transactions

Brazil had the most total number of daily transactions on real-time rails in the Americas, with more than 3.8 million per day.

Mexico, with more than 2.5 million daily real-time transactions per day came a close second.



U.S. RTP growth

P2P, B2C and B2B

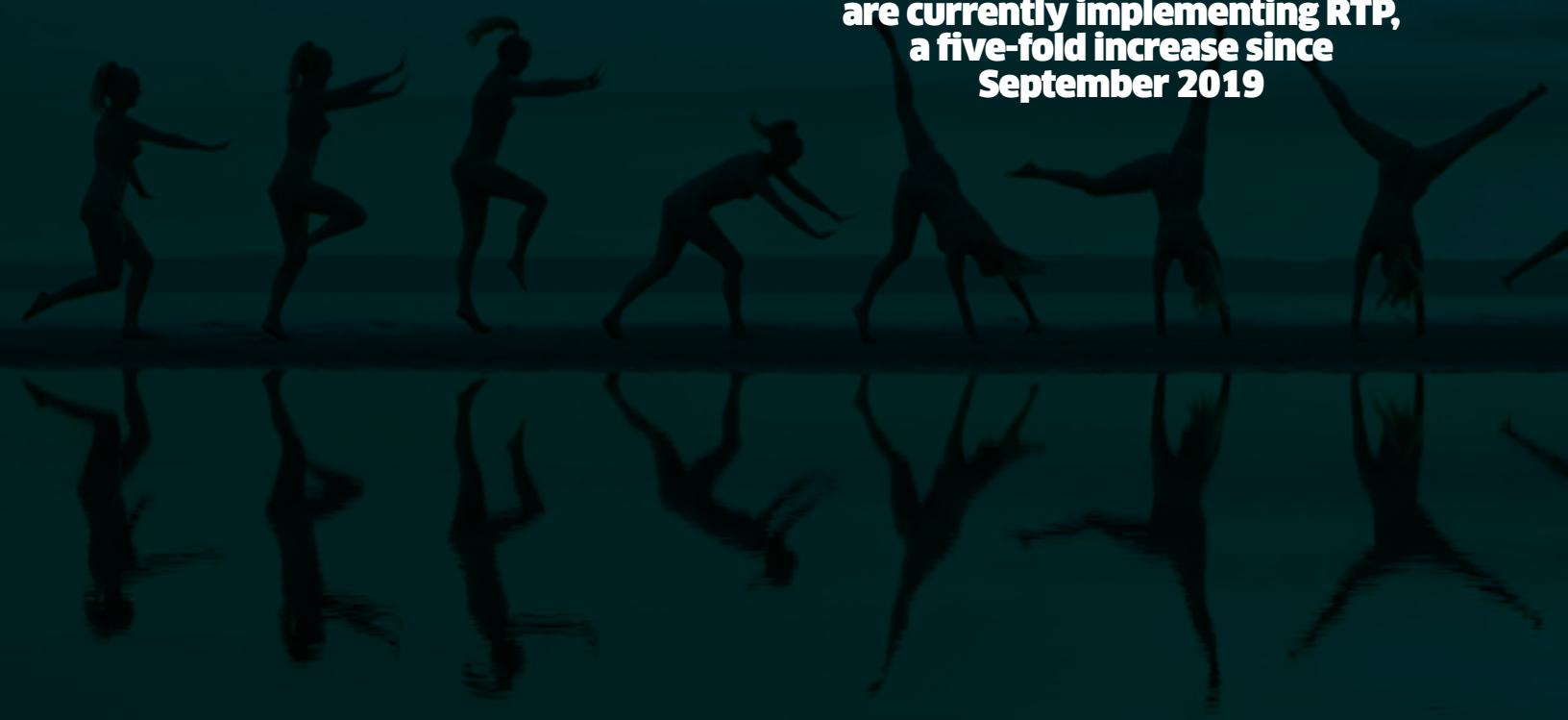
use cases driving the volumes

Millions of
transactions per
month
and growing daily

More than half
of current U.S.
DDA accounts
can now receive real-time
payments

New maximum
payment limit
of \$100,000
as of Feb 2020

More than
130
financial
institutions
are currently implementing RTP,
a five-fold increase since
September 2019



Four U.S. ecosystems

With two services live and others in development, real-time payment options abound in the U.S.



RTP

RTP from The Clearing House live November 2017, open to all U.S. banks, with many established overlays



Zelle

Zelle consumer P2P service (was clearXchange) backed by network of U.S. banks



Faster Payments Council

Faster Payments Council providing guidelines on real-time payments for all stakeholders



FedNow

FedNow from the Federal Reserve due to go live nationwide in 2023/24 and based on ISO 20022 standards

New state-of-the-art real-time payments for Brazil

The Central Bank of Brazil is developing an ISO 20022 based instant payment system called PIX that will replace the SITRAF service later in 2020.

Next in line

Canada

The Real-Time Rail (RTR), managed by Payments Canada, expected to launch 2022.

Peru

The new immediate payments service will be fully real time and operate 24/7, but there is no proposed live date. Currently, payments can be cleared in under 30 seconds, but only during bank working hours. The real-time payment capability will be augmented with the potential for multiple overlay services. Top priority is a request to pay service and the use of account aliases with a proxy lookup service. The service will cater to government, consumers, businesses and financial institutions.

Colombia

Announced a proposed real-time payments service offering instant credit and debit transfers and e-commerce for consumer and business payments.

LET'S ADVANCE THE FUTURE TOGETHER.

Download your copy of **FIS' Flavors of Fast 2020** report today for more exclusive insights and industry insider commentary on the global real-time payment trends that are driving money movement now, and into the future.

About FIS

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